HONAN HOUSE
A Service-Rich Community for Older Adults in the Heart of Brighton
2018 FHLB Boston Affordable Housing Development Competition
PROJECT TEAM

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Federal Home Loan Bank of Boston
PREFACE

ABOUT JEWISH COMMUNITY HOUSING FOR THE ELDERLY

Since 1965, Jewish Community Housing for the Elderly (JCHE) has been building and managing affordable, non-sectarian housing for independent seniors in the Greater Boston area. JCHE is nationally renowned for the high quality of its communities and for the excellence of its resident services. JCHE’s housing is home to nearly 1,500 older people, the majority of whom are low-income.

JCHE is inspired by Jewish values and welcomes seniors from all backgrounds and enables aging in communities of engagement, connection and purpose by:

• Providing superior housing that is broadly affordable
• Continually evolving support services to meet the needs of diverse residents as they age
• Building connections and community within their walls and surrounding neighborhoods
• Promoting aging in community as a first choice

ABOUT KEVIN G. HONAN

Our proposal, Honan House is named in honor of Massachusetts State Representative Kevin G. Honan, who was born and raised in Brighton. As the current Chair of the Joint Committee on Housing, Rep. Honan has been a tireless advocate for housing affordability in Brighton and beyond. Earlier this year, he pushed through a bill dedicating $1.7 billion over the next five years to affordable housing preservation and production, as well capital improvements for public housing.

As this project will demonstrate, the demand for affordable housing funding far surpasses the resources made available. Meeting the needs of Massachusetts communities struggling to stay afloat in this housing market requires engagement, organizing, and innovative solutions. It also requires that leaders be willing to use their power to fight for programs that benefit the increasing number of people who struggle to make ends meet. Rep. Honan is one of those leaders. Keep up the fight, Kevin!

HONAN HOUSE NUMBERS AT A GLANCE

55,670 Square Feet Lot Size
131 Apartments for Seniors and Persons with Disabilities
88 Apartments for Extremely Low or Very Low Income
23 Apartments for Low Income Residents
19 Apartments for Moderate-Middle Income Residents
15,360 Square Feet of Affordable Commercial Space
167 Construction Jobs
26 Permanent Jobs
$3.9M New Local Property and Sales Taxes
301 Tons of Greenhouse Gas Emissions Saved
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTRODUCTION</td>
<td>05</td>
</tr>
<tr>
<td>BUILDING BRIDGES</td>
<td>07</td>
</tr>
<tr>
<td>CONTEXT</td>
<td>11</td>
</tr>
<tr>
<td>THE PROPOSAL</td>
<td>17</td>
</tr>
<tr>
<td>FINANCIALS</td>
<td>38</td>
</tr>
<tr>
<td>CONCLUSION</td>
<td>48</td>
</tr>
</tbody>
</table>
A VULNERABLE COMMUNITY
Six weeks ago, we were introduced to the Boston Housing Authority’s (BHA) J.J. Carroll Apartments - an aging and disabled community in Brighton with specialized housing needs. Their residents are currently living in a development with inaccessible design features, in a market where alternative affordable options for special needs are scarce, and in a political environment where funding is increasingly competitive. We met with their residents and listened to their hopes and needs in order to imagine the possibilities available for the site’s future. The challenges we sought to address were multifaceted and required multi-layered approaches.

AN INNOVATIVE NEIGHBOR
Our client and development partner JCHE has been an innovator in affordable housing throughout the Greater Boston community. With their main campus conveniently located adjacent to our site in Brighton, JCHE was interested in partnering with the BHA to redevelop the J.J. Carroll site and extend their wealth of services and resources to its current residents. Both the JCHE and BHA saw an opportunity to redesign J.J. Carroll into a bridge into the Greater Brighton community.

A NEEDS-BASED & PERCEPTIVE APPROACH
Our ideas and proposals are informed by resident and stakeholder feedback conducted over the past weeks. In listening to our constituents and client, we learned that housing for the elderly needs to be perceptive and needs-based. To that end, we propose Honan House in honor of Brighton housing advocate Kevin G. Honan. Future housing oriented towards seniors need not be enclaves. Rather, these environments should serve as spaces for intergenerational connection. Through the inclusion of a Program of All-Inclusive Care for the Elderly (PACE) and an infant daycare, we have envisioned a place where the inspiration of youth and adults alike can mix with the wisdom and experience of elders.

In addition to creating a community where all ages have a place to belong and thrive, we are proposing a site that offers a variety of social services, a design with liveable spaces that are accessible for all its users, innovative financing and operations approaches in order to provide affordable housing options for a range of community members, and environments that are conscious of sustainability and healthy living.
**JUDGING CRITERIA**

**COMMUNITY RESPONSIVENESS**
- Various on-site programming that celebrates the diversity and culture of residents from different backgrounds and experiences
- Bridging gap between JCHE and greater Brighton community by providing much needed daycare space, a local PACE center, and multi-purpose spaces for community organizations
- Promotes transparency, trust and community involvement through meaningful engagement and outreach plan, partnerships with local organizations, and thorough relocation services coordination
- Engaging residents through inviting common space elements outdoor that encourage residents to interact with natural features
- Needs-oriented amenities including library and reading space, patio and gardens, multi-purpose and exercise facilities

**ENVIRONMENTAL SENSITIVITY**
- LEED Gold-certifiable by use of rainwater management approaches, heat island reduction design, and solar panel co-generation utilization
- Solar panels covering 21% of rooftop that offset most of the project’s energy demand combined with a co-generation system that mitigates greenhouse gas emissions
- Supportive of smart growth principles including mixed-use and density increases, community resource provision on-site, and accessibility to transit

**PHYSICAL DESIGN**
- Use of universal design principles in room units and throughout common spaces to create an accessible, walkable, and liveable environment for residents of various physical abilities and ages
- Creates a welcoming facade along Chestnut Hill Avenue while integrating back courtyard features with the adjacent JCHE campus.
- Use of varied heights, parking buffers, and vegetation to create privacy for neighboring residents
- Connects with the buildings on the JCHE campus through bridges or shared courtyards to integrate

**PROJECT FINANCING**
- Varied unit mix that provides opportunities to house extremely low-income and low-income residents
- Leverages multiple eligible state and local resources from City of Boston and Department of Housing and Community Development (DHCD) to maximize the site’s development potential
- Offers affordable units at the low-end of market rate for moderate- and middle-income residents who may be outside the spectrum of housing support and social services programs
- Provides attractive rents for PACE and daycare center to attract needed services for the Brighton community

**INNOVATION**
- Use of universal design principles to create an accessible, walkable, and liveable environment for residents of various physical abilities and ages
- Promotes new intergenerational programming that connects youth with elderly in cross-collaborations between daycare, PACE and JCHE
- Dedicated on-site residential coordinator that assists residents with relocation needs and community resources
- Creates an integrated systems with green and environmental technology to maximize energy efficiency and cost-savings for residents

**PROJECT FEASIBILITY**
- Capitalizes on JCHE’s current services, expertise, and reputation in order to extend its reach further into the Brighton community
- Collaborations with the BHA to reduce the costs and disruption of moving for J.J. Carroll residents during construction periods
- Integrates resident services and built environment features with the rest of the JCHE campus to create a cohesive community for the elderly and disabled
- Project is consistent with Boston Housing 2030 vision, as well as local market analysis trends in housing, health services, and social service needs
- Responds to Brighton's local community service needs in health and social services, and relieves unit shortage for elderly and disabled housing units
Imagine you are an older adult with a disability living in Boston. You waded through applications and waiting lists and moved into a BHA public housing unit. The apartment is adequate, but you have trouble walking up your stairs, and you learn that there is no funding from BHA to make the unit accessible. Your monthly check barely covers the cost of living. The heat is too high in the winter, and there is no space to gather when the snow melts and weather is pleasant. You’ve lived your whole life in Boston, your family cannot afford the rent and has moved far away. You get along with your neighbors, but you don’t know them well, and for the most part you keep to yourself.

Now imagine that right behind your apartment are 850 people just like you. But instead of isolating and underfunded housing, they have beautiful facilities. They have staff to help you with your every need. They have art classes, and concerts, and libraries, and personalized services. They have a community.

Does this seem right? As disparate as this scenario is, it is the reality of the relationship between the John J. Carroll public housing apartments and JCHE’s Brighton campus next door. This disparity in services, in community, in quality of life, is exactly why we have developed this proposal for the Honan House. It is a vision for tearing down the invisible wall between these two sites, and building a larger, healthier, and

It is critically important that our seniors have access to housing that is not only accessible and affordable, but also deeply enriching. This is the kind of living environment everyone wants for their parents as they get older — a place where you know your loved one will be safe and supported, and treated with the dignity they deserve.

- State Representative Kevin G. Honan, Chair of the Joint Committee on Housing
INNOVATION NEXT DOOR

ONLY 3% OF JCHE RESIDENTS MOVE TO NURSING HOMES

THOSE WHO MOVE ARE 11 YEARS OLDER THAN THE NATIONAL AVERAGE

VISIONARIES IN AFFORDABILITY, COMMUNITY, AND CARE

When it comes to addressing mounting issues of housing affordability, accessibility, social isolation, and healthcare services and supports for older adult households, JCHE is a local visionary with national clout. A leader on the concept of “aging in community,” JCHE creates an enriching and inclusive environment for its residents through creative layering of programs and services.

JCHE houses nearly 1,500 seniors in six buildings in the greater Boston area. This includes the nearly 900 older adults in the three buildings on their Brighton campus (with one more currently under development). Their facilities are welcoming to all backgrounds (twenty-one languages are spoken in their buildings!) but their philosophy is based on the Jewish values of welcoming community, supporting long-term growth, and healing the world through caring for the poor.

Utilizing a unique portfolio of government subsidies and private fundraising, JCHE staff are able to provide 24/7 emergency services, life planning, art and cultural activities, exercise classes, and much more, all while facilitating interaction and fighting isolation. As a result of this holistic approach to aging in community, JCHE residents are largely able to avoid nursing homes, saving money for their residents, their families, and taxpayers.

Our team was struck by the comprehensiveness of the services offered at JCHE’s Brighton campus and the quality of life for its residents. Meeting with these residents, senior staff, and resident service coordinators over the course of this project set an impressive framework to build upon. It also provided a stark contrast to the minimal opportunities for the residents of J.J. Carroll. To begin the process of connecting the two, we set off on an ambitious plan of community engagement.

“MY FRIEND LIVES NEXT DOOR AT JCHE AND IT’S AN EXCELLENT COMMUNITY, IT’S REALLY WELL THOUGHT OUT. EVERYTHING THAT I THINK OF THAT’S POSITIVE FOR AN ELDERLY PERSON, IT’S OVER THERE. THE LIFELINE IS BUILT IN, THERE’S A COMPUTER ROOM, AN EXERCISE ROOM, A LIBRARY WITH EVERYTHING! THEY EVEN HAVE AIR CONDITIONING IN EVERY UNIT!

-RONICA JACKSON, J.J. CARROLL RESIDENT

INNOVATION NEXT DOOR

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-RONICA JACKSON, J.J. CARROLL RESIDENT
BUILDING RELATIONSHIPS

BREAKING BARRIERS, BUILDING BRIDGES

In order to develop the vision for Honan House, we had to foster communication between J.J. Carroll residents, BHA, JCHE, and our team. This project is not just a hypothetical; it has real direct implications for real people. For this reason, it was a priority that residents be given a seat at the table to help envision the future of their homes. In doing this, we have not only been able to take our own ideas and propose them to their future users, but also to incorporate their needs and desires into this vision.

After coordinating with BHA and JCHE, we canvassed all 64 J.J. Carroll units and ultimately brought 15 residents out to a meeting. Though BHA and JCHE have discussed a potential partnership on J.J. Carroll since 2015, this meeting was the first time residents learned about such plans. By organizing this community meeting, our team was able to catalyze this conversation between BHA and its residents, introduce residents to JCHE staff and their vision for long-life care, and create space for resident ideation. It also helped to develop trust, which meant that we were able to revisit residents, hear their personal stories, and continue to build relationships.

KEY RESIDENT FEEDBACK

- Outdoor Social Space
- Gardening
- Health Services
- Accessibility
- Unit Heating/Cooling
- Extended Amenity Hours
- Community Interaction
- Learning Opportunities

J.J. Carroll resident Bernie Ross discusses his experiences with team member Alex Acuña.

J.J. Carroll residents discuss the future of the BHA property at the community meeting held on March 20th.
A SHARED FUTURE

COMMUNITY RESPONSIVENESS GOALS

-CULTURE AND EQUITY: Create a unified campus that maximizes residents’ quality of life through access to affordable housing, health and social services, community programming, and amenities.

-TRANSPARENCY AND TRUST: J.J. Carroll residents are informed of potential future changes, and have opportunities to interface with key stakeholders, namely BHA and JCHE, to understand the full implications of the project.

-STAKEHOLDER IDEATION: Those who will be impacted by this project, namely J.J. Carroll and JCHE residents, have space to suggest their ideas, critique ours, and shape the future of their home.

-COMMUNITY GROWTH: Honan House maximizes the amount of affordable housing units to allow more individuals with disabilities and older adults to age and thrive in community.

BRIGHTON AND BEYOND

Beyond the relationships bound within these two sites, it was critical to hear surrounding leaders, stakeholders, scholars, and service providers. Their input and expertise, bolstered and reviewed by J.J. Carroll residents, proved essential for developing a vision for Honan House.

FUTURE COMMUNITY ENGAGEMENT

Going forward, J.J. Carroll residents must continue to be involved in the development process. We have taken the first step in facilitating resident ideation, but as this project moves forward they should continue to be brought to the table. While we engaged numerous stakeholders, more work must be done as the site is redeveloped. In order to build trust and facilitate a smooth transition into the development phase:

BUILD TRUST THROUGH TRANSPARENCY AND PROACTIVE ENGAGEMENT OF RESIDENTS

WORK TO DEVELOP A PROCESS FOR IMPLEMENTING A SHARED VISION FOR HONAN HOUSE

SPEARHEAD PROGRAMS DESIGNED TO INTEGRATE THE TWO CAMPUSES, PRE-DEVELOPMENT

Other stakeholders to engage:
- Abutting neighbors
- Veronica Smith Senior Center
- Allston Brighton CDC
- Religious institutions
- Brighton Allston Improvement Association

BHA and JCHE have already expressed a desire to do some of these, and we look forward to them continuing the process we have started.

TIMELINE OF ENGAGEMENT CONDUCTED

February March April

JCHE Residents Site Visits BHA Councilor Ciommo JCHE ESL Class

PACE Providers

Resident Meeting State Rep. Honan Relocation Consultant

HOU

Honan House maximizes the amount of affordable housing units to allow more individuals with disabilities and older adults to age and thrive in community.
CONVERGING CRISES
A SNAPSHOT OF BRIGHTON
THE SITE IN CONTEXT
A SPECTRUM OF NEEDS

WE’VE HAD A LONG PERIOD OF PEOPLE PUTTING IN WHEN THEY WORK AND GETTING IT BACK WHEN THEY RETIRE. THAT’S THE DEAL. BUT THERE ARE SOME PEOPLE WHO JUST DON’T BELIEVE IN THE SAFETY NET. THEY WANT TO SPEND IT ON OTHER THINGS. WE BUILT THIS COUNTRY, HOW CAN THEY PROPOSE THESE CUTS? IT’S JUST INCREDIBLE.

- BERNIE ROSS, J.J. CARROLL RESIDENT

Through this robust program of building bridges, Honan House will be developed as a site that meets the affordability and quality of life needs of current residents and more. Given the increasingly strained landscape of affordable housing options for older and disabled adults, it is critical to add more units to the existing site. This is necessary in the context of local and national trends in aging, lack of housing options for this population, rising housing costs, the decline of support for public housing, and the impacts of aging and disability without community.
The older adult population in the United States is growing at a rapid pace, with the population over age 65 anticipated to increase by 30 million over the next two decades. With improvements to healthcare and medical science, people are living longer, and the number of older renters eligible for housing assistance will almost double to 7.5 million by 2035. In Boston, households over age 65 are the fastest growing demographic group, accounting for 35% of the region’s population growth. Driven predominantly by older adult households who are more frequently electing to age in place in Boston, this growth is projected to continue with the number of older adult households expected to increase by 56% by 2030.

**INDIVIDUALS WITH DISABILITIES LACK ACCESSIBLE HOUSING OPTIONS**

People with disabilities of all ages already struggle to find affordable and accessible housing in the US, and the aging population will put additional strain on the market for scarce accommodating units. Median earning for people with disabilities is around half that of individuals with no disability, and the number of senior households with a disability is anticipated to increase 76% by 2035. At this point, only 1% of the current U.S. housing stock meets all five universal design accessibility criteria developed by the Joint Center for Housing Studies. The situation for disabled housing in the Boston area is similarly dire. 75,100 Boston residents, or 12% of the city population, have some type of disability with elderly Bostonians making up 35% of that total. An additional 30% of non-elderly Bostonians with a disability have one that is ambulatory. A 2013 University of Massachusetts Medical School health needs assessment found affordable and accessible housing as the number one health need among residents with disabilities in the state.

**HOUSING COST BURDEN**

Increases in the cost of housing nationwide have contributed to increasing housing expenditures for both renter and owner households, especially in major cities where price increases have been most concentrated. In Boston, single family home prices have increased by 32%, condominium prices have risen by 44%, and rents have jumped by 55% since 2009. This means that more households are forced to spend a larger share of their income on housing. Nationwide, 48% of renters are cost burdened, spending over the 30%-percent-of-income affordability standard set by the Department of Housing and Urban Development (HUD). Seniors and individuals with disabilities of all ages already struggle to find affordable and accessible housing in the US, and the aging population will put additional strain on the market for scarce accommodating units. Median earning for people with disabilities is around half that of individuals with no disability, and the number of senior households with a disability is anticipated to increase 76% by 2035. At this point, only 1% of the current U.S. housing stock meets all five universal design accessibility criteria developed by the Joint Center for Housing Studies. The situation for disabled housing in the Boston area is similarly dire. 75,100 Boston residents, or 12% of the city population, have some type of disability with elderly Bostonians making up 35% of that total. An additional 30% of non-elderly Bostonians with a disability have one that is ambulatory. A 2013 University of Massachusetts Medical School health needs assessment found affordable and accessible housing as the number one health need among residents with disabilities in the state.
CONVERGING CRISES

Disabilities, whose incomes are limited, are particularly impacted by rising housing costs with 55% of senior renters and 45% of senior homeowners with a mortgage cost burdened. In Boston, 84% of older adult households are low income and nearly 30% of senior renters are highly cost burdened.

DECLINING SUPPORT OF PUBLIC HOUSING

Declines in government support for public housing over the past five decades have made it increasingly difficult for local housing authorities to meet the needs of their residents. Compared to other housing assistance programs administered in the US, public housing has experienced the greatest decline in funding. New public housing development is basically non-existent and support for operations and upkeep on the over 1.1 million existing units has been slashed. This has caused many public housing units to fall into disrepair and triggered many housing authorities to seek private assistance. Nearly 2,800 BHA public housing units are reserved for households with seniors or people with disabilities. Due to reduced congressional appropriations, the Department of Housing and Urban Development’s annual allocations to Boston Housing Authority (BHA) for capital expenditures has been cut by nearly $14 million over the past decade creating a repair backlog estimated at $500-$750 million.

INCREASING HEALTHCARE EXPENDITURES

As our population ages, national healthcare programs face an uncertain future. Millions of Americans already rely on both Medicare and Medicaid, and an estimated 10,000 new Baby Boomers become eligible for Medicare every day. Even with Medicare coverage, about 30% of senior households on Medicare spend 20% or more of their income on healthcare. For seniors who get sick and must enter nursing homes, costs greatly increase with most nursing homes costing around $12,000 per month. Medicare only pays for short-term nursing home stays and most employer health insurance plans do not cover them at all. Therefore, long-term residents are often forced to pay out of pocket. Many run out of money given the exorbitant costs and Medicaid is then forced to pick up the bill. This greatly adds to strain on an already burdened healthcare system, and with the current administration’s commitment to maintain funding unclear, the need to promote innovative, cost cutting healthcare programs is acute.

LONELINESS AND ISOLATION

At the nexus of health and housing is the epidemic of senior social isolation and depression. As seniors age they lose partners, friends, and their sense of community. This isolation can be particularly acute when seniors stay alone in their homes or are moved into group housing situations with limited programming. Studies show that seniors are more likely to face accelerated psychological and physical decline when they feel prolonged loneliness. By increasing the need for healthcare, loneliness increases healthcare costs for seniors, and ultimately taxpayers. Therefore, innovative housing options that combat social isolation are key to reducing healthcare costs and building vibrant communities.

“Talking is very therapeutic. I notice the difference, how fast the time goes by when I have a conversation versus when I’m alone.”

- Bernie Ross, J.J. Carroll Resident

SUMMING IT ALL UP

Honan House aims to address these competing issues with affordable, accessible apartments for older adults and individuals with disabilities, bringing centralized medical services and supports and integrating into the existing, vibrant community on JCHE’s Brighton campus.

$14 MILLION DECREASE IN BHA CAPITAL EXPENDITURES SINCE 2005

$500-750 MILLION REPAIR BACKLOG

30% SENIOR HOUSEHOLDS SPENDING 20%+ OF INCOME ON HEALTHCARE

10,000 NEW MEDICARE-ELIGIBLE PEOPLE PER DAY
A SNAPSHOT OF BRIGHTON

BRIGHTON BY THE NUMBERS

3RD MOST POPULOUS NEIGHBORHOOD IN BOSTON

48,000 RESIDENTS

$50,110 MEDIAN INCOME

66.9% WHITE

15.4% ASIAN

10.4% HISPANIC

24.1% FOREIGN BORN

31.5% OF RESIDENTS DO NOT SPEAK ENGLISH AT HOME

77.5% RENTERS

23.8% OF RESIDENTS LIVE BELOW THE POVERTY LINE

“I used to play baseball on the field around the corner. Lots of memories here in Brighton.”

- Bernie Ross, J.J. Carroll Resident

J.J. CARROLL APARTMENTS WITH JCHE’S RISING WEINBERG BUILDING IN THE BACKGROUND
THE SITE IN CONTEXT

PHYSICAL ATTRIBUTES

Our site is Boston Housing Authority’s John J. Carroll (J.J. Carroll) housing development, which opened in 1966 and is located on Chestnut Hill Avenue in Brighton’s Aberdeen neighborhood, directly adjacent to the JCHE’s Brighton campus. The development has 64 affordable units with 52 one-bedrooms and 12 two-bedrooms. 15 units on the property are designated for adults with disabilities and the remaining units are reserved for elderly households. The property consists of 16 attached, four unit garden apartments spread across 4 separate two-story structures. The apartments notably does not include elevators and are not accessible to residents with severe ambulatory disabilities.

In addition to the residential units, the property also includes a community room located at the southwest corner of the site. A small dead end side street, Ledgemere Road, runs into the center of the property, providing vehicular access for resident along with about 10 on-street parking spaces. There is a slight incline from the western edge on Chestnut Hill Ave toward the eastern property line shared with JCHE, and a 10 foot elevation increase starting at the eastern property line up to JCHE’s property.

ZONING AND LAND USE

The property is located in the one-family residential zoning subdistrict (1F-5000) within the Allston-Brighton Neighborhood District. While the one-family residential zone forbids multifamily development, many of the structures surrounding the site, including buildings on JCHE’s campus, are large multifamily residential buildings between 3 and 6 stories. The residential properties north of J.J. Carroll are mostly two-family residential structures. About 800 feet from the property, down Chestnut Hill Ave. toward Chiswick Road, is a small local convenience zoning subdistrict with a few small restaurants and convenience stores. Development of multi-family housing, non-residential childcare, medical clinics, and adult daycare facilities in the 1F-5000 subdistrict, where the J.J. Carroll site is located, requires relief from Boston’s Zoning Board of Appeals.
A SPECTRUM OF NEEDS

As housing prices rise, retirement age populations expand, and affordable housing subsidies wane, the need for new attainable housing opportunities for seniors and adults with disabilities is critical. Older adults in Brighton already face challenges affording the neighborhood as 47% of renter households and 39% of owner households are housing cost burdened. Additionally, demand for existing affordable housing outstrips supply with 2-3 year waiting times for BHA and 3-5 year waiting times for JCHE units. While low income households are particularly affected, 40% of middle-income, non-family, senior households are devoting more than 30% of their income to housing. Our proposal aims to address demand from low and middle income adults with disabilities and seniors for affordable and accessible housing units.

WHAT IS THE PROGRAM FOR ALL-INCLUSIVE CARE OF THE ELDERLY (PACE)?

PACE provides a range of services to low-income households over age 55 whose care needs would require a nursing facility but who would prefer to receive services and supports at home. PACE programs promote the belief that seniors and their families are better served by long-term care that is provided in the community. Participants usually receive care at a local center that includes both medical clinic services ranging from nursing care to dialysis and adult daycare supports ranging from counseling to meal provision. PACE care has proven to both result in better health outcomes for participants and be more cost-effective, reducing Medicare and Medicaid expenditures as compared to nursing home care. With a significant portion of JCHE residents eligible, a PACE center in Honan House would improve residents’ access to needed medical care and supports.

NON-RESIDENTIAL USES: PACE CENTER AND CHILDCARE FACILITY

Just as the growing older adult population wants affordable and accessible housing where they can age in place, seniors and adults with disabilities also need easy access to medical services and supports. PACE centers allow seniors to access medical care and other supportive services within their neighborhood, but for senior households in Brighton, the closest PACE center is over 4 miles away. With between 30 and 40% of older adult households in the census tracts around Honan House living in poverty, there is a clear need for nearby, affordable senior healthcare services.

Over the past several years Brighton’s population of young children age 0-9 has increased. This has translated to increasing enrollment in early childhood education and childcare programs in the neighborhood. As of the writing of this proposal, all Brighton childcare facilities but one were full and had a waiting lists, underscoring the need for additional childcare capacity.
THE PROPOSAL

HONAN HOUSE BY THE NUMBERS
PROGRAMMING FOR THE AGES
CAMPUS CALENDAR
A DAY IN THE LIFE
THOUGHTFUL TRANSITIONS
PHYSICAL DESIGN
SITE PLAN & ZONING
AN INTEGRATED JCHE CAMPUS
GROUND FLOOR PROGRAM & AMENITIES
THE BRIDGE & TERRACES
UNIVERSAL DESIGN & WAYFINDING
FLOOR PLANS
UNIT TYPES
A SUSTAINABLE HONAN HOUSE
LEED V4: GOLD CERTIFIABLE
SUSTAINABILITY STRATEGIES BY THE NUMBERS
OUR SMART GROWTH APPROACH
HONAN HOUSE BY THE NUMBERS

DEVELOPABLE AREA
132,185 SF

131 TOTAL UNITS:
112 1-BEDROOMS
19 2-BEDROOMS

64 @ >30% AMI*
24 @ 60% AMI
24 @ 80% AMI
8 @ 100% AMI
11 @ 120% AMI

*SECTION 8

PACE CENTER
10,150 SF

CHILD DAYCARE
5,210 SF

RESIDENTIAL AMENITIES
5,610 SF

TERRACES
5,933 SF

GREEN SPACE
16,359 SF

PARKING SPACES
25

CHILD DAYCARE
RESIDENT'S AMENITIES
PACE CENTER
UTILITIES
INTERACTION SPACES
CIRCULATION
1 BEDROOM
2 BEDROOM
NEW PROGRAM OFFERINGS

While programs and resources at the new Honan House development will be available to JCHE residents, the PACE center and childcare facility will also bring non-resident individuals to the expanded JCHE campus. JCHE’s existing programs are already quite robust, providing residents with activities and opportunities for enrichment on nearly every day of the week. Through new spaces and amenities, Honan House will facilitate the expansion of JCHE’s programs in four categories: health and wellness, culture and language, finance and life skills, and social connectedness. Below are selected program offerings within these categories that will be newly provided or expanded at Honan House.

**INTERGENERATIONAL EXPERIENCE IS CRITICAL FOR SHARING CULTURAL EXPERIENCES AND FIGHTING LONELINESS THAT BOTH SENIORS AND MANY YOUNGER PEOPLE FACE.**

- KERRI SCHMIDT, DIRECTOR, GENERATIONS TOGETHER, JCHE

**GARDENING CLUB**
Residents can exercise outdoors and learn about health food cultivation in partnership with Boston non-profit Green City Growers.

**WALKING CLUB**
JCHE can initiate a neighborhood walking club with weekly outings of varying length and difficulty, ranging from strolls through the campus grounds to ventures around Chestnut Hill Reservoir.

**ENGLISH CONVERSATION CLUB**
Honan House can expand on an existing program to allow for a new intermediate/advanced English conversation group for residents looking to hone their speaking skills.

**CULTURAL LEARNING PROGRAM**
Residents, who hail from 25 different countries of origin, will hold monthly events at the child care facility to expose young children to food, music, and customs of their country of origin.

**LEGAL AID CLINIC**
Lawyers and Boston University law students can provide a weekly legal aid clinic to JCHE residents to aid residents with their will and estate planning.

**ELDER ABUSE WORKSHOP**
Representatives from Boston’s Elder Services Commission and Brighton’s Veronica Smith Senior Center can run a monthly program on avoiding elder abuse.

**VOLUNTEER STORYTELLING PROGRAM**
Seniors can volunteer at a weekly storytelling hour at the facility, promoting further intergenerational interaction.

**RESIDENT EMPLOYMENT**
Older adults will be offered employment opportunities at PACE and child care centers.

**BOOK CLUBS**
A book club will facilitate social interaction between residents and English language education.
# Campus Calendar

A larger Brighton Campus will provide more opportunities to expand programming and amenities for current residents and future residents of Honan House.

<table>
<thead>
<tr>
<th></th>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Morning</strong></td>
<td><strong>Interfaith Service</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Movie Matinée</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Walking Club: Brighton Center</strong></td>
<td><strong>Legal Aid Clinic</strong></td>
<td><strong>Resumé Workshop</strong></td>
<td><strong>Walking Club: The Reservoir</strong></td>
<td><strong>Elder Abuse Workshop</strong></td>
<td><strong>Citizenship Class</strong></td>
<td><strong>Walking Club: The Loop</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Composting Workshop</strong></td>
<td><strong>Making Fortune Cookies</strong></td>
<td><strong>Advanced English Class</strong></td>
<td><strong>Tech 101 With YMCA</strong></td>
<td><strong>Cultural Learning Program at Daycare</strong></td>
<td><strong>Book Group</strong></td>
<td><strong>Garden Club</strong></td>
</tr>
<tr>
<td><strong>Afternoon</strong></td>
<td><strong>Intermediate English Class</strong></td>
<td><strong>Storytime at Daycare</strong></td>
<td><strong>English Conversation Hour</strong></td>
<td><strong>Russian Science Club</strong></td>
<td><strong>Trip to Korean Supermarket</strong></td>
<td><strong>English Conversation Hour</strong></td>
<td><strong>English Conversation Hour</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Choir Rehearsal</strong></td>
<td><strong>Philosophy of Judaism (in Russian)</strong></td>
<td><strong>Chess Club</strong></td>
<td><strong>Hebrew Class</strong></td>
<td><strong>Painting</strong></td>
<td><strong>Beginning English Class</strong></td>
<td><strong>Yoga</strong></td>
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<tr>
<td></td>
<td><strong>Welcome BBQ for New Residents</strong></td>
<td><strong>Public Meeting on Boston Community Preservation Act</strong></td>
<td><strong>Chinese Singing &amp; Dancing</strong></td>
<td><strong>Meditation Class</strong></td>
<td><strong>Chess Club</strong></td>
<td><strong>Ballroom Dancing</strong></td>
<td><strong>Yoga</strong></td>
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<tr>
<td><strong>Evening</strong></td>
<td><strong>Composting Workshop</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
<td><strong>Chess Club</strong></td>
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<td></td>
<td></td>
<td><strong>Tai Chi &amp; Daily Exercise</strong></td>
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<td></td>
<td><strong>Sabbath Services Club</strong></td>
</tr>
</tbody>
</table>

**New Program at Honan House**
- Community Partnership
- Available to Pace Participants
- Intergenerational Program

**Social Connectedness**

**Health & Wellness**
- Tai Chi & Daily Exercise

**Culture & Language**
- English Conversation Hour

**Finance & Life Skills**
- Tech 101 with YMCA

**Social Connectedness**
- Oriental Science Club

**Cultural Learning Program at Daycare**

**Social Connectedness**
- Public Meeting on Boston Community Preservation Act

**Social Connectedness**
- Chinese Singing & Dancing

**Social Connectedness**
- Meditation Class

**Social Connectedness**
- Meditation Class

**Social Connectedness**
- Ballroom Dancing

**Social Connectedness**
- Multicultural Shabbat Dinner
A DAY IN THE LIFE

LEAHY
JCHE RESIDENT

Leahy moved to JCHE with her husband from Wellesley to be closer to transit and amenities. She is very committed to gardening, daily walks, and improving her English skills.

8:00  Breakfast at home
9:00  Walking club to Chestnut Hill Reservoir
11:00 Walk to Boston Public Library Brighton Branch for ESL
12:30 Pick beets for lunch at garden plot
1:00  Lunch at home with husband
2:00  English conversation hour
3:30  Painting class with PACE participants
5:30  Dinner across the street at Gyro City with friends visiting from Wellesley
7:00  Classical music at Genesis House

TOMAS
J.J. CARROLL RESIDENT

An original resident of J.J. Carroll, Tomas is happy to be part of JCHE and enjoys spending time with the kids at the daycare. Tomas has mobility issues and wants to improve his computer skills to find a job.

8:30  Breakfast and morning fitness class
10:00 Resumé workshop with staff from the Y
11:30 Reads to toddlers during storytime at child daycare
12:30 Lunch at the café in the Weinberg Building
2:00  Takes resident shuttle bus to Chinatown to grocery shop
6:00  Dinner at neighbor’s apartment
7:00  Attends public meeting at Honan House on Boston’s new Community Preservation Act
THOUGHTFUL TRANSITIONS

SECTION 18 OF THE HOUSING ACT OF 1937: “DEMO-DISPO”

Section 18 of the Housing Act of 1937, authorizes Public Housing Authorities, to demolish and/or dispose of public housing with HUD approval in certain situations. Demolition is allowed when the development is shown to be obsolete as to physical condition, location, or other factors that make it unsuitable for housing purposes, and when necessary, modifications are not cost-effective. HUD considers rehabilitation cost-ineffective when the total cost is more than 57.14% of the aggregated total development cost of all units on the site (set by HUD at $153,766 per unit). If HUD approves of a “Demo-Dispo” plan, the housing authority can then issue Section 8 project-based vouchers for each housing unit being replaced to help fund the redevelopment of the site.

It is our priority to make sure existing J.J. Carroll residents have the maximum amount of support during the transition to their new homes in Honan House. Given the aging facilities, issues identified by residents, and the exorbitant costs that would be needed to bring the property into compliance with the Americans with Disabilities Act, our proposal calls for a complete demolition and redevelopment of the structures (a “Demo/Dispo”) on the J.J. Carroll property. While relocation can be difficult, the residents that we spoke with were willing to be relocated in order to join with JCHE and their amenities. To ensure a smooth transition during relocation, we suggest BHA and JCHE work with J.J. Carroll residents to provide comprehensive information and assistance at all stages of the relocation and rehousing process. This would start by identifying and hiring an existing J.J. Carroll resident to work as a relocation outreach coordinator. The coordinator would provide information on redevelopment and relocation options to other residents, and identify residents who may need translation services and other special accommodations. A relocation survey should then be conducted to identify special needs and reasonable accommodations that may affect the type of housing that the resident could be relocated to. Residents would then be assisted in deciding on and applying to their choice relocation option.

RELOCATION OPTIONS

“I JUST TURNED 63 AND MY PLAN IS TO NOT HAVE TO MOVE AGAIN. TO BE ABLE TO MOVE INTO A UNIT THAT IS UPGRADED AND ACCESSIBLE WOULD BE AMAZING. IT’S HEARTENING TO KNOW THAT SOMEONE IS THINKING OF US.”

- RONICA JACKSON, J.J. CARROLL RESIDENT

RELOCATION TO ANOTHER PROPERTY OWNED BY BHA

BHA has 3 other Brighton properties for elderly residents or residents with disabilities:
- Patricia White, located a five minute drive away from J.J. Carroll at 20 Washington St. in Brighton;
- Commonwealth, also located about a five minute drive away at 35 Fidelis Way; and
- Washington Street, also located within 5 minutes of J.J. Carroll at 91-95 Washington St.

RELOCATION TO A VACANT UNIT IN JCHE’S BRIGHTON CAMPUS

A vacant unit in JCHE’s Brighton campus would be paid for using a BHA issued section 8 mobile voucher.

HOUSING IN THE PRIVATE MARKET

A Section 8 mobile housing voucher from the BHA that residents could use to pay for housing on the private market in the Brighton neighborhood or anywhere else.
PHYSICAL DESIGN

PHYSICAL DESIGN GOALS

> Connectivity and Circulation: To engineer seamless and resident-oriented connectivity and circulation on campus internally and externally at site and neighborhood scales by synthesizing built form and transportation with natural systems and topography.

> Efficiency and Feasibility: To conceptualize a design that maximizes the fiscal efficiency and feasibility through materials, construction methods, green technology, and implementation.

> Interactive Spaces: To conceive interactive common spaces and pause points across scales that facilitate community programming and encourage engagement and camaraderie amongst residents, visitors and the neighborhood at large.

> Accessibility and Compatibility: To integrate universal design in seniors’ housing design that prioritizes accessibility and is compatible with the specific needs of JCHE residents and the Brighton community.
SITE PLAN & ZONING

In our new site plan, the courtyard of Leventhal is extended westward to Honan House, forming a new major courtyard serving the whole campus.

A walking loop and a large paved area is designed to encourage outdoor exercises. New raised-bed garden plots are built next to Leventhal and Honan. The courtyard on the southern end of the campus between Genesis and Ulin is centrally located making it ideal for large gatherings. A paved area is designated for outdoor grilling. These designs were all developed from conversations with J.J. Carroll residents.

All courtyards are connected by passways through buildings. The new design integrates some existing paths into a new pedestrian system connecting the entire campus.

<table>
<thead>
<tr>
<th>Dimensional Requirements</th>
<th>1F-5000 Sub District</th>
<th>Proposed Project</th>
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</thead>
<tbody>
<tr>
<td>Lot Area, Minimum for Dwelling Units</td>
<td>5000 SF</td>
<td>Variance required (428 SF per unit)</td>
</tr>
<tr>
<td>Additional Lot Area for Each Additional Dwelling Unit</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lot Width (minimum)</td>
<td>50'</td>
<td>Conforms</td>
</tr>
<tr>
<td>Lot Frontage (minimum)</td>
<td>50'</td>
<td>Conforms</td>
</tr>
<tr>
<td>Floor Area Ratio (maximum)</td>
<td>0.5</td>
<td>Variance required (FAR = 2.37)</td>
</tr>
<tr>
<td>Building Height (maximum)</td>
<td>2.5 stories; 35'</td>
<td>Variance required (6 stories)</td>
</tr>
<tr>
<td>Usable Open Space (minimum sf per dwelling unit)</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Front Yard (minimum)</td>
<td>20'</td>
<td>Variance required</td>
</tr>
<tr>
<td>Side Yard (minimum)</td>
<td>12'</td>
<td>Variance required</td>
</tr>
<tr>
<td>Rear Yard (minimum)</td>
<td>40'</td>
<td>Variance required</td>
</tr>
<tr>
<td>Rear Yard (maximum occupancy by accessory building)</td>
<td>20%</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Location of Main Entrance

The main entrance of a dwelling shall face the front lot line

Allston-Brighton Residential Parking Guidelines

0.75-1.25 spaces per unit - lower ratios may be appropriate for elderly housing

Variance required (16 spaces - 0.12 per unit proposed)

Allston-Brighton Office/Non-Residential Parking Guidelines

0.75-1.25 spaces per 1000 SF

Variance required (9 spaces - 0.60 per 1000 SF proposed)

Zoning Requirements - Allston/Brighton 1F-5000 subdistrict
AN INTEGRATED JCHE CAMPUS

The JCHE Brighton Campus consists of an integrated, bridged network of buildings: Ulin, Kurlat (formerly Genesis), and Leventhal. The neighboring Weinberg building will be opening in Fall 2018.

The campus provides a fluid circulation both interior and exterior by which Honan will be able to capitalize on and contribute towards.

The project proposes a shared courtyard with Leventhal and a shared bridge to Weinberg to complete the indoor and outdoor path connections with JCHE Brighton. In turn, Honan’s frontage on Chestnut Hill Avenue becomes JCHE’s own bridge onto the Brighton community.
GROUND FLOOR PROGRAM & AMENITIES

A. Daycare Facility
Facilitates local connections between older adults and young children and their families

B. PACE Center
Centralized medical services and adult daycare supports

C. Shared Space
Used by PACE until 5pm, available to residents after hours, the Shared Space will host events, workshops, and meetings

D. Amenities for Residents

E. Indoor and Outdoor Community Spaces
Expand programming opportunities and strengthen community ties with the JCHE campus and neighborhood organizations

F. Gardening and Composting
Programs for residents in partnership with Urban Farming Institute or City Growers
Residents of Honan House will be able to access the rest of the JCHE campus and its amenities through a bridge on the southern end of the building, which will connect to the adjacent building, Weinberg House. During hot summer months and cold winter months, the residents of Honan House will be able to visit friends, the community theater, the computer lab, and the wider campus without exposure to the elements.

The bridge promotes physical activity for older adults who might otherwise find it strenuous to traverse the sloping grounds of the campus, while the bridge will also host workout equipment and double as a fitness space.

Our project also features a 323 sqft second floor patio and 2120 sqft garden rooftop terrace for residents to enjoy. This was in response to community engagement where residents expressed a desire to have space for fresh air, gardening, and social events. The rooftop patio is also part of a step-back in consideration for the change in bulk which may impact abutting neighbors.
Honan House is designed to accommodate the changing physical abilities of residents as they age. The stairs, cramped bathroom and kitchen spaces, and door knobs that hamper wheelchair and arthritic residents at J.J. Carroll will be replaced by elevators, kitchens and bathrooms with adequate turning space, and lever handle doors.

Utilizing the principles of universal design, our development includes single floor living, wide hallways and doorways, five foot turning radii, lower shelves, grab bars, and appliances and thermostats accessible from a wheelchair. Our development also includes clear wayfinding elements to assist with navigation through the property. These include explicit signage and color coded corridors designed for residents with visual impairments. Overall our design centers the needs of those with physical and mental disabilities, creating an equitable space for all residents.

Because of my injury it hurts to walk up stairs, so I stay in or stay out.

-TOMAS COLON, J.J. CARROLL RESIDENT

The evidence is clear that housing is a key social determinant of health. A recent study linked resident service coordinators with an 18% reduction in emergency department visits and a 12% reduction in medical expenditures. Enterprise Community Partners points out that more than $30 billion of federal Medicaid spending is for long-term nursing home care, “which is often avoidable through relatively modest investments in housing plus services for low-income seniors.” Nevertheless, few precedents exist that directly tie healthcare spending and investment in housing. Oregon’s expansion of Medicaid under the Affordable Care Act included investments in housing and services for low-income seniors, and the New York state legislature appropriated $47 million to build permanent supportive housing for very-low income people in an effort to reduce state Medicaid expenditures. As strictly housing-related funding becomes increasingly deficient, JCHE is well-positioned to lead the effort to integrate housing and healthcare funding in Massachusetts.
Our units are designed for accessibility and the needs of older adults and people with disabilities in mind. We will be able to re-house all J.J Carroll residents with disabilities in Type A dwelling unit featuring universal design components in compliance with Fair Housing Act guidelines. All units will be fitted or be able to be converted into Type A dwelling units.
A SUSTAINABLE HONAN HOUSE

ENVIRONMENTAL SUSTAINABILITY GOALS

- Energy and Cost-Savings: To implement healthy and green design in materials and built form that result in operational cost-savings, energy efficiency, and minimize greenhouse gas emissions and pollution

- Technology and Best Practices: To integrate smart growth principles, greenbuild industry best practices, and technology by leveraging site assets and orientation in order to maximize the project’s environmental performance

- Conservation, Comfort, and Enjoyment: To institutionalize conservation methods and green activities that celebrate on-site natural and eco-systems, reduce waste creation, and limit energy loss while maximizing residents’ comfort indoors and enjoyment of environmental spaces outdoors

Designed to maximize environmental benefits, Honan House targets significant reductions in its use of electricity and water.

THE HONAN HOUSE APPROACH

From our state-of-the-art cogeneration through combined heat and power (CHP) to our solar panels, every aspect of our sustainability strategy has the goals of minimizing environmental impacts and maximizing comfort as well as financial returns.

Cogeneration reduces the building’s electricity usage by 46 percent, mitigating our greenhouse gas emissions while generating significant financial returns through reduced utility payments.

Solar Panels cover 16 percent of Honan’s rooftop, offsetting 97 percent of the remaining electricity demand and reducing reliance on electricity provided by emissions-producing power plants.

Low Impact Development through the green roof, terrace gardens, and permeable parking lots and pavement significantly reduces runoff, while rainwater harvesting reduces water use by 22 percent.

The Biosolar Approach of combining a green roof with solar power reduces the heat island effect and increases efficiency, as the green surface reduces temperatures and provides a cooling element for solar panels, which lose efficiency at high temperatures.

Smart Growth is of particular importance for Honan House residents, many of whom may not have ready access to a car or may otherwise have difficulty accessing faraway amenities. Our strategy is to build on the campus-living environment provided by JCHE while improving access to shared transit and integrating the larger campus into the rest of Brighton to make it an attractive, walkable community.

HONAN HOUSE’S SUSTAINABILITY STRATEGIES REDUCE ANNUAL CO2 OUTPUT BY 227 METRIC TONS

- 267 trees sequestering carbon
- 80 tons of waste recycled
- 49 cars taken off the road

Making buildings that are accessible, livable, inviting, healthy and affordable for the entire community is a top priority, evidenced in our commitment to sustainable design and resilience that restore our environment and encourage families to thrive.

- Gabrielle Aitcheson, AIA, LEED Green Associate, Project Architect + Sustainability Leader, Icon Architecture

Honan House’s sustainability strategies reduce annual CO2 output by 227 metric tons.

EQUIVALENT TO

- 80 tons of waste recycled
- 49 cars taken off the road
- 267 trees sequestering carbon

Making buildings that are accessible, livable, inviting, healthy and affordable for the entire community is a top priority, evidenced in our commitment to sustainable design and resilience that restore our environment and encourage families to thrive.

- Gabrielle Aitcheson, AIA, LEED Green Associate, Project Architect + Sustainability Leader, Icon Architecture
The rooftop garden reduces runoff and reduces temperatures and provides a cooling element for solar panels.

Natural light warms and lights the rooms, reducing demand for utilities.

Electricity from solar panels offset demand for electricity.

Placement and orientation of the building shown to maximize natural ventilation and wind buffering.

Underground cistern stores rainwater, recycling water and preventing runoff.

Native or adapted trees provide shading and wind buffering, passively reducing heating and cooling costs.

LED lights reduce electricity demand.

ENERGY STAR appliances reduce water use.

The JCHE Shuttle and public transit reduces VMT and car dependence.

Shared gardens provide opportunities for physical activity.
LEED V4: GOLD CERTIFIABLE

Honan House is LEED Gold Certifiable and achieves the City of Boston’s Article 37 Green Building standards. The project will demonstrate compliance with all of the prerequisites and at least 68 points of the LEED v4 Rating System for Building Design and Construction: Multifamily Midrise, with additional 21 or more “maybe” credits.

<table>
<thead>
<tr>
<th>Location and Transportation</th>
<th>10</th>
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</thead>
<tbody>
<tr>
<td>M  Floodplain Avoidance</td>
<td></td>
</tr>
<tr>
<td>5 of 8  Site Selection</td>
<td></td>
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<tr>
<td>3 of 3  Compact Development</td>
<td></td>
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<tr>
<td>1 of 2  Community Resources</td>
<td></td>
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<tr>
<td>1 of 2  Access to Transit</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Sustainable Sites</th>
<th>6</th>
</tr>
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<tbody>
<tr>
<td>M  Construction Activity Pollution Prevention</td>
<td></td>
</tr>
<tr>
<td>M  No Invasive Plants</td>
<td></td>
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<tr>
<td>1 of 2  Heat Island Reduction</td>
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<tr>
<td>3 of 3  Rainwater Management</td>
<td></td>
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<tr>
<td>2 of 2  Non-Toxic Pest Control</td>
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<th>Water Efficiency</th>
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<tbody>
<tr>
<td>M  Water Metering</td>
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<tr>
<td>4 of 12  Total Water Use</td>
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<tr>
<td>6 of 6  Indoor Water Use</td>
<td></td>
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<tr>
<td>4 of 4  Outdoor Water Use</td>
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<th>Energy and Atmosphere</th>
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<tbody>
<tr>
<td>M  Minimum Energy Performance</td>
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<tr>
<td>M  Energy Metering</td>
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</tr>
<tr>
<td>M  Education of the Homeowner, Tenant or Building Manager</td>
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<tr>
<td>10 of 30  Annual Energy Use</td>
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<tr>
<td>3 of 5  Efficieng Hot Water Distribution</td>
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<td>1 of 2  Advanced Utility Tracking</td>
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<th>Materials and Resources</th>
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<tr>
<td>M  Certified Tropical Wood</td>
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<tr>
<td>M  Durability Management</td>
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<td>1 of 1  Durability Management Verification</td>
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<td>1 of 5  Environmentally Preferable Products</td>
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<thead>
<tr>
<th>Indoor Environmental Quality</th>
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<tbody>
<tr>
<td>M  Ventilation</td>
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<tr>
<td>M  Combustion Venting</td>
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<tr>
<td>M  Garage Pollutant Protection</td>
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<tr>
<td>M  Radon-Resistant Construction</td>
<td></td>
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<tr>
<td>M  Air Filtering</td>
<td></td>
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<tr>
<td>M  Environmental Tobacco Smoke</td>
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<tr>
<td>M  Compartmentalization</td>
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<tr>
<td>3 of 3  Enhanced Ventilation</td>
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<tr>
<td>1 of 2  Contaminant Control</td>
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<td>2 of 3  Balancing of Heating and Cooling Distribution Systems</td>
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<tr>
<td>3 of 3  Enhanced Compartmentalization</td>
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<tr>
<td>2 of 2  Enhanced Combustion Venting</td>
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<tr>
<td>1 of 1  Enhanced Garage Pollutant Protection</td>
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<tr>
<td>3 of 3  Low Emitting Products</td>
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<tr>
<td>1 of 1  No Environmental Tobacco Smoke</td>
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<tbody>
<tr>
<td>M  Preliminary Rating</td>
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</tr>
<tr>
<td>2 of 5  Innovation</td>
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<tr>
<th>Regional Priority</th>
<th>4</th>
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<tbody>
<tr>
<td>1 of 1  Regional Priority: Annual Energy Use</td>
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</tr>
<tr>
<td>1 of 1  Regional Priority: Access to Transit</td>
<td></td>
</tr>
<tr>
<td>1 of 1  Regional Priority: Rainwater Management</td>
<td></td>
</tr>
<tr>
<td>1 of 1  Regional Priority: Nontoxic Pest Control</td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL** 68

**LEED Criteria:**
Certified: 40-49 points
Silver: 50-59 points
Gold: 60-79 points
A NEAR-ZERO BUILDING

Honan House is a near-zero building in terms of electricity usage, as it combines cogeneration and solar panels to generate energy on site and utilize efficient technologies. We leverage the Solar Investment Tax Credits (ITC), which will cover 30% of costs. We assume 70 cents on the dollar of ITC.

We conservatively estimated the Business-As-Usual Electricity Use by taking the three best performing buildings owned by JCHE, Shillman, Ulin, and Coleman, and aimed for a 98 percent reduction in electricity use. We also assumed a $0.19/kWh average cost of electricity and a $0.02 per gallon cost of water based on data from past payment cycles.

The project will require 373 solar panels, which will cover 16% of the roof, while another 70% of the roof will be covered by a rooftop garden.

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### SUSTAINABILITY STRATEGIES BY THE NUMBERS

#### Electricity

<table>
<thead>
<tr>
<th>Description</th>
<th>Usage Per Year</th>
<th>Utility Cost Per Year</th>
<th>Reduction in Use</th>
<th>Cost of Installation</th>
<th>Payback Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business-As-Usual Electricity Use*</td>
<td>309,093 kWh</td>
<td>$58,728</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings via Cogen</td>
<td>-142,183 kWh</td>
<td>($27,015)</td>
<td>-46%</td>
<td>$272,000</td>
<td>10.1</td>
</tr>
<tr>
<td>Savings via Solar</td>
<td>-162,247 kWh</td>
<td>($30,827)</td>
<td>-52%</td>
<td>$392,600</td>
<td>10.0</td>
</tr>
<tr>
<td>Savings via Solar Investment Tax Credits</td>
<td></td>
<td></td>
<td></td>
<td>($83,261)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4,663 kWh</td>
<td>$886</td>
<td>-98%</td>
<td>$581,339</td>
<td></td>
</tr>
</tbody>
</table>

#### Water

<table>
<thead>
<tr>
<th>Description</th>
<th>Volume Per Year</th>
<th>Utility Cost Per Year</th>
<th>Reduction in Use</th>
<th>Cost of Installation</th>
<th>Payback Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business-As-Usual Water use</td>
<td>3,850,039 gal</td>
<td>$82,112</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings via Rainwater Harvesting</td>
<td>-862,426 gal</td>
<td>($18,393)</td>
<td>-22%</td>
<td>$497,548</td>
<td>27.1</td>
</tr>
<tr>
<td>Total</td>
<td>2,987,613 gal</td>
<td>$63,718</td>
<td>-22%</td>
<td>$497,548</td>
<td></td>
</tr>
</tbody>
</table>

* Based on average per-unit usage of electricity of JCHE properties; excludes Leventhal, which has very high usage and Genesis and Golda Meir, which are under construction.

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Monthly electricity use by building (based on 2017 data)
OUR SMART GROWTH APPROACH

Honan House leverages the existing JCHE campus environment while connecting residents to the wider Brighton community.

A KEY PIECE IN THE SMART GROWTH STRATEGY

Brighton has traditionally been a suburban neighborhood, but the community is changing and densifying. Honan House will play a key role in this shift towards smart growth in the area with community-facing components which integrate the JCHE campus with the surrounding neighborhood while leveraging existing transportation choices.

Community Resources are plentiful in the surrounding community, with a cafe and a row of restaurants within two blocks of the development, and Theresa Hynes Park, Yusuf Mosque, and other amenities within a half mile radius of the site. In addition, the JCHE campus itself has many of the daily amenities and social spaces for residents to enjoy, fostering a distinctive, diverse community within Brighton. These amenities encourage walking by Honan House residents and reduces vehicle miles traveled (VMT) and automobile dependence in the area.

Access to Transit reduces residents’ use of cars and subsequent VMT, and with the 51 and 86 bus stops located within a quarter mile walking distance, Honan House residents are able to access the greater Boston area through shared transit.

Taking Advantage of Compact Design, Honan House provides amenities such as a daycare and medical, health, and supportive care center on the ground floor. These facilities invite the wider Brighton community to walk into Honan House via our pedestrian-oriented walkways and engage with JCHE residents.
FINANCIALS

OVERVIEW

SOURCES AND USES
LIHTC CALCULATIONS
OPERATING BUDGET
PRO FORMA
DEVELOPMENT TIMELINE
OWNERSHIP STRUCTURE
PUBLIC BENEFIT

A DYNAMIC FINANCIAL MODEL THAT SERVES BOTH THE NEEDIEST SENIORS AND THE “MISSING MIDDLE”

Honan House’s financial structure reflects a commitment to long-term affordability for seniors up and down the income scale. After conversations with JCHE residents and staff, current J.J. Carroll residents, state and local policymakers, and housing finance professionals, we put together an innovative development budget and operating model. This model will allow us to create a vibrant mixed-income community without surrendering financial feasibility and sound management.

Honan House’s total development cost of $48.3 million is based on conservative assumptions grounded in recent JCHE projects and other local construction, which we then adjusted upward to reflect the prevailing wage requirement for projects on BHA land. At the same time, we were able to control our development costs by entering a ground lease with BHA and delivering our commercial spaces to tenants as a “vanilla box”, in keeping with previous projects and JCHE.

$361 TOTAL DEVELOPMENT COST PER SQUARE FOOT

$48.3 MILLION TOTAL DEVELOPMENT BUDGET
OWNERSHIP STRUCTURE

The development partnership will center on a JCHE Honan House Limited Liability Corporation (LLC) to act as general partner, and a limited partner (LP) member to invest in the tax credit equity granted for this development. JCHE Honan House LLC will own 0.01% and the Jewish Center for Housing the Elderly will be the managing and sole member owner of JCHE Honan House LLC. The limited partner investor will hold the remaining 99.99% over the term of the tax credit compliance period, forming an Owner/Borrower limited partnership.

Rather than acquire the parcel outright, we propose a long-term ground lease of 99 years with the Boston Housing Authority. This preserves the BHA’s voice in strategic planning and generates favorable tax conditions for the property. We are proposing a ground lease for a total of $1.536 million, with $1 million paid up-front and the remainder integrated into operating expenses.

Residential Unit Mix

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Unit Type</th>
<th>Units</th>
<th>Net Sq. Ft.</th>
<th>Average Rent/ Mo.</th>
<th>Rent/Sq Ft</th>
<th>Total Annual Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 8 Vouchers ( Extremely Low Income)</td>
<td>1-BR</td>
<td>52</td>
<td>600</td>
<td>$1,563</td>
<td>$2.61</td>
<td>$975,312</td>
</tr>
<tr>
<td></td>
<td>2-BR</td>
<td>12</td>
<td>850</td>
<td>$1,914</td>
<td>$2.25</td>
<td>$275,616</td>
</tr>
<tr>
<td>60% AMI (Very Low Income)</td>
<td>1-BR</td>
<td>22</td>
<td>600</td>
<td>$1,214</td>
<td>$2.02</td>
<td>$305,234</td>
</tr>
<tr>
<td></td>
<td>2-BR</td>
<td>2</td>
<td>850</td>
<td>$1,458</td>
<td>$1.72</td>
<td>$33,326</td>
</tr>
<tr>
<td>80% AMI (Low Income)</td>
<td>1-BR</td>
<td>22</td>
<td>600</td>
<td>$1,619</td>
<td>$2.70</td>
<td>$406,979</td>
</tr>
<tr>
<td></td>
<td>2-BR</td>
<td>2</td>
<td>850</td>
<td>$1,944</td>
<td>$2.29</td>
<td>$44,434</td>
</tr>
<tr>
<td>100% AMI (Moderate)</td>
<td>1-BR</td>
<td>7</td>
<td>600</td>
<td>$2,023</td>
<td>$3.37</td>
<td>$65,010</td>
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<tr>
<td></td>
<td>2-BR</td>
<td>1</td>
<td>850</td>
<td>$2,430</td>
<td>$2.86</td>
<td>$28,311</td>
</tr>
<tr>
<td>120% AMI (Middle)</td>
<td>1-BR</td>
<td>9</td>
<td>600</td>
<td>$2,428</td>
<td>$4.05</td>
<td>$242,800</td>
</tr>
<tr>
<td></td>
<td>2-BR</td>
<td>2</td>
<td>850</td>
<td>$2,916</td>
<td>$3.43</td>
<td>$64,800</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>131</td>
<td>83,350</td>
<td></td>
<td></td>
<td><strong>$2,541,822</strong></td>
</tr>
</tbody>
</table>

TO ENSURE OUR UNITS ARE AFFORDABLE FOR MORE RESIDENTS AT EACH INCOME BRACKET, WE’VE INCLUDED A WINDOW-OF-AFFORDABILITY ADJUSTMENT OF AS MUCH AS 8% BELOW HUD MAXIMUM RENTS.

Our development sources of funds represent a mix of city and state programs that JCHE has drawn on in the past, including LIHTC, HOME, and the Boston Inclusionary Development Policy.

Our unit mix is designed to serve seniors across a variety of income bands. By preserving the existing 64 JJ Carroll units using HUD’s Demolition/Disposition Program, and adding 24 units at 60% of the area median income, we’ve addressed the needs of the very low income population typically served by subsidized senior housing. However, the Honan House will also fill a gap in the “missing middle” - seniors with incomes too high to qualify for Section 8 or other subsidies, but who may otherwise struggle to afford Brighton on a fixed income.

Honan House will consist of 131 units, with 112 one-bedrooms and 19 two-bedrooms. 121 units are LIHTC-eligible, including 64 J.J. Carroll units preserved at 30% AMI, 24 new units at 60% AMI, and 24 new units at 80% AMI (this last group of units is LIHTC-eligible under brand new income averaging provisions, which qualify 80% AMI units for credits). The remaining 19 units serve Brighton’s “missing middle” senior and disabled populations at 100% and 120% AMI.
SOURCES AND USES
A BALANCE OF HARD DEBT, SOFT DEBT, AND TAX CREDIT EQUITY DESIGNED FOR MAXIMUM IMPACT PER DOLLAR

We’ve crafted a funding stack that meets the needs of JCHE, allowing it to develop a state-of-the-art space in a high-cost construction market. At the same time, we’ve ensured that our program and design match the goals of the funding streams we plan to access, furthering local, state, and regional goals. Finally, our funding totals are well below DHCD and DND per-unit and per-project maximums.

SOURCES: HARD DEBT
Massachusetts Housing Finance Agency (MHFA) Permanent Loan: We anticipate receiving a $23.8 million loan, with a 30 year amortization and a 5.125% interest rate. We have assumed a debt service coverage ratio of 1.15 in the Honan House’s first year of operations.

SOURCES: SOFT DEBT
Massachusetts Affordable Housing Trust Fund (AHTF): While the AHTF is available to any projects at or below 110% AMI, it gives preference to projects like Honan House, with a range of incomes and a focus below 80% AMI. As such, we anticipate receiving the maximum award of $1,000,000.

Massachusetts Community Based Housing (CBH): Aimed at creating housing for the Commonwealth’s elderly and disabled populations, CBH is an excellent fit for Honan House. We plan to receive a $700,000 award from this program.

Massachusetts Home Investments Partnerships Fund (HOME) Funds: We will receive $750,000 from the federally-funded HOME program. In keeping with DHCD requirements, well over 20% of Honan House’s units receiving HOME assistance are eligible to residents making below 50% AMI.

Massachusetts Housing Stabilization Fund (HSF): HSF funds are available for units whose residents have incomes below 80% AMI. We anticipate securing $750,000 from this source.

Massachusetts Housing Innovation Fund (HIF): HIF funds can be used for the construction or rehabilitation of affordable rental projects. DHCD stipulates that projects which receive HIF funds feature over 50% of occupants below 80% AMI and 20% below 30% AMI - requirements that Honan House easily surpasses. We believe we can secure $450,000 in HIF funding.

Boston HOME Funds: In addition to a state HOME award, we anticipate receiving $600,000 of federal HOME funds allocated to the City of Boston.

Boston Community Development Block Grant (CDBG) Funds: We believe that Honan House advances the goals of the Housing Boston 2030 plan. As such, we plan to apply for $700,000 in CDBG funding from Boston’s Department of Neighborhood Development.

Boston Neighborhood Housing Trust (NHT): Supported by “linkage” fees on commercial development, NHT gives special preference to projects with units available to residents making 50% AMI or less. As such, we believe Honan House will receive $600,000 from this program.
Uses of Funds

<table>
<thead>
<tr>
<th>Land Costs</th>
<th>Total</th>
<th>Per Unit</th>
<th>Per GSP</th>
<th>% of TDC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ground Lease Initial Payment</td>
<td>$1,000,000</td>
<td>$7,634</td>
<td>$7</td>
<td>2.1%</td>
</tr>
<tr>
<td>Hard Costs</td>
<td>$36,255,807</td>
<td>$276,762</td>
<td>$270</td>
<td>74.9%</td>
</tr>
<tr>
<td>Hard Costs - Construction</td>
<td>$33,229,340</td>
<td>$253,659</td>
<td>$248</td>
<td>68.7%</td>
</tr>
<tr>
<td>Hard Costs - Demolition</td>
<td>$1,300,000</td>
<td>$9,924</td>
<td>$10</td>
<td>2.7%</td>
</tr>
<tr>
<td>Contingency (5%)</td>
<td>$1,726,467</td>
<td>$13,179</td>
<td>$13</td>
<td>3.6%</td>
</tr>
</tbody>
</table>

| Soft Costs - Construction      | $5,174,658  | $39,501     | $39     | 10.7%    |
| Soft Costs - Construction      | $4,621,960  | $35,282     | $34     | 9.6%     |
| Contingency (5%)               | $231,098    | $1,764      | $2      | 0.5%     |
| BHA Tenant Relocation          | $321,600    | $2,455      | $2      | 0.7%     |

| Soft Costs - Financing         | $1,399,358  | $10,682     | $10     | 2.9%     |
| Construction Loan Interest     | $951,564    | $7,264      | $7      | 2.0%     |
| Construction Loan Fees         | $307,859    | $2,350      | $2      | 0.6%     |
| Permanent Loan Fees            | $139,936    | $1,068      | $1      | 0.3%     |

| Other Costs                    | $4,550,318  | $34,735     | $34     | 9.4%     |
| Capitalized Operating Reserve  | $1,228,794  | $9,380      | $9      | 2.5%     |
| Developer Overhead/Fee         | $3,321,523  | $25,355     | $25     | 6.9%     |

| Total Uses                     | $48,380,141 | $369,314    | $361    | 100.0%   |

**Sources: Equity**

**LIHTC Equity:** Honan House will receive $14.6 million in federal and $5.7 million in state LIHTC equity. For a full explanation of the project’s LIHTC syndication yield, see LIHTC calculation page.

**Deferred Developer Fee:** We’re minimizing the amount of public subsidy Honan House receives by deferring 42% of the developer fee - a total of $1.3 million.

**Uses: Acquisition**

Rather than purchasing the parcel outright, JCHE will enter into a ground lease with BHA. See Ownership Structure section for lease terms.

**Uses: Hard Costs**

Our hard costs draw on recent JCHE projects and other local developments. We’ve adjusted most hard cost line items upward to account for the prevailing wage requirement for projects on BHA land. Our hard costs including demolition total $270 per square foot.

**Uses: Soft Costs**

Soft Costs Construction: Our soft costs are also in keeping with comparable recent projects, and total $49 per square foot.

**BHA Tenant Relocation:**

BHA has suggested a number of possibilities for controlling JCHE’s costs associated with temporarily relocating existing JJ Carroll residents. As such, we project relatively low relocation costs.

“**When off-site relocation is required (primarily for demolition projects not rehab) we always provide access to other BHA sites or to take a mobile section 8 into the private market. We work closely with each household to try to optimize their relocation options.”**

**Kate Bennett, Deputy Administrator for Planning and Sustainability, Boston Housing Authority**

**Uses: Other Costs**

We’ve included a capitalized operating reserve to cover six months of operating expenses and debt service during lease-up - a conservative assumption given standard JCHE practices. We’ve also calculated a $3.3 million developer fee in keeping with the Massachusetts Qualified Allocation Plan.
LOW-INCOME HOUSING TAX CREDITS

AN EQUITY SOURCING MODEL THAT MAXIMIZES INVESTMENT RETURNS TO MEET STATE HOUSING GOALS

The Baker Administration is prioritizing developments that create housing for extremely low-income individuals, preserve existing affordable units, offer enhanced opportunities for individuals with disabilities, and present options for residents in a range of income brackets. Honan House fully embraces these objectives, expanding JCHE’s outstanding environment for seniors by 131 units, including the conversion of 64 aging public housing units.

HONAN HOUSE EXPANDS ITS QUALIFYING NUMBER OF AFFORDABLE UNITS BY 27%

27%

BY CAPITALIZING ON UPDATED REGULATIONS ENACTED IN MARCH OF 2018.

Honan House qualifies for the Federal Low-Income Housing Tax Credit, with 49% of units set aside for extremely low-income individuals and an additional 18% of units set aside for households up to 60% of AMI. All remaining units are rented between 80% and 120% of AMI, offering a welcoming home to senior residents in the critical “missing middle” demographic.

Because a project of this scale has a large qualifying basis, we opt to apply for 4% tax credits, which do not have the same allocation restrictions as 9% tax credits. We also anticipate that sourcing 4% tax credits will be much faster. We assume syndication at a yield of $0.96, for a total of $14.6 million, based on LIHTC yields from a recent project of similar size in Boston.

We are leveraging brand-new tax provisions, effective for FY18, that count 80% AMI units as LIHTC-eligible provided that the average rent is affordable for residents at 60% AMI. This helps ensure that the Honan House will offer units to residents in the widest possible range of income brackets as well as enhance its financial viability.

Honan House will also qualify for a Massachusetts Low-Income Housing Tax Credit annual allocation of $1.5 million, over 5 years. We have projected syndication at a conservative $0.76 yield, for a total of $5.7 million.

Federal LIHTC

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Development Cost</td>
<td>$48,380,141</td>
</tr>
<tr>
<td>Less Acquisition Costs</td>
<td>$(1,000,000)</td>
</tr>
<tr>
<td>Less Commercial Development Costs</td>
<td>$(4,212,953)</td>
</tr>
<tr>
<td>Less Non-LIHTC Costs</td>
<td>$(1,368,730)</td>
</tr>
<tr>
<td>Eligible Basis</td>
<td>$41,798,458</td>
</tr>
<tr>
<td>Eligible Basis After 1.3x Boost</td>
<td>$54,337,995</td>
</tr>
<tr>
<td>Applicable Fraction (% LIHTC GSF)</td>
<td>85%</td>
</tr>
<tr>
<td>Qualified Basis</td>
<td>$46,417,100</td>
</tr>
<tr>
<td>Applicable Rate 4%</td>
<td>3.28%</td>
</tr>
<tr>
<td>Annual LIHTC Allocation</td>
<td>$1,522,481</td>
</tr>
<tr>
<td>Total LIHTC Allocation (10 Years)</td>
<td>$15,224,809</td>
</tr>
<tr>
<td>Investor Ownership</td>
<td>$15,224,809</td>
</tr>
<tr>
<td>Estimated Net LIHTC Yield Per Dollar</td>
<td>0.96</td>
</tr>
<tr>
<td>Estimated Credit Yield</td>
<td>$14,615,816</td>
</tr>
</tbody>
</table>

State LIHTC

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Allocation</td>
<td>$1,500,000</td>
</tr>
<tr>
<td>Total LIHTC Allocation (5 years)</td>
<td>$7,499,250</td>
</tr>
<tr>
<td>Investor ownership</td>
<td>$1,499,850</td>
</tr>
<tr>
<td>Estimated Net LIHTC Yield Per Dollar</td>
<td>0.76</td>
</tr>
<tr>
<td>Estimated Credit Yield</td>
<td>$5,699,430</td>
</tr>
</tbody>
</table>

$2.9 MILLION

UNDER OUR DEVELOPMENT BUDGET, THE HONAN HOUSE HASN’T “MAXED OUT” ON STATE AND LOCAL SUBSIDIES. WE’RE ELIGIBLE FOR AN ADDITIONAL $2.9 MILLION THAN WE’VE ALLOTTED HERE - A BUFFER THAT ALLOWS FOR POTENTIAL DEVELOPMENT COST OVERAGES AND LOWER-THAN-ANTICIPATED LIHTC EQUITY YIELDs.
ENSURING AN OPTIMAL ENVIRONMENT FOR RESIDENTS TO THRIVE AND MINIMIZING THEIR RESOURCE FOOTPRINT

We anticipate per-unit operating expenses of approximately $9,500 in Year 1, accounting for Resident Services, Management and Administration, Utility Payments, Maintenance and Repairs, and Taxes and Insurance. These expenses are projected to rise at a rate of 3% per year.

Resident Services
JCHE sets the standard of excellence for its comprehensive and supportive suite of services for senior residents. We have projected an annual Resident Services budget of $1,150 per unit, for a total of $150,650 in Year 1, consistent with the other buildings in the JCHE campus. This category includes $50,000 per year for a Resident Services Coordinator.

Boston Housing Authority PILOT
Through the use of a ground lease with the Boston Housing Authority, property tax payments for the Honan House are greatly reduced. We project $216,000 per year in Payment In Lieu Of Taxes (PILOT) expenses.

BY INVESTING IN INNOVATIVE EFFICIENCY MEASURES, WE SAVE THOUSANDS OF DOLLARS PER YEAR AND HELP SET A LOCAL STANDARD FOR GREEN LIVING,

Energy Efficiency Savings
The Honan House leverages a range of cutting-edge techniques to decrease the energy and resource footprint of its residents. A combination of rainwater harvesting, co-generation technology, and solar panels help to maximize efficiency and save a projected $76,235 in Year 1 -- 36% of “business as usual” expenses and over $500 per unit.

OPERATING BUDGET

<table>
<thead>
<tr>
<th>OPERATING COSTS</th>
<th>Total Cost Per Unit</th>
<th>% of OpEx</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management and Administration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property Management Fee</td>
<td>$135,119</td>
<td>$1,031</td>
</tr>
<tr>
<td>Administrative Costs (Payroll, Taxes, Etc.)</td>
<td>$76,242</td>
<td>$582</td>
</tr>
<tr>
<td>Contract Services (Legal, Accounting, Etc.)</td>
<td>$79,910</td>
<td>$610</td>
</tr>
<tr>
<td>Marketing</td>
<td>$45,850</td>
<td>$350</td>
</tr>
<tr>
<td>Security</td>
<td>$42,313</td>
<td>$323</td>
</tr>
<tr>
<td>Subtotal Mgt. &amp; Admin.</td>
<td>$379,434</td>
<td>$2,896</td>
</tr>
<tr>
<td>Utilities by Owner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water/Sewer</td>
<td>$85,150</td>
<td>$650</td>
</tr>
<tr>
<td>Projected Savings as Result of Rainwater Harvesting</td>
<td>-$18,393</td>
<td>-$140</td>
</tr>
<tr>
<td>Electricity</td>
<td>$58,728</td>
<td>$448</td>
</tr>
<tr>
<td>Projected Electricity Savings as Result of CoGen</td>
<td>-$27,015</td>
<td>-$206</td>
</tr>
<tr>
<td>Projected Electricity Savings as Result of Solar</td>
<td>-$30,827</td>
<td>-$235</td>
</tr>
<tr>
<td>Natural Gas</td>
<td>$66,286</td>
<td>$506</td>
</tr>
<tr>
<td>Subtotal Utilities</td>
<td>$133,929</td>
<td>$1,022</td>
</tr>
<tr>
<td>Maintenance and Repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintenance Payroll Etc.</td>
<td>$75,000</td>
<td>$573</td>
</tr>
<tr>
<td>Janitorial Supplies/Extermination</td>
<td>$11,790</td>
<td>$90</td>
</tr>
<tr>
<td>Building Tools &amp; Supplies</td>
<td>$22,925</td>
<td>$175</td>
</tr>
<tr>
<td>Repair Contracts/Work</td>
<td>$58,295</td>
<td>$445</td>
</tr>
<tr>
<td>Painting/Decorating</td>
<td>$21,615</td>
<td>$165</td>
</tr>
<tr>
<td>Grounds Maintenance</td>
<td>$26,200</td>
<td>$200</td>
</tr>
<tr>
<td>Trash Removal</td>
<td>$69,430</td>
<td>$530</td>
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<tr>
<td>Snow Removal</td>
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<td>Rainwater cister maintenance &amp; repairs</td>
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<td></td>
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<tr>
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<tr>
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<tr>
<td>Overall Operating Expenses</td>
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OPERATING PRO FORMA

RESIDENTIAL RENTS
The broad range of mixed-income units will generate just over $2.4 million in Year 1 and grow at a projected rate of 2.2% onward. We budgeted conservatively for a residential vacancy rate of 4% despite a historical average at JCHE that is significantly lower.

NON-RESIDENTIAL TENANTS
We have projected charging the PACE Center rent of $26/square foot and the daycare center rent of $23/square foot -- both well below the prevailing market rates in the Brighton area. This will allow JCHE to provide high-quality, ground-floor space to both tenants in a manner that is consistent with the organization’s goal of integrating socially impactful services into its campus.

GROUND LEASE PAYMENTS
Following an up-front payment of $1 million to the Boston Housing Authority for a 99-year ground lease, we further reduce capital costs by building the remaining $536,000 into a 20-year structure, with annual payments of $62,958 starting in Year 1. The payments are made following all operational expenses and debt service payments.

<table>
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<tr>
<th>Total Development INCOME</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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| Commercial                |     |     |     |     |     |     |
| PACE                      | $171,535 | $175,309 | $179,166 | $183,107 | $187,136 | $191,253 |
| Daycare                   | $119,830 | $122,466 | $125,161 | $127,914 | $130,728 | $133,604 |
| Total Residential Rent    | $2,541,822 | $2,597,742 | $2,654,892 | $2,713,300 | $2,772,992 | $2,833,998 |
| Total Commercial Rent     | $291,365 | $297,775 | $304,326 | $311,021 | $317,864 | $324,857 |

<p>| Expenses                  |     |     |     |     |     |     |
| Operating Expenses        |     |     |     |     |     |     |
| Mgt. &amp; Admin              | $(379,434) | $(390,817) | $(402,541) | $(414,618) | $(427,056) | $(439,868) |
| Utilities                 | $(133,929) | $(137,947) | $(142,085) | $(146,348) | $(150,738) | $(155,260) |
| Maintenance &amp; Repairs     | $(320,101) | $(329,704) | $(339,595) | $(351,843) | $(362,398) | $(373,270) |
| PILOT                     | $(216,000) | $(222,480) | $(229,154) | $(236,029) | $(243,110) | $(250,403) |
| Insurance                 | $(38,383) | $(39,534) | $(40,721) | $(41,942) | $(43,200) | $(44,496) |
| Resident Services         | $(150,650) | $(155,170) | $(159,825) | $(164,619) | $(169,558) | $(174,645) |
| Total Operating Expenses  | $(1,238,497) | $(1,275,652) | $(1,313,921) | $(1,355,399) | $(1,396,061) | $(1,437,943) |
| Replacement Reserve       | $(61,925) | $(63,783) | $(65,696) | $(67,667) | $(69,697) | $(71,788) |
| Net Operating Income (NO) | $1,401,956 | $1,422,395 | $1,442,973 | $1,461,621 | $1,482,392 | $1,503,279 |
| Debt Service              | $(1,219,092) | $(1,219,092) | $(1,219,092) | $(1,219,092) | $(1,219,092) | $(1,219,092) |
| Debt Service Coverage R   | 1.15 | 1.17 | 1.18 | 1.20 | 1.22 | 1.23 |
| Cash Flow After Debt Serv | $182,864 | $203,303 | $223,881 | $242,529 | $263,300 | $284,187 |
| Net Cash Flow             | $119,905 | $140,345 | $160,922 | $179,571 | $200,342 | $221,228 |</p>
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<th>8</th>
<th>9</th>
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</table>
We envision that JCHE begins the site acquisition process in June 2018. It will take about two and a half years for the project to break ground: the architecture design takes about a year, and we have conservatively projected another one and a half years for the permitting process, as we are asking for zoning variances.

Tenant relocation will begin after permitting and it will take about three quarters to relocate a total of 64 units. Community engagement will continue throughout the predevelopment process. We anticipate that the construction phase will last 18 months.

Due to the high demand of affordable senior housing in the city, we leave 6 months for lease-up before reaching stabilization. Because the non-commercial programs (PACE center and daycare center) are all institutional, we expect stabilization within 6 months, and possibly less if JCHE can identify tenants earlier.
Honan House’s primary source of public benefits is the affordable units it will preserve and create for Boston’s elderly and disabled populations. However, we’re confident that the project will have positive public impacts for Brighton and Greater Boston far beyond affordability.

In an effort to capture these impacts, we’ve conducted a public benefit calculation. This calculation uses hard cost estimates, operational and programmatic information, and various industry standards to estimate impact across these categories:

- Job Creation,
- Employment Wages,
- Real Estate Taxes,
- State Income and Sales Taxes,
- And Energy Savings.

An estimated 167 construction jobs will be created for the Brighton community along with 26 permanent jobs within PACE, daycare and JCHE. This in turn will generate millions in both state sales, income taxes, and wages. Finally, through our investments in green energy, we will have saved 227 metric tonnes saved.
CONCLUSION

Honan House is a proposal that is rooted in resident feedback motivated by providing innovative care for seniors. Throughout our planning processes, we listened and learned from our constituents and hope to have arrived at a proposal that speaks to their aspirations and wisdom. Throughout this process, we have learned that building bridges requires open and honest communication. It is communication that will drive the future success of this proposal. Our proposal is anything but final.

One priority will be to ensure meaningful dialogue with residents of J.J. Carroll and our client, JCHE. Relocation during construction period is a sensitive topic but the enthusiasm from the community and from the BHA is a positive sign. Fortunately, JCHE has a dedicated and experienced relocation team to help ease this transition period.

Lastly, JCHE will continue to engage the neighborhood of Brighton as a concerned stakeholder and welcoming neighbor. As Honan House is the bridge that will connect its seniors to the Greater Brighton neighborhood, there must be discussions about community programming, daycare, and intergenerational collaboration. We envision this space to be integrated into the community, and we hope that residents will embrace Honan House back. We look forward to continuing the conversation!
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• Metropolitan Area Planning Council. “Middle-Income Housing: Demand, Local Barriers to Development, & Strategies to Address Them in Select Inner Core Communities.” 2014.

INTERVIEWS CONDUCTED IN PERSON AND VIA PHONE

• Lizbeth Heyer, Chief of Real Estate and Innovation, JCHE
• Zoe Weinrobe, Director of Real Estate Innovation, JCHE
• Rachel Belanger, Assistant Project Manager, JCHE
• Natasha Morecraft, Resident Services Coordinator, JCHE
• Kerri Schmidt, Director, Generations Together, JCHE
• Leahy and Jane, Residents, JCHE
• Kate Bennett, Deputy Administrator for Planning and Sustainability, BHA
• Tomas Colon, Resident, J.J. Carroll
• Ronica Jackson, Resident, J.J. Carroll
• Bernie Ross, Resident, J.J. Carroll
• George O’Reilly, Resident, J.J. Carroll
• Kevin Honan, Representative, Massachusetts State House, 17th District; Chairperson, Joint Committee on Housing
• Mark Ciommo, Councilperson, Boston City Council, District 9
• Martha Tai, Cambridge Housing Authority
• The Ritas, Serenity Care PACE