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MetLife Foundation



2010 METLIFE FOUNDATION AWARDS FOR EXCELLENCE IN AFFORDABLE HOUSING

Green and Service-Enriched Senior Housing



AWARD WINNERS IN GREEN AND SERVICE-ENRICHED SENIOR HOUSING

Round Fifteen
2010

MetLife Foundation

in partnership with



About MetLife Foundation

MetLife Foundation was established in 1976 by MetLife to carry on its longstanding tradition of contributions and community involvement. Grants support education, health, civic and cultural programs. MetLife and MetLife Foundation have supported Enterprise's neighborhood revitalization activities with grants and loans of almost \$60 million. For more information about the Foundation, visit www.metlife.org.

About Enterprise

Enterprise is a leading provider of the development capital and expertise it takes to create decent, affordable homes and rebuild communities. For more than 25 years, Enterprise has introduced neighborhood solutions through public-private partnerships with financial institutions, governments, community organizations and others that share our vision. Enterprise has raised and invested more than \$10.6 billion in equity, grants and loans to help build or preserve more than 270,000 affordable rental and for-sale homes to create vital communities. Visit www.enterprisecommunity.org and www.enterprisecommunity.com to learn more about Enterprise's efforts to build communities and opportunity.

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FOREWORD

MetLife Foundation and Enterprise share a commitment to building healthy communities through the development and maintenance of affordable housing. This commitment has not wavered in the 15 years since we launched the MetLife Foundation Awards for Excellence in Affordable Housing, a national initiative to recognize and share the best practices of community-based groups meeting the housing needs of lower-income individuals and families. Since 1996, the MetLife Foundation Awards program has recognized 89 affordable housing properties across the country and provided more than \$1.7 million in unrestricted grant support.

This year, we are pleased to mark a major milestone – the 15th round of awards – by honoring four community-based organizations that are effectively meeting the need for affordable green housing for low-income seniors. By 2050, more than 86 million people in the United States will be 65 years of age and older – nearly one-quarter of the population. The reality is that many Americans, especially those with low incomes, will remain in their homes as they age. However, many communities are not prepared to serve older residents with high-quality independent living options that are affordable and linked with the social, health and community services that seniors need. The figures are startling and underscore the urgent need for solutions.

The winners of the 2010 MetLife Foundation Awards – Cathedral Square Senior Living, Langdon and Anne Simons Senior Apartments, St. Patrick’s Terrace and The Village at the Headwaters – represent best practices and innovative solutions to these issues. The case studies that follow provide more detail about these four innovative properties that truly demonstrate the best in green, service-enriched senior housing. It is our hope that the case studies inform and inspire groups that are working to help older adults age in their communities with dignity, grace and independence.



Dennis White
President and CEO
MetLife Foundation

ACKNOWLEDGMENTS

In the 15th year of the MetLife Foundation Awards for Excellence in Affordable Housing, we first and foremost thank MetLife Foundation for continuing its commitment to creating sustainable affordable housing for Americans with low incomes, and for their support of the awards' new focus on green and sustainable senior housing. We also extend our thanks to the executive directors and other staff of all of the nonprofit organizations that participated in the competition this and every year. Although we were only able to provide four awards to exemplary best practice projects, there were many excellent properties in the submissions. We deeply appreciate and commend all the applicants, both in this process and through the work of their organizations.

Additionally, we thank the awards review committee for providing their expertise and insight, including Naomi Bayer, Alma Balonon-Rosen, Jay Helfrich, Tania Kadakia, Ramon Mendez, Trisha Miller, Melinda Pollack and Sue Wilson, all of Enterprise, and Bill Kelly from Stewards for Affordable Housing, Nancy Libson from the American Association of Homes and Services for the Aging, Maribeth De Lorenzo from the D.C. Department of Housing and Community Development and Helen Dunlap of Dunlap Consulting. It is a highly sophisticated and in-depth process designed to solicit quality applications and ensure that the very best housing is given the recognition it deserves.

Finally, we offer our gratitude to the Enterprise staff who managed and supported the many functions of the awards program: Cynda Jones, who managed the overall program, "greened" the application and review processes, and handled the awards presentation and reception; Melinda Pollack, whose leadership set the tone for a successful round of awards; TeAnne Chennault and Jacki Flowers, who headed the publicity efforts and coordinated the production of the publications; Kathleen Rzemien and the Online Services team who coordinated website communications; and Donna Dunlap, who supported the awards ceremony webinar. Lastly, thanks to our consultants, writer Leo Quigley and designer Fiona Lawrence.

ABOUT THE AWARDS PROGRAM

Recognizing Excellence and Sharing Best Practices In Affordable Housing

The MetLife Foundation Awards for Excellence in Affordable Housing were developed in 1996 by MetLife Foundation and Enterprise to recognize the outstanding work of nonprofit organizations in developing and effectively managing housing for individuals and families with low incomes. Competition is in a single category, senior housing with green and sustainable components. In addition to public recognition, winners receive an award of \$50,000 in unrestricted funds to support their work.

Specifically, the goals of the awards are to:

- Showcase models of excellence in the design, operations and property management of affordable senior housing
- Increase the understanding of how to achieve success in providing innovative and high quality independent living for seniors
- Provide an unrestricted financial award for agencies that exhibit excellence in senior housing
- Disseminate model senior independent living programs.

For additional information about MetLife Foundation Awards for Excellence in Affordable Housing, including the online application process, free copies of publications, and additional tools and resources for affordable housing developers, please visit metlifeawards.enterprisecommunity.org.

CATHEDRAL SQUARE SENIOR LIVING

Cathedral Square Corporation, Burlington, Vt.

Summary

Cathedral Square Senior Living, in downtown Burlington, Vt., is a 108-unit Section 202 development offering private pay and Medicaid-funded assisted living and HUD subsidized independent living in a single facility. A refinance using Low-Income Housing Tax Credits and the HUD Green Retrofit Program supported extensive green renovations to the property to meet the Enterprise Green Communities Criteria, and allowed developer Cathedral Square Corporation (CSC) to adapt the property to better serve the changing needs of its population.

Developer/Sponsor

The Cathedral Church of St. Paul created CSC to provide for the housing, services and long-term care needs of Vermonters. The organization has developed and managed over 1,300 units of housing in northwest Vermont since 1979. CSC's guiding principle is to provide healthy homes, caring communities and positive aging.

Over the past 30 years, CSC has developed and/or managed 18 tax-credit properties and 13 HUD 202/811 projects, opened the state's first affordable assisted living project, and developed a new supportive housing model designed to save Medicare and Medicaid dollars. At the leading edge of innovative finance, CSC has completed two mixed-finance properties using Low-Income Housing Tax Credits in HUD Section 202 projects.

Project Description

With 108 apartments in a 10-story building in the heart of Burlington's downtown mixed-use district, Cathedral Square Senior Living offers views of Lake Champlain, the Adirondack Mountains and the city of Burlington. A green building pioneer, CSC first installed a solar panel array on the roof of Cathedral Square in 1979.



Cathedral Square Corporation

Mission: To provide housing and supportive services for persons who are elderly, low-income, handicapped or disabled

Activities: Provides housing and service options to meet the needs of the elderly, persons with disabilities, and low-income families. CSC seeks to be a leader in sustainable development and green building practices.

Founded: 1977
Total Budgets Managed: \$9.5 million
Units Managed: 833



Amy Wright, Nancy Eldridge and Laura Wilson from Cathedral Square Corporation

Cathedral Square Senior Living was one of the first 202 elderly developments to complete refinancing using Low-Income Housing Tax Credits. Equity from syndication of the tax credits allowed CSC to complete a major rehabilitation to better serve its residents and position the project for the future with advanced green building features. CSC is the developer, general partner, manager, service coordinator and licensed assisted living provider.

CSC has successfully wrestled with the challenges of combining Medicaid-funded licensed care and independent living. Licensed care brings higher maintenance, administration and insurance costs. Turnover expenses are higher as well, since residents often move from an independent living unit to an assisted living unit when one becomes available. While the continuity of remaining in the same community is good for residents, the result is two apartment transitions. In addition, licensed care prolongs lease-up time as new assisted living applicants obtain current physician assessments and a health assessment from the assisted living nurse. Move-in and service delivery is then further delayed by Medicaid in some cases, which must approve the reimbursable level of care. CSC has tackled these challenges, reducing delays by half through changes to its management systems and practices.

<p>Project Type: Green rehabilitation of an older HUD 202, partial assisted living community. 108 units, 10 stories. 7 studio/efficiencies, 98 1BR, 3 2BR</p>	<p>Resident Profile: Seniors, mixed assisted and independent living Age range: Under 55: 10% 65-74: 53% 74-84: 20% 85 or over: 17%</p>	<p>Key Services: SASH, using evidence-based practices to address resident health and satisfaction such as medication management; expanded care management and wellness nursing; dining services; exercise programs; preventive health programs, home health services; transportation, conflict resolution and meals program Services cost (per unit): Assisted Living, \$2,225 per month (average)</p>																		
<p>Project Financing:</p> <table> <tr> <td>HOME</td> <td>245,200</td> </tr> <tr> <td>CDBG</td> <td>90,000</td> </tr> <tr> <td>Tax Credit Equity</td> <td>1,590,000</td> </tr> <tr> <td>Housing Trust Fund</td> <td>1,090,000</td> </tr> <tr> <td>FHLB/AHP refinanced HUD debt</td> <td>2,450,000</td> </tr> <tr> <td>Sponsor Loan, HUD EDI, HUD Green Grant, and Project Reserves</td> <td>1,705,059</td> </tr> <tr> <td>TDC (renovation)</td> <td>\$7,170,259</td> </tr> <tr> <td>TDC per unit (renovation)</td> <td>\$66,391</td> </tr> <tr> <td>Operating cost (per unit):</td> <td>\$12,306</td> </tr> </table>	HOME	245,200	CDBG	90,000	Tax Credit Equity	1,590,000	Housing Trust Fund	1,090,000	FHLB/AHP refinanced HUD debt	2,450,000	Sponsor Loan, HUD EDI, HUD Green Grant, and Project Reserves	1,705,059	TDC (renovation)	\$7,170,259	TDC per unit (renovation)	\$66,391	Operating cost (per unit):	\$12,306	<p>Key Design Features: High rise building located in community's downtown, mixed-use district, property incorporates universal design principles, national pioneer in adapting physical attributes of property to meet needs of increasingly frail senior population through unit modifications and accommodating increased service delivery</p>	<p>Contact: Nancy Rockett Eldridge Executive Director Cathedral Square Corporation 412 Farrell St. South Burlington, VT 05403 (802) 863 2224 eldridge@cathedralsquare.org</p>
HOME	245,200																			
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TDC per unit (renovation)	\$66,391																			
Operating cost (per unit):	\$12,306																			
	<p>Key Green Features: Meets the Enterprise Green Communities Criteria; new roof insulation and fiberglass windows; new lighting, solar panels, and a heat recovery system; Energy Star appliances and low-flow fixtures</p>																			

Amenities

CSC has ushered in a series of improvements to the aging facility over time. In 1999, Cathedral Square Senior Living was one of the first assisted living awards granted by HUD; these resources funded the renovation of three floors into fully accessible apartments with spaces for common meals and support services. This conversion was Vermont's first licensed assisted living residence, offering 28 licensed care units that allow its most frail residents to age in place. These modifications were completed in 2001, with new common space with a kitchen and dining facility to serve all residents. The common space for the assisted living units was intentionally placed near the gardens and outdoor activity area, allowing easy regular contact with friends and neighbors.



Resident Population

Currently, seniors 62 and over reside in 97 of the 108 apartments at Cathedral Square. Half of the apartments are occupied by seniors between 65 and 74, 10 house residents under 55 and the balance of the units serve seniors over 75. Seventeen percent of the residents are 85 or over. One hundred of the 108 apartments receive project-based Section 8 rent subsidies. Approximately 20 of the residents are at nursing home level of care, including assisted living residents and residents in independent apartments served by the PACE program and the Medicaid waiver.

Resident Services

Cathedral Square Senior Living offers a service-rich environment for residents of independent living and assisted living units. Residents participate in exercise and preventive health programs, and have access to home health services. Services also include transportation, conflict resolution and a meals program. Service coordination and programming are funded by a HUD Resident Service Coordination grant and Vermont's Housing & Supportive Services program.

CSC's experience with assisted living and other service programs led to creating the Seniors Aging Safely at Home (SASH), a unique program in the state of Vermont. Given the growth in the senior population and widespread preference to remain at home, CSC sought to design a scalable, sustainable, budget-neutral housing with services model that doesn't require a resident to move to obtain supports. Cathedral Square Senior Living will be an initial site for its delivery next year.

SASH offers care management for residents with a concurrent goal of saving Medicaid/Medicare dollars. In practice, SASH creates individual and community aging plans with participating residents. Through the plans, residents choose from a menu of support services and CSC ensures that

the services delivered are integrated within the full range of community services the individual receives. CSC staffs the program with expanded care coordinators and wellness nurses, who provide extensive support, with on-site hours including weekends and evenings. Based on its success during its initial year, SASH has been chosen to be part of the Medicare demonstration that Vermont hopes to enact after CMS approval. The architects of this plan are convinced that SASH will save money as well as increase resident quality of life.



The community garden at Cathedral Square Senior Living

Green Features

CSC has embraced green building goals across its development portfolio. In redeveloping Cathedral Square Senior Living, CSC engaged an architect and construction manager with extensive green building experience to design a company-wide greening strategy, and set the standard for greening the rest of its portfolio. CSC also partnered with Efficiency Vermont, a nationally recognized firm, to complete an energy audit of existing systems and identify opportunities to save energy. The green renovation was completed with the support of Vermont Gas, the Burlington Electric Department, the Vermont Housing and Conservation Board, Vermont Renewable Energy Program and the HUD Green Energy Retrofit Program.

Cathedral Square now meets the Enterprise Green Communities Criteria – the first national framework for healthy, efficient, environmentally smart affordable homes. The recent renovations advanced the CSC replacement policy using Energy Star appliances and low-flow fixtures in all apartments. The heat system and boilers have been replaced with high-efficiency units, with incentives from local gas and electric companies. CSC infused universal design principles into the building, with attention to both unit layouts and small details about the attractiveness, comfort and durability of products and materials. Renovation also included energy improvements such as new roof insulation and fiberglass windows, new lighting, solar panels and a heat recovery system.

LANGDON AND ANNE SIMONS SENIOR APARTMENTS

Plymouth Housing Group, Seattle

Summary

Langdon and Anne Simons Senior Apartments is a 95-unit new construction in Seattle's Belltown neighborhood. Operating from a "Housing First" philosophy, it succeeds in facilitating a stable housing experience for formerly homeless seniors (55+) coming directly from homelessness through an intensive service model. More than one-quarter of the residents were homeless veterans.

Developer/Sponsor

Plymouth Housing Group, one of the largest providers of very low-income housing in Seattle, owns 12 buildings offering affordable housing in the city's downtown corridor. A recognized leader in the effort to end homelessness, the organization uses a comprehensive approach to providing affordable housing and supportive services. Plymouth Housing Group's buildings reflect their location in a dense urban environment. Its downtown buildings typically provide high-end retail and restaurants at ground level, providing a vibrant streetscape to its projects.

Project Description

Langdon and Anne Simons Senior Apartments, opened in January 2008, provides permanent supportive housing for 92 seniors (55+) coming directly from homelessness. The property includes 92 efficiency and studio apartments and three staff units. Located in Belltown, Seattle's most densely populated residential neighborhood, the 5-story project serves formerly homeless people over 55, based on the evidence-based practice of providing permanent supportive housing linked to services as the key approach to overcoming chronic homelessness.

All of the residential units receive subsidies through project-based Section 8 Housing Choice vouchers administered by the Seattle Housing Authority. Plymouth Housing Group is the developer/owner, property manager and service provider.



Plymouth Housing Group

Mission: To eliminate homelessness and stabilize homeless and very low-income people in housing

Activities: Preserves, develops and operates affordable housing for homeless and very low-income people, serving the most challenged, long-term homeless people who struggle with multiple disabilities such as mental illness, chemical dependency, medical and physical disabilities, HIV/AIDS, poverty and poor rental histories

Founded: 1980
Annual Operating Budget: \$17.3 million
Units Owned: 916

Project Type		Resident Profile:	Key Services:
New construction. 5 stories, 92 efficiency/studios		55+, chronically homeless, special needs	Case management services; housing services plans with resident-driven goals; geriatric counselor, a veteran's specialist, a nurse and a chemical dependency specialist; 24-hour security and staffing; assistance with home, health and finan- cial management; transportation needs; and a robust program of social activities
Project Financing:		Age range: 55-64: 77% 65-74: 22% 75-84: 1%	Services cost (per unit/per year):\$3,818
City CDBG acquisition loan	821,369	Key Design Features:	Contact:
City HOME construction loan	880,000	Five "Type A" fully accessible units and 11 "hybrid" accessible units; grab bars and five-foot turning radius in bathrooms; large and spacious apartments with abundant natural light; kitchen bar with low counters and Energy Star appli- ances; 2,000 square feet of outdoor decks with local native plants and trees; barbeque area	Paul Lambros Executive Director Plymouth Housing Group 2113 3 rd Ave. Seattle, WA 98212 (206) 374 9409 plambros@plymouthhousing.org
501(c)(3) bond/Citibank new first mortgage	3,184,140	Key Green Features:	
City/State Housing Trust Fund	6,317,904	Built to local SeaGreen standard; build- ing materials procured from a 500-mile radius; on-site storm water retention; re- cycled demolition materials (80 percent); a high-efficiency drip irrigation system; energy and water-conserving features including Energy Star appliances and front-loading washers; low-VOC paints, and adhesives and sealants with low toxicity	
Replacement reserves	66,000		
LIHTC equity	10,056,834		
GIC/income from operations	201,385		
Washington Community Reinvestment Association loan	335,000		
King Co. Dept. of Human Services loan	1,800,000		
FHLB/AHP	250,000		
PHG fundraising	2,269,278		
TDC	\$22,730,385		
TDC per unit	\$239,267		
Operating costs (per unit/per year):	\$8,093		

Amenities

The Simons Apartments were designed with low-income, homeless seniors in mind. The building spans half of a city block, and is painted in vibrant colors with floor-to-ceiling windows on the ground floor (retail and office spaces). The building is a modern addition to a block in transition.

Of the 92 studio units, five are "Type A" fully accessible and 11 are "hybrid" accessible with a full complement of grab bars in the bathrooms. Every bathroom includes a five-foot turning radius. The rooms are large and spacious, painted in cool, neutral colors and using natural wood tones, with large windows bringing in natural light. Each has an attractive kitchen bar with low counters and Energy Star appliances. The building contains 2,000 square feet of outdoor decks with local native plants and trees, and a barbeque area allowing tenants to be outside without feeling threatened or worried about safety.

Since Plymouth Housing Group seeks to be a good neighbor in the design and operation of its projects, the developer chose not to build to the maximum height allowed by zoning. The smaller structure now provides a welcome modulation in a neighborhood with much bigger buildings. Plymouth Housing Group also worked with local property owners and the Seattle Department of

Neighborhoods to improve the streetscape for the whole block.

Simons Apartments also provides a common room with a large-screen TV; a communal kitchen and dining area; three attractive, landscaped outdoor decks; and a computer center.



Resident Population

All residents have severe challenges to housing stability. Many have endured long periods of homelessness, are distrustful of institutional systems, and have criminal records and/or poor housing histories. Some struggle with challenges such as mental illness, chemical dependency, physical disabilities, chronic medical conditions and the effects of aging and poverty. More than 25 percent are veterans. These seniors require “low-barrier” admission standards; in line with the Housing First approach, there are no requirements regarding credit history, rental history, sobriety or cessation of drug use, or enrollment in treatment at Simons Apartments. All residents have access to intensive support services to become stable in housing.

Half of the tenants apply through a centralized waiting list at Plymouth Housing Group and half are admitted through referral agreements with partner service agencies such as the Department of Veterans Affairs and Harborview Medical Center. Three-quarters are younger seniors, aged 55-64. Roughly 10 percent of the residents are employed.

Resident Services

Given its high-need population, Plymouth Housing Group has an intensive resident services program. Housing case managers engage residents even before they move in. They build trust at first by focusing on providing practical help that residents value – connections to urgently needed medical or dental care, social security and assistance in outfitting the new apartment. Later, the case manager and resident collaborate on a housing services plan with resident-driven goals that promote housing stability.

Staff includes a geriatric counselor, a veteran’s specialist, a nurse and a chemical dependency specialist. The building offers 24-hour security and staffing, and assistance with home, financial management and transportation needs. Staff also organizes an array of social activities including game nights, movies, sports events, outings and group meals. Simons Apartments’ robust service package is supported both by the project-based Section 8 contract and local government funding. The Seattle Department of Human Services provides \$256,272 per year and the United Way of King County provides an additional \$95,000 per year in support for resident services.

Green Features

Simons Apartments complies with the state of Washington's Evergreen Standard, as well as Seattle's SeaGreen, a local green building standard created and managed by Seattle's Office of Housing. The city created SeaGreen to promote energy conservation, operational savings and sustainable building practices in affordable multifamily housing projects.

The community includes these green features:

- Building materials procured from a 500-mile radius
- On-site storm water retention
- Recycled demolition materials (80 percent)
- A high-efficiency drip irrigation system
- Energy- and water-conserving features including Energy Star appliances and front-loading washers
- Low-VOC paints, and adhesives and sealants with low toxicity



An outdoor deck at Langdon and Anne Simons Senior Apartments

SAINT PATRICK'S TERRACE

Satellite Housing, Inc., West Oakland, Calif.

Summary

Saint Patrick's Terrace is a 5-story, 66-unit HUD Section 236 property in West Oakland, Calif. In 2009, the property underwent a green rehabilitation and refinancing, which preserved and modernized the 37-year-old building, and helped revitalize the surrounding community.

Developer/Sponsor

Satellite Housing, Inc. manages properties and provides extensive on-site social, health, transportation, entertainment and community services for residents with low incomes who face significant barriers to housing.

Project Description

Saint Patrick's Terrace is a high-profile development in an area experiencing extensive revitalization in West Oakland, Calif. In July 2009, Satellite undertook a major rehab and reconfiguration. The property now includes 57 efficiencies and studio apartments, 8 one-bedroom apartments and 1 two-bedroom apartment.

The property offers comprehensive support services programs to 81 low-income seniors. Forty-two units are reserved for seniors earning less than 50 percent of the area median income, and an additional 23 homes are available to individuals with special needs. One apartment serves as the office of the property manager and resident services coordinator.

Originally constructed in 1972, the property was in sore need of modernization as it passed 35 years of occupancy. Before the rehab, Saint Patrick's Terrace faced high capital costs from old financing and high operating expenses due to aging building systems and increasing maintenance needs. Satellite Housing carefully planned its rehabilitation over an extended period. Carefully timing rehab work to unit turnover, it minimized relocation expenses, freeing up additional resources to support a larger rehabilitation scope. The green rehabilitation improved



Satellite Housing, Inc.

Mission: Provides affordable, service-enriched housing that promotes healthy and dignified living for people with limited housing options

Activities: Provides affordable, service-enriched housing for the lowest income seniors, families, and adults with mental illness and disabilities in the San Francisco Bay Area

Founded: 1966
Annual Operating Budget: \$2.3 million
Units Owned: 1,550

plumbing systems, old windows and exterior finishes, and modern technology. Satellite Housing also reconfigured the interior during the rehabilitation to provide more usable space for staff offices and resident activities. The rehabilitation has lowered operating expenses and utility bills dramatically at Saint Patrick's Terrace. Monthly electricity bills, for instance, dropped by nearly \$1,000.

Amenities

Saint Patrick's Terrace has been renovated into an attractive modern building that complements its mixed industrial/residential surroundings. Its street façade is lined with windows and resident balconies that have decorative blue and steel panels, creating a visual contrast to the crisp white exterior. In addition to generating electricity on-site, the rooftop photovoltaic system accents the look of the building – its high-tech panels create an angular profile.

The community is gated and has a 24-hour, monitored video surveillance system for security. The property manager's and resident service coordinator's offices are centrally located on the ground floor near recently reconfigured community space that provides plenty of room for on-site classes, presentations, resident celebrations, movie nights and other recreational activities. An outdoor patio, complete with a community garden and drought-tolerant landscaping, is open to all residents and provides outdoor space for socializing.

<p>Project Type: Green Renovation. 66 units, 5 stories (57 efficiency/studios, 8 1BR apartments, 1 2BR apartment)</p>	<p>Resident Profile: Age range: 55-64: 6% 65-74: 28% 75-84: 55% 85 or over: 11%</p>	<p>measures; biodegradable lubricating oil for elevator mechanical systems</p>
<p>Project Financing: City of Oakland HOME 753,600 AHP/FHLB 330,000 501(c)(3) bond/Citibank new first mortgage 3,184,140 State of California MHP Supportive Housing Program 3,800,000 Replacement reserves 66,000 HUD Flex Sub Residual Receipts Note – extended and re-amortized 562,236 GIC/income from operations 201,385 TDC \$8,897,361 TDC per unit \$134,808 Operating costs (per unit/per year): \$8,219</p>	<p>Key Design Features: Units have been completely upgraded with new kitchen cabinets, countertops, and appliances; new flooring, paint, and lighting; updated heating units; double-glazed aluminum windows and sliding doors; and balcony safety and unit accessibility updates</p> <p>Key Green Features: Rooftop photovoltaic system for electricity generation; a white “cool” roof; Energy Star appliances in all homes; exterior insulation and energy-efficient double-glazed aluminum windows; zero-VOC paint primers and Green Seal paint; formaldehyde-free cabinets, countertops and finishes; low-VOC flooring adhesives, CRI Green Label carpet and natural linoleum; electricity and water-saving</p>	<p>Key Services: Transportation services; public safety training; exercise programs; preventive health programs and home health services. Service coordinators have utilized a state-of-the-art online database from the American Society of Service Coordinators to track resident progress. Service cost (per unit/per year): \$1,090</p> <p>Contact: Ryan Chao, Executive Director Satellite Housing, Inc. 1521 University Ave. Berkeley, CA 94703 (510) 647 0700 rchao@satellitehousing.org</p>

All 66 of the units have been completely upgraded with new kitchen cabinets, countertops and appliances; new flooring, paint and lighting; updated heating units; double-glazed aluminum windows and sliding doors; and balcony safety and unit accessibility updates. Every apartment is fully accessible. Interior hallways feature new Green Label Plus carpeting, energy-efficient fluorescent lighting and Green Seal paint.

Resident Population

While Saint Patrick's Terrace serves seniors 55 and over, two-thirds of its apartments are occupied by residents who are over 75 years of age. Some 42 apartments are reserved for seniors earning less than 50 percent of the area median income, and an additional 23 apartments are available to people with special needs. The property is now fully occupied by seniors with very low incomes; current residents have an average yearly income of \$10,700 and a median yearly income of \$7,900.

Resident Services

Satellite Housing manages properties and provides extensive on-site social, health, transportation, entertainment and community services. The service coordinator links residents with services that best meet their social, psychological and physical needs.

Nearly all residents use the property's free transportation service provided by Satellite-owned wheelchair-accessible vans; half participate in public safety training. Other offerings include exercise programs, preventive health programs and home health services.

All 66 units receive rent subsidies under a Section 8 HAP contract. In addition to rental assistance, the subsidy contract funds support services of \$1,090 per unit per year. These funds support the salary of an on-site resident services coordinator, site programming and partnerships with local service programs.

For the past three years, service coordinators at Saint Patrick's Terrace have utilized a state-of-the-art online database from the American Society of Service Coordinators to track resident progress. The service helps measure how many and how often residents use services, their health and mental stability, at-risk status and most-requested services. In addition to program utilization metrics, the system captures useful anecdotal reports from residents that help target and improve service offerings.



The Satellite Housing Team



The roof of Saint Patrick's Terrace before (left) and after the green renovation (right).



Satellite Housing has also partnered with local West Oakland non-profit City Slickers Farms to provide a garden mentor to teach residents about organic farming techniques.

Green Features

The rehabilitation of Saint Patrick's Terrace incorporated cutting-edge, green features into the building's design. The property has been featured at national affordable housing conferences as a model for green rehabilitation.

Green features include:

- Rooftop photovoltaic system for electricity generation and a white "cool" roof
- Energy Star appliances in all homes
- Exterior insulation and energy-efficient double-glazed aluminum windows
- Zero-VOC paint primers and Green Seal paint
- Formaldehyde-free cabinets, countertops and finishes
- Low-VOC flooring adhesives, CRI Green Label carpet and natural linoleum
- Electricity and water-saving measures
- Biodegradable lubricating oil for elevator mechanical systems

THE VILLAGE AT THE HEADWATERS

Northwest Housing Alternatives, Portland, Ore.

Summary

The Village at the Headwaters in southwest Portland, Ore., is a compact, 56-unit new construction project set within a multi-generational, mixed-income transit-oriented development. Set on a former “grayfield” site, the Village at the Headwaters is one of Portland’s most sophisticated green buildings. It offers affordable apartments enriched with service coordination for an active senior population, with strong transit options for a diverse mix of younger and older seniors.

Developer/Sponsor

Northwest Housing Alternatives (NHA) provides affordable housing for seniors, families and people with special needs across Oregon. Rental communities are enhanced with resident services coordination to link tenants to new opportunities for stability and growth. NHA also operates group homes for adults with developmental disabilities, and homes for people living with HIV, women in recovery and consumers of mental health services. NHA has expertise in complex and innovative mixed-finance housing models.

Project Description

The Village at the Headwaters, completed in December 2006, is one of three residential properties that comprise the Headwaters at Tryon Creek development. The larger site includes workforce housing and market-rate townhomes.

Built on the banks of a once-buried stream, the Village at the Headwaters is an environmentally friendly re-use of distressed property. Prior to the redevelopment, the large paved parking area on the site had inhibited natural rainwater drainage into the stream. Site work eliminated paved areas, unearthed the buried stream and added a pleasant natural element, and a greener, healthier living environment.

The affordable rental community for seniors features 35 one-bedroom apartments, 21 two-bedroom apartments and a large common room for community gatherings. The 4-story elevator building on



Northwest Housing Alternatives

Mission: To create opportunity through housing

Activities: Offers housing enriched with resident services coordination for Oregonians with low incomes, including seniors, families and people with special needs

Founded: 1982
Annual Operating Budget: \$3.5 million
Units Owned: 1,488



three-quarters of an acre is light, bright and compact. NHA is the project's developer, owner and service coordinator.

Forty-one of the units are restricted to residents with incomes between 50 and 60 percent of the area median. Fourteen units have project-based Section 8 assistance and serve residents with incomes below 50 percent of area median; tenants with incomes below 30 percent have priority for the Section 8 units. Of the 14 Section 8 units, five are set-aside for residents with a history of homelessness.

The compact design of the Village at the Headwaters proved highly cost-effective, with a total development cost of \$153,000 per unit, and annual operating costs without services of \$3,003 per unit.

Amenities

Every apartment at the Village at the Headwaters has energy-efficient appliances, as well as a deck or patio. The property has a spacious community room with a fireplace and kitchen, as well as smaller

<p>Project Type: New construction. 56 units (35 1BR apartments, 21 2BR apartments), 6-stories with elevator</p> <p>Project Financing:</p> <table> <tr> <td>Tax Credit Equity from Enterprise</td> <td>5,244,000</td> </tr> <tr> <td>Oregon Housing Trust Fund</td> <td>50,000</td> </tr> <tr> <td>Enterprise Green Communities</td> <td>50,000</td> </tr> <tr> <td>First Mortgage</td> <td>2,180,627</td> </tr> <tr> <td>Portland Development Commission</td> <td>641,743</td> </tr> <tr> <td>Sustainable Development Grant (City of Portland)</td> <td>50,000</td> </tr> <tr> <td>Deferred Developer Fee</td> <td>299,429</td> </tr> <tr> <td>Donated Fee</td> <td>100,000</td> </tr> <tr> <td>TDC</td> <td>\$8,615,799</td> </tr> <tr> <td>TDC per unit</td> <td>\$153,853</td> </tr> <tr> <td>Operating Costs:</td> <td>\$3,024</td> </tr> </table>	Tax Credit Equity from Enterprise	5,244,000	Oregon Housing Trust Fund	50,000	Enterprise Green Communities	50,000	First Mortgage	2,180,627	Portland Development Commission	641,743	Sustainable Development Grant (City of Portland)	50,000	Deferred Developer Fee	299,429	Donated Fee	100,000	TDC	\$8,615,799	TDC per unit	\$153,853	Operating Costs:	\$3,024	<p>Resident Profile: 100% seniors 55+ Age range: 55 to 91 55-64: 24% 65-74: 42% 75-84: 18% 85 or over: 16%</p> <p>Key Design Features: High density, transit-oriented development with modern design and outdoor accessibility including terrace access to restored creek. Property is located within a mixed-use, mixed-income, urban redevelopment on a former grayfield. Community spaces and original art integrated throughout the building.</p> <p>Key Green Features: Meets Enterprise Green Communities Criteria national framework for healthy and energy-efficient homes; solar technology to provide hot water; green roof to keep the building warm in winter and cool in summer; progressive stormwater management systems; extensive use of</p>	<p>green materials for high indoor air quality; energy efficiency cost savings</p> <p>Key Services: Resident services coordination delivered through part-time visiting staff; focus on stable tenancy (information and referrals to services) and health and wellness including monthly health screenings, walking club and Tai-chi; community events Services Cost: \$10,080 per year</p> <p>Contact: Martha McLennan, Executive Director Northwest Housing Alternatives 2316 SE Willard St. Milwaukie, OR 97222 martha@nwhousing.org</p>
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common spaces. The building offers an exterior terrace adjacent to the restored creek, accented with native plantings.

Day lighting the stream on the property benefits Tryon Creek and the whole watershed by moderating water flow and temperature, improving water quality and restoring wildlife habitat and migratory bird access to natural areas.

While approximately 40 percent of residents own cars, all have easy access to a bus line with frequent service. In addition, the Village at the Headwaters provides van transport for visits to a nearby senior center, grocery shopping and recreational activities.



The staff of Northwest Housing Alternatives

Resident Population

Roughly one-quarter of the community's residents are younger seniors aged 55-64 and approximately 16 percent are over age 85. The average age of residents at initial occupancy was 71. NHA estimates that the average age will trend up toward 80 over the next 15 years, making supports for aging in place a priority.

Resident Services

NHA offers resident services coordination designed to link tenants to opportunities for stability and growth, and to information and resources to help them maintain independent living. The property began offering resident services coordination in August 2007, with on-site hours scheduled weekly. The resident services coordinator provides access to housing stability supports, information and referrals. The primary goal is to help residents maintain stability with eviction prevention and referral to local service providers for meals, legal services, employment and training, and grief counseling. A second focus is health and wellness with support for Tai-chi and a walking group. Staff also organize community events – games, movie nights and a community-wide rummage sale – that create an atmosphere of neighborly care and mutual support. NHA's cost for this package of resident service coordination is a very efficient \$180 per unit per year.

Nearly half of the residents participate in exercise programs and one-quarter take advantage of preventive health care services. These consist of monthly visits from local nursing students who offer basic health screenings such as blood pressure checks, hearing and basic podiatry checks.

Green Features

The Village at the Headwaters is one of Portland's most sophisticated green buildings, incorporating the Enterprise Green Communities Criteria – the first national framework for healthy, efficient, environmentally smart affordable homes. Its development team undertook an “integrated design process” which fostered structured input and collaboration among NHA staff, the site's master developer, architect, engineers, environmental consultants, the general contractor and subcontractors. The team used cutting-edge green building practices from the start, making every effort to reduce, reuse and recycle materials during demolition and construction.



Green features include:

- Solar technology to provide hot water
- Green roof to keep the building warm in winter and cool in summer
- Progressive stormwater management systems
- Extensive use of green materials, for high indoor air quality
- Energy efficiency cost savings



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