

## Senior Property Preserves Independence and Environment

By Jennifer Dockery, Staff Writer, Novogradac & Company LLP

As more of the population approaches retirement, developers of senior housing have recognized a need to create housing that will allow residents to age in place. Affordable housing developers have also embraced this trend, building more units that can accommodate failing eyesight or limited mobility. At Jack London Gateway Senior Housing (JLGSH) in Oakland, Calif., the East Bay Asian Local Development Corporation (EBALDC) has used low-income housing tax credits (LIHTCs) to incorporate features throughout its Green Point Rated building, features ensuring that residents can live independently in their units well into their golden years.



Photo Courtesy: D Samuel Marsh Photography

**Jack London Gateway Senior Housing has three residential floors above community and service areas.**

“The concept behind the development was to create an urban development for the seniors as they aged in place,” said Karoleen Feng, senior project manager with EBALDC. The not-for-profit develops residential and commercial properties throughout Alameda and Contra Costa counties in the San Francisco Bay Area.

Construction of JLGSH began in February 2008 and was completed in June of this year. The four-story building features three floors of apartments above ground floor community space. The building contains 61 apartments – 57 one-bedroom units, three two-bedroom units and a two-bedroom manager’s unit. Units have large bay windows that face downtown Oakland or the San Francisco Bay. The lower floors are non-smoking, and residential floors have skylights, laundry rooms and lobby space. The first floor houses a management office, services office and space, community rooms and a crafts room. The building,

adjacent to Jack London Gateway Shopping Center and near the intersection of I-980 and I-880, also features air filters and soundproofing.

“It’s large, it’s comfortable. We have purifiers, it’s soundproof,” said Marian Dorsey, a resident at JLGSH. Dorsey moved into the development after losing her home to foreclosure. “I feel very secure here, safe,” she said.

The development is targeted to extremely low-income and very low-income adults 55 years of age and older, and the current maximum income for a single-person household is \$31,250. All tenants receive U.S. Department of Housing and Urban Development (HUD) Project-Based Section 8 subsidies through the Oakland Housing Authority and pay 30 percent of their monthly income for rent.

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EBALDC needed the Section 8 to guarantee the development would target the lowest income resident and ensure the building still had cash flow. "Section 8 is allowing us to provide resident services coordination for the development," Feng said.

Development costs for JLGSH were around \$20 million. Union Bank provided \$13.5 million in equity through a guaranteed fund for the LIHTCs and solar tax credits, as well as a construction loan for the property. Silicon Valley Bank (SVB) loaned \$1.6 million to the development and the Community and Economic Development Agency of Oakland provided \$4.9 million in redevelopment money. Green Building in Alameda County, a program of StopWaste.Org, provided \$55,000 in grants from its Green Building Program (GBP) and Bay Friendly Landscaping Program (BFLP).

"[The] location is superb, the retail center is beneficial [EBALDC does] a really great job with operations. On all fronts, the seniors will be comfortable when they move



Photo Courtesy: SGPA Architecture

Hallways are color-coded to help residents identify their units.

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in,” said Fiona Hsu, vice president of community development finance at Union Bank. The bank also liked that EBALDC had been active in the community for years.

## Planning Ahead

EBALDC worked to include many building details that would help seniors remain in their units as long as possible. Three of the units include a second bedroom for residents who require a live-in aide. Floors are color-coded and unit doors feature alcoves that residents can personalize. EBALDC hopes the measures will help residents who may be suffering from early stages of memory loss identify their units.



Photo Courtesy: D Samuel Marsh Photography

**Jack London Gateway Senior Housing's walking path is wide enough for wheelchair users and provides numerous benches for seniors to rest.**

“We really worked to make it gracious and easy for people to experience,” said Stuart Stoller, associate principal at SGPA Architecture and Planning, who designed JLGSH.

For residents with mobility issues, the hallways and common areas include handrails and several places to sit and rest. Kitchens and bathrooms have handrails and unit design incorporates wide passages and doorways to accommodate wheelchair users. The kitchens and bathrooms also feature pullout drawers beneath the counters, which allow seniors to access storage space without as much reaching or bending.

“More and more independent seniors are using walkers, scooters, ambulatory aids ... people can experience the first changes of physical frailty without having to move,” Stoller said.

In addition to the structural improvements, EBALDC offers supportive services for residents. All residents have call devices they can use to contact the apartment manager in case of an emergency. A podiatrist will visit the building twice a month to advise residents on proper foot care and nurses conduct monthly health screenings. An onsite manager and services coordinator will connect residents

with nearby services and EBALDC is holding individual service orientation sessions with residents and their families to help them plan their continuum of care. EBALDC will also provide translation services for residents, a significant percentage of whom speak only Chinese.

“The vast majority of [JLGSH] residents are Chinese. Because it is within walking distance of Chinatown, [walking] is a great way for them to access shops, services,” said Donna Kelley, senior banker at SVB.

## Stopping Waste

EBALDC used the grants from StopWaste.Org to earn JLGSH a Green Point rating. A \$40,000 GBP grant allowed the developer to install the solar panels that power the common areas and provide hot water. EBALDC expects the building to exceed Title 24 requirements by at least 15 percent. The building also features water-saving toilets, low-volatile organic compound interior paint, recycled carpet and linoleum in units, and cork and rubber flooring in common areas.

“For us, it’s really been about the sustainability of the development,” Feng said. Solar tax credits resulted in

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\$114,500 in investment equity to offset the cost of the solar panels and those credits were included in the fund syndicated by Union Bank.

StopWaste.Org's \$15,000 BFLP grant helped SGPA design an extensive outdoor program with an exercise path and large residential gardening and composting area. EBALDC also practiced a type of landscaping called hydrozoning, grouping all of the plants around the building by their water needs. Recycled and reclaimed water will be used to water the plants.

"We see affordable housing developers as building some of the best housing in the Bay Area. We're basically giving [the grants] as a reward for getting it Green Point Rated," said Wes Sullens, program manager in green building for StopWaste.Org, a public agency that is a partnership of the Alameda County Waste Management Authority and the Alameda County Source Reduction and Recycling Board. The agency provides grants to Alameda County developments that include measures to

reduce the amount of waste generated by the building.

## Establishing a Home

EBALDC distributed more than 5,000 applications at various locations, including senior centers in Oakland and supportive service agencies, as well as publishing advertisements in newspapers and online. By the beginning of August, JLGSH was fully leased. The property manager and residents services coordinator are determining residents' needs, establishing onsite services and working with their community partners to provide additional services. An organic garden and computer lab will be up and running by October. After living in the building for less than two months, residents are happy with their new homes.

"Everyone's so friendly and everyone seems happy with their apartments. It's the first thing we talk about. [EBALDC] makes us feel comfortable, like we're wanted," Dorsey said. ❖

## Jack London Gateway Senior Housing

### *In Summary*

#### **About the Property**

- ◆ Jack London Gateway Senior Housing in Oakland, Calif. includes 61 one- and two-bedroom apartments for seniors.
- ◆ The building has color-coded hallways, handrails, accessible doorways and passages, and alcoves in front of unit doors that residents can personalize to help them age in place.
- ◆ The East Bay Asian Local Development Corporation used grants from StopWaste.Org to install air filters, soundproofing, skylights, solar panels, an indoor organic garden and water-conserving landscaping.

#### **Financing**

- ◆ \$13.5 million in low-income housing tax credit and solar tax credit equity provided Union Bank.
- ◆ \$1.6 million loan from Silicon Valley Bank.
- ◆ \$4.9 million from the Community and Economic Development Agency of Oakland.
- ◆ \$55,000 in grants from Green Building in Alameda County, a program of StopWaste.Org

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