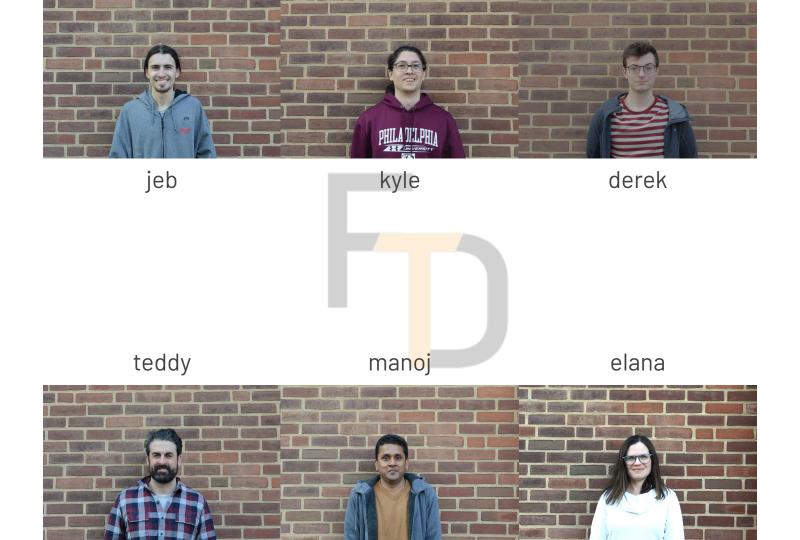


# Forward Thinking Designers, just like you.







#### Equity + Economic Mobility

KEY SUB SYSTEM

• Relationship between different economic classes

Q Search

4

- Police treatment
- Movements, actions and protests
- Available systems to move through economic classes
- Racial relationships [Racial attitudes?]
- PHA residents and Sharswood residents relationships "- 1964: Race riot on Columbia Ave establishes the end of the specific Jazz scene of North Philly, along with desegregation laws allowing jazz musicians to play all around the city
- 1965: NAACP begins picketing Girard College with visits from nat'l civil rights leaders such as MLK:""for this wall of this school is symbolic of a tragic evil in our nation, it is symbolic of a cancer in the body politic, which must be removed...""

- authorities periodically broke up the pickets: Bernyce Mills -DeVaughn remembers her 14yo sister, Debbie, being attacked by German Shephards which wouldn't let go of her, and then the po lice charging her with disturbing the peace and existing arres t

- Cecil B.Moore (president of NAACP) accredited for protecting protesters
- 1967: Sharswood Blumberg Towers built, becoming one of the most notorious housing projects in Philadelphia
- 1968: First 4 black students selected to enter Girard College
- Loss of Middle Class Housing in Sharswood

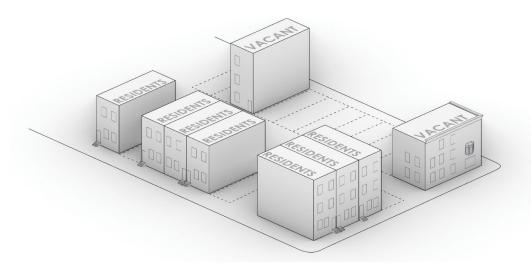
Health & Safety Air Energy Equity + Economic Mobility Infrastructure Transactions + Economy Education Traditions



Fig. 2 - 2018 Google Maps outlining site in Sharswood

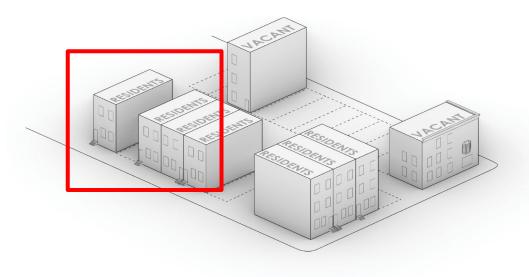
Fig. 3 - 1934 Redlining Map

# Site conditions



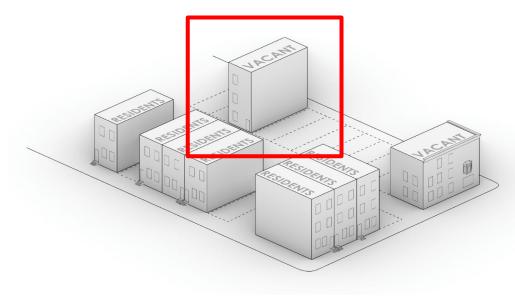


# "Missing Teeth"



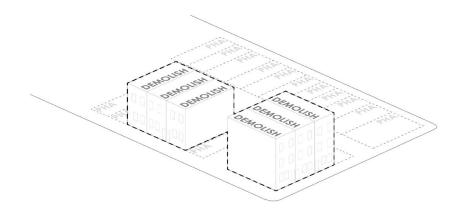


# "Baby Tooth"



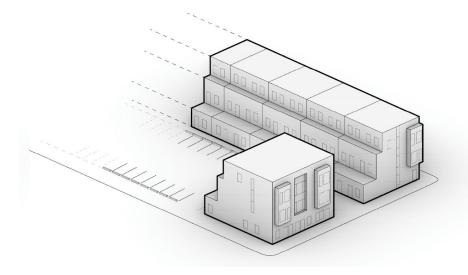


# Housing Authority Clear-Cutting





# **PHA Multifamily**

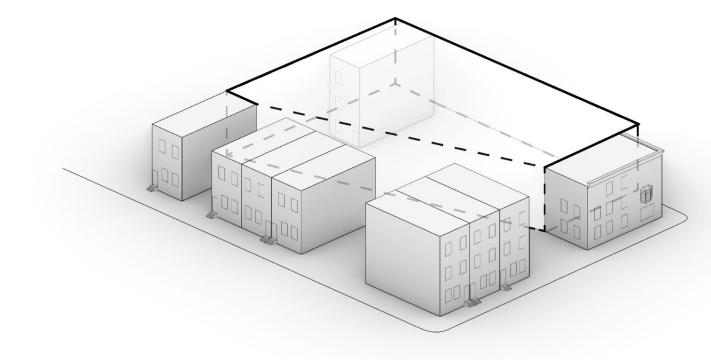




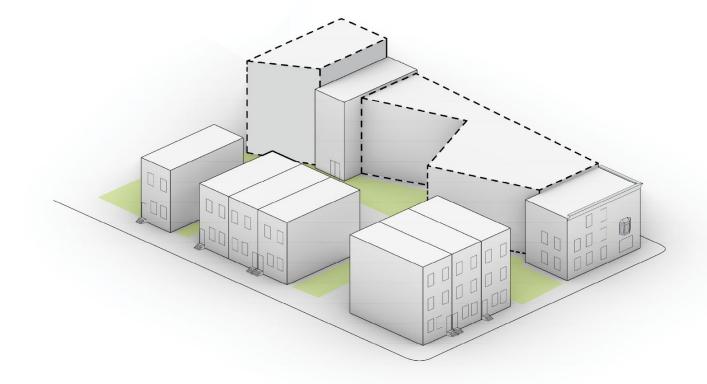


# What if **energy is the missing link** to making housing affordable?

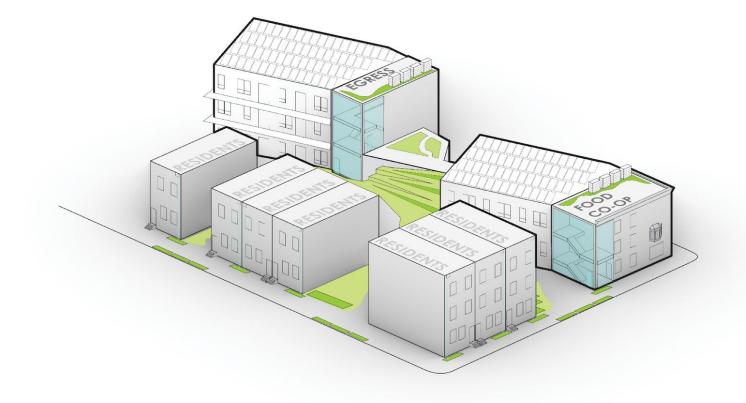
ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
LINEIKOT		ALLONDADEL	RESILIENCE	ANOTHILOTONE	OF LIVATIONS			INNOVATION



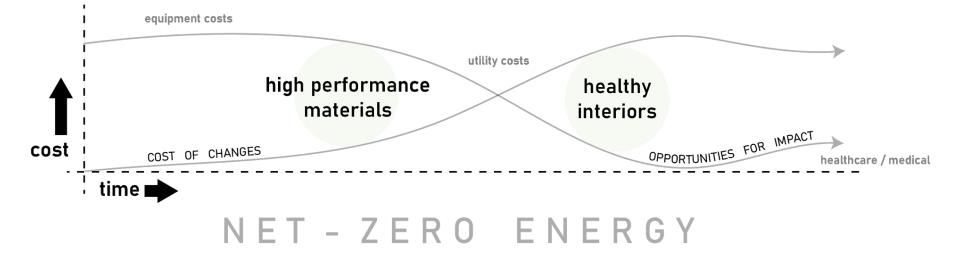


















# How can building affordable housing **nourish, educate, and empower** both stakeholders and stockholders?

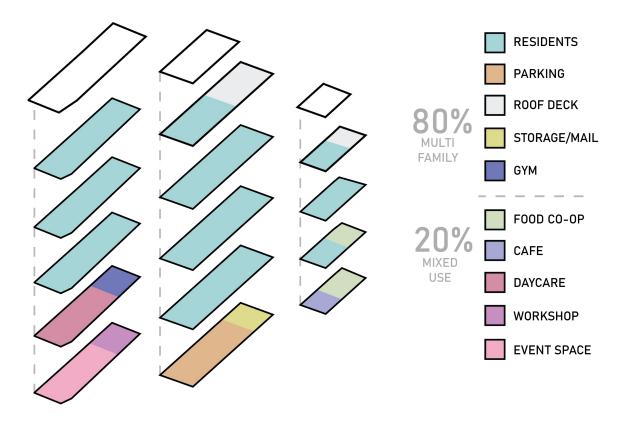


#### **Opportunities for Impact**



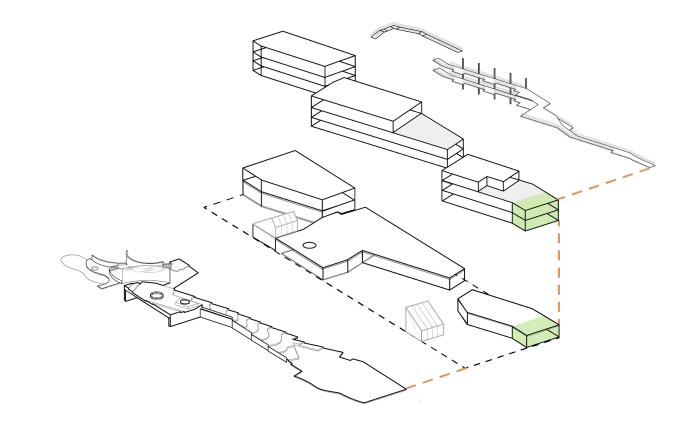
ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION

#### **Mixed Use Breakdown**



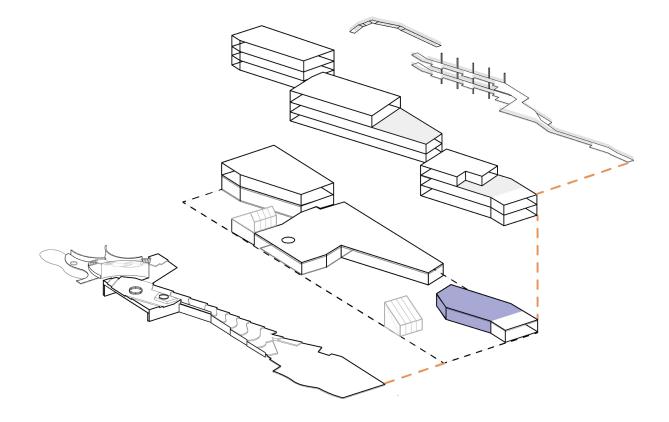
ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION

# Food Co-op and Cafe





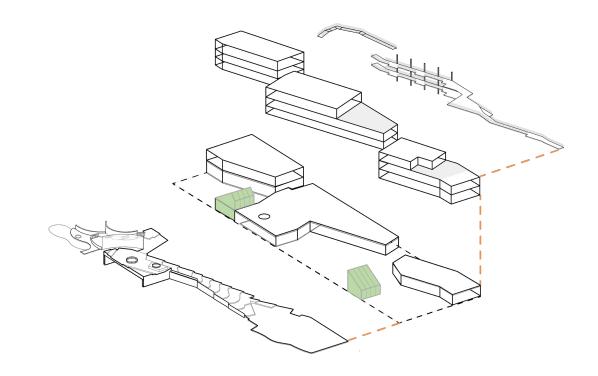
#### **Community Room with Commercial Kitchen**





ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION

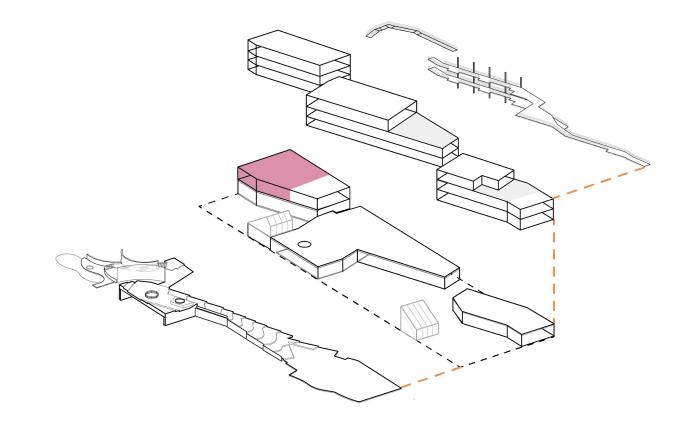
#### Greenhouse





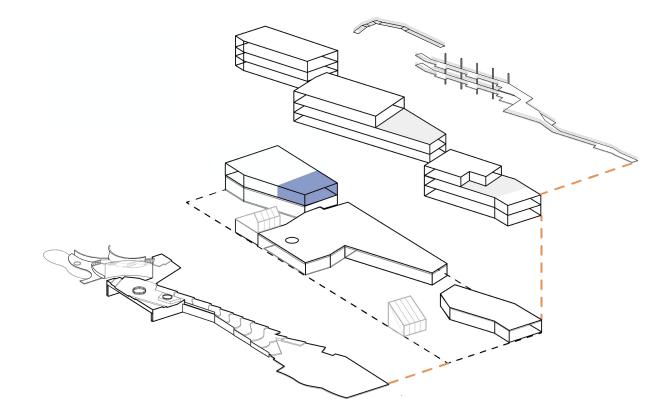
ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
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### **Child Care Center**

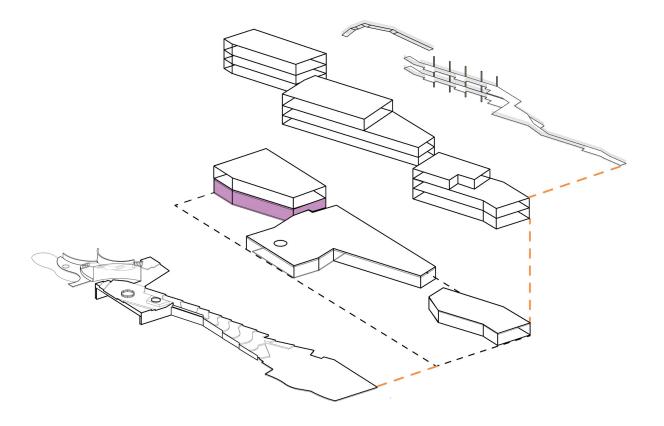


ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
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#### **Fitness Center**

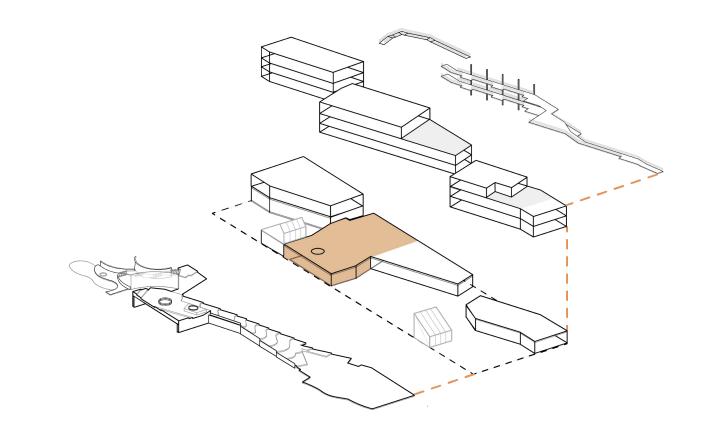


#### **Event Space and Vocational Workshop**



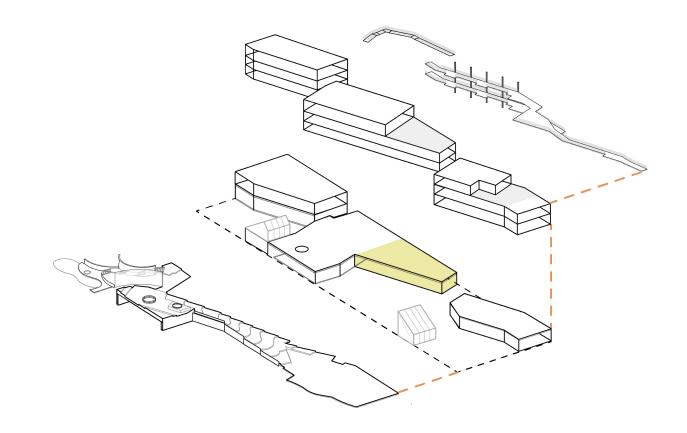
ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
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# Parking



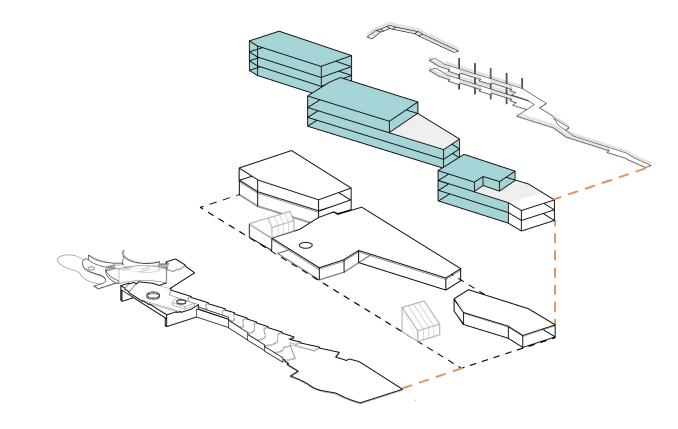
ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
--------	-------------	------------	------------	--------------	------------	--------	---------	------------

# Mail/Storage





#### **Residential & Laundry**



ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION









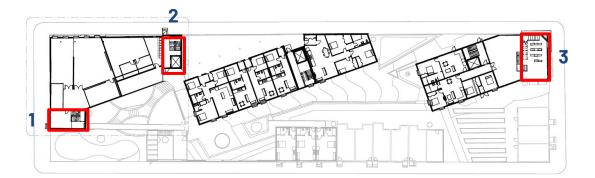
## Should historic building stock be repurposed or demolished?

1. Year Built: 1920

Zoning & Building Type: RM-1, Single Family

- 2. Year Built: 1925 Zoning & Building Type: RM-1, Single Family
- 3. Year Built: 1925

Zoning & Building Type: CMX-2, Multi-family

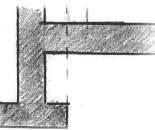




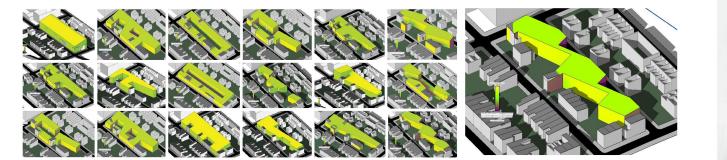


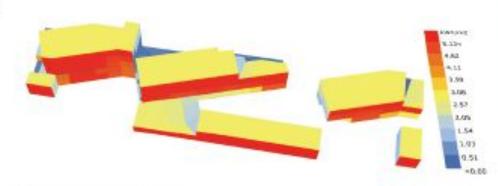






INNOVATION

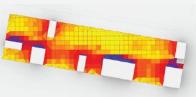




Radiation Analysis Philadephia\_Re\_Philadelphia\_PA\_USA\_1994 31 DRC 7:09 - 21 DEC 17:00



SUNLIGHT HOURS - THIRD-FIFTH FLOORS (typical) ANALYSIS PERIOD: ONE YEAR



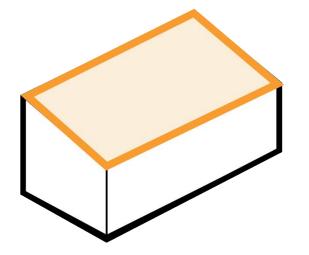
SUNLIGHT HOURS - SECOND FLOOR (existing buildings) ANALYSIS PERIOD: ONE YEAR

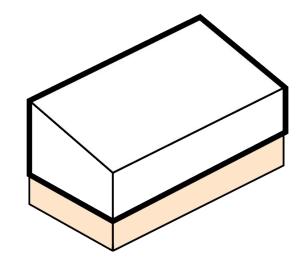


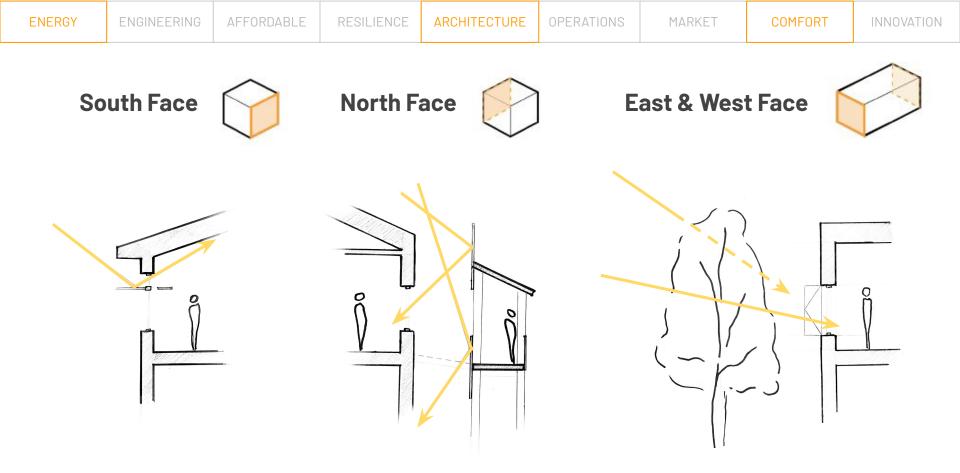
SUNLIGHT HOURS - GROUND FLOOR (existing buildings) ANALYSIS PERIOD: ONE YEAR

Figure 25 - B - Ladybug Radiation Analysis

## **Opportunities & Vulnerabilities**









ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
--------	-------------	------------	------------	--------------	------------	--------	---------	------------

## **Energy Modeling**

THERMAL ZONES

Mixed-Use:

Vocational School

Childcare

Food Co-op

**Residential:** 

Residential (North)

Residential (South)

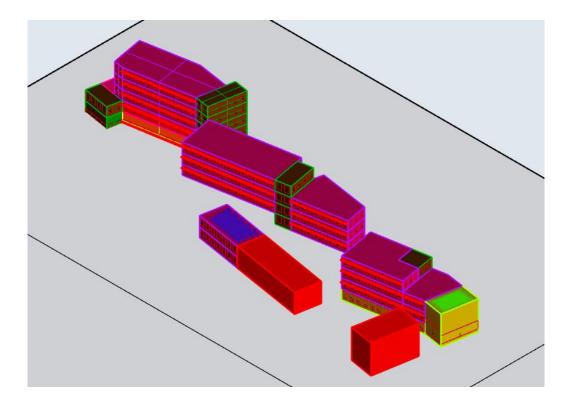
Stair Towers

**Material Constructions** 

ASHRAE 189.1

**Efficient Active Systems** 

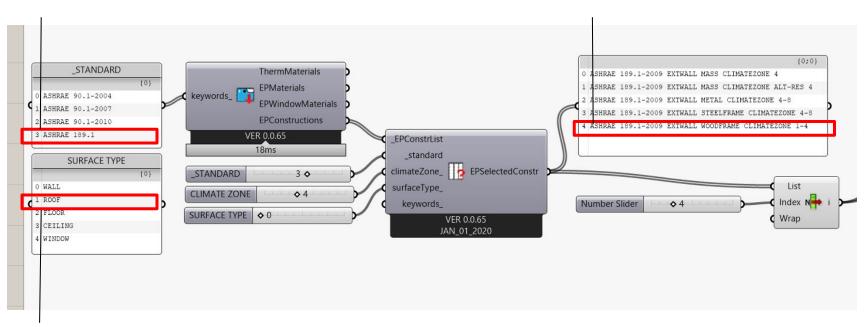
1 unit (kBTU/ft^2) of energy yields 3.5 heating cooling potential



## Honeybee - Setting Baselines

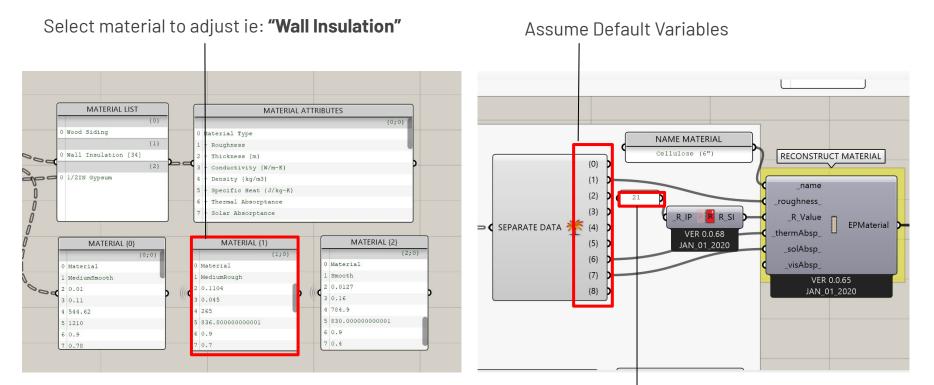
Set Baseline

#### Set Type ie: "WOODFRAME CLIMATEZONE 1-4"



Set Entity

### **Honeybee - Fine Tune**



Set new R-Value: Reconstruct with whole assembly



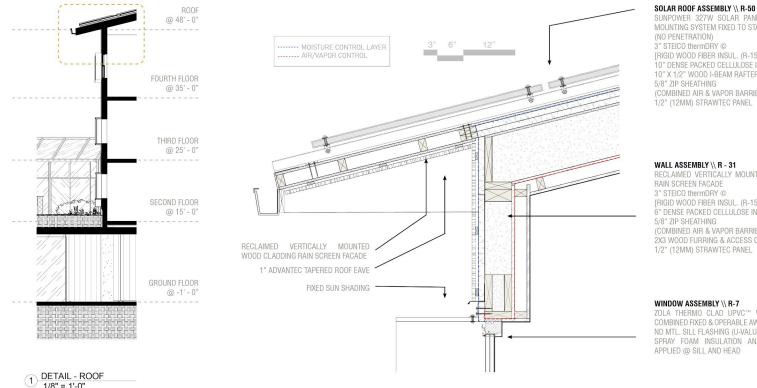












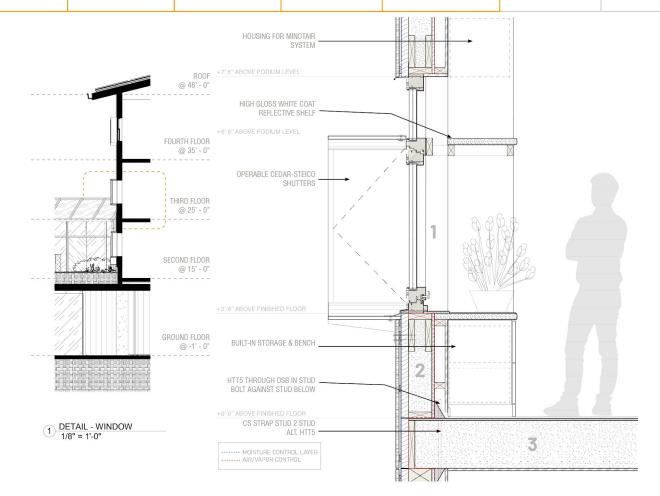
1/8" = 1'-0"

SUNPOWER 327W SOLAR PANELS W/ ACECLAMP® MOUNTING SYSTEM FIXED TO STANDING SEAMS [RIGID WOOD FIBER INSUL. (R-15)] 10" DENSE PACKED CELLULOSE INSUL. (R-35) 10" X 1/2" WOOD I-BEAM RAFTERS @ 24" O.C. (COMBINED AIR & VAPOR BARRIER)

RECLAIMED VERTICALLY MOUNTED WOOD CLADDING [RIGID WOOD FIBER INSUL. (R-15)] 6" DENSE PACKED CELLULOSE INSULATION (R-21) (COMBINED AIR & VAPOR BARRIER) 2X3 WOOD FURRING & ACCESS CAVITY

ZOLA THERMO CLAD UPVC™ WINDOW SYSTEM W/ COMBINED FIXED & OPERABLE AWNING TRIPLE GLAZING ND MTL. SILL FLASHING (U-VALUE: .15/ R-7) SPRAY FOAM INSULATION AND AIR-TIGHT TAPING





#### WINDOW ASSEMBLY \\ R-7 [HOLRAUM]

ZOLA THERMO CLAD UPVC<sup>™</sup> WINDOW SYSTEM W/ COMBINED FIXED OPERABLE AWNING TRIPLE GLAZING ND MTL. SILL PLASHING (U-VALUE: 15/R-7) CEDAR SHUTTERS STEICO SANDWICH PREFAB. CON. SPRAY FOAM INSULATION AND AIR-TIGHT TAPING APPLIED @ SILL AND HEAD

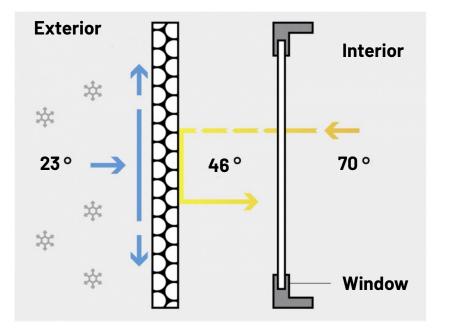
#### 2 WALL ASSEMBLY \\ R - 31 [HOLZRAUM]

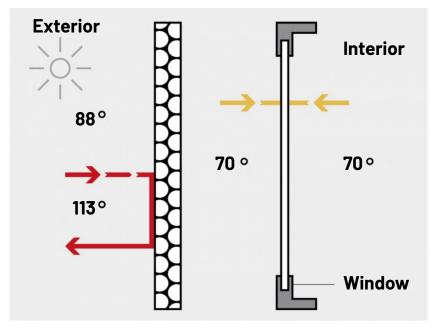
RECLAIMED VERTICALLY MOUNTED WOOD CLADDING RAIN SCREEN FACADE 3" STEICO thermOPRY © [RIGID WOOD FIBER INSUL. (R-15)] 6" DENSE PACKED CELLULOSE INSULATION (R-21) 5/8" ZIP SHEATHING (COMBINED AIR & VAPOR BARRIER) 2X3 WOOD FURRING & ACCESS CAVITY 1/2" (12MM) STRAWTEC PANEL

#### 3 FLOOR ASSEMBLY \\ R-35 [HOLZRAUM]

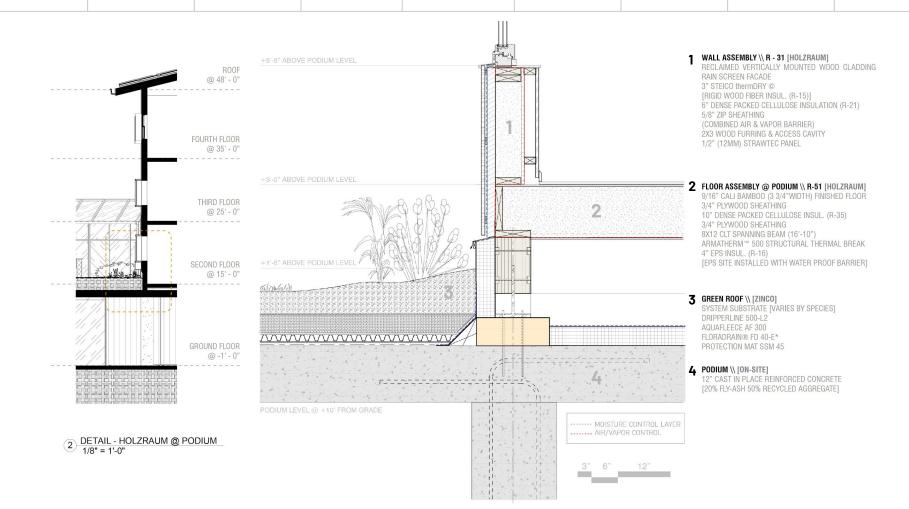
9/16" CALI BANBOO (3 3/4"WIDTH) FINISHED FLOOR 3/4" PLYWOOD SHEATHING 10" DENSE PACKED CELLULOSE INSUL. (R-35) [BUILT-IT MEP SPECIFIED TO BLUEPRINT ROBOTICS] 1/2" STRAWTEC PANEL

ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION









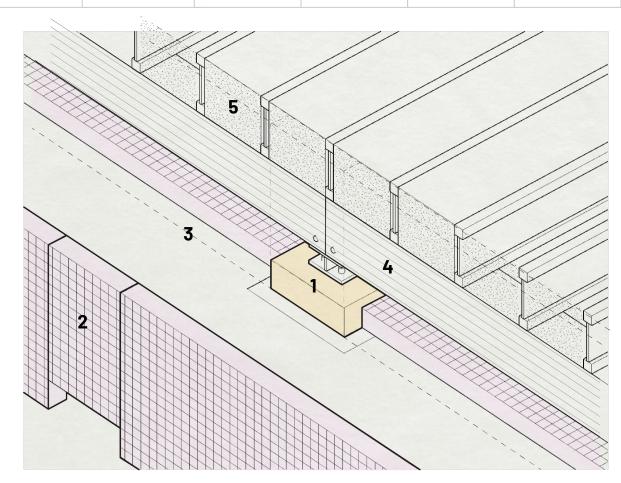
**Step 1:** ARMATHERM<sup>™</sup> 500 STRUCTURAL THERMAL BREAK

Step 2: RIGID STONE WOOL

**Step 3:** MOISTURE BARRIER

Step 4: CLT BEAM

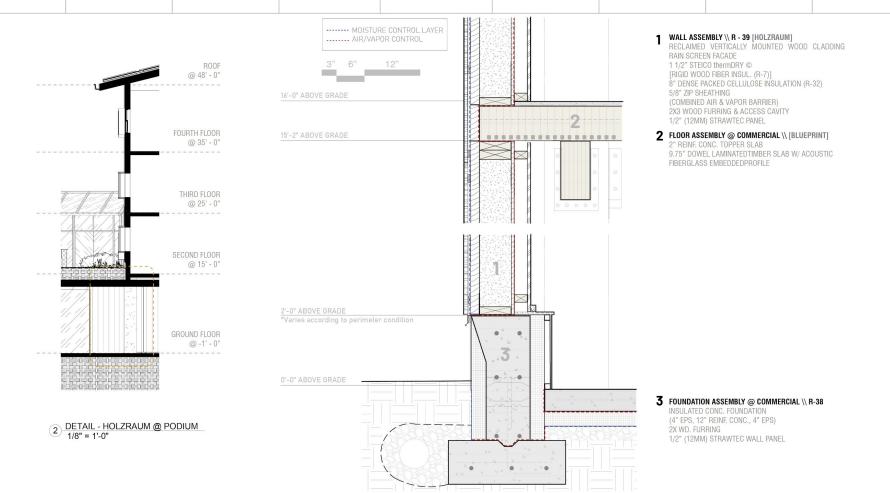
Step 5: HOLZRAUM FLOOR SYSTEM



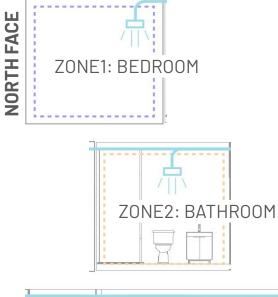


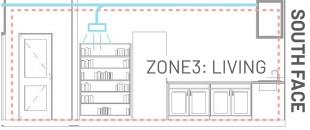
OPERATIONS

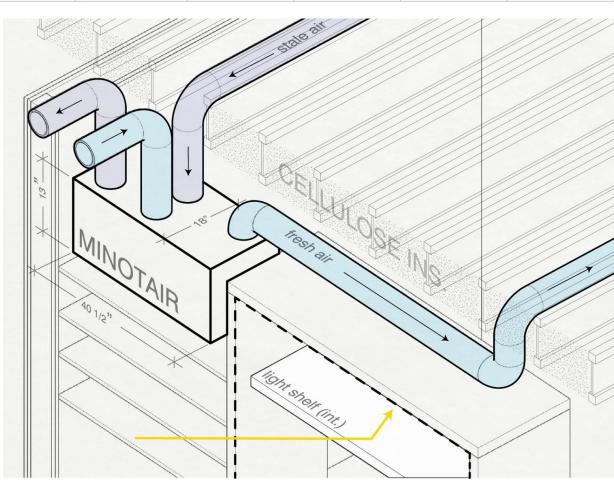
COMFORT



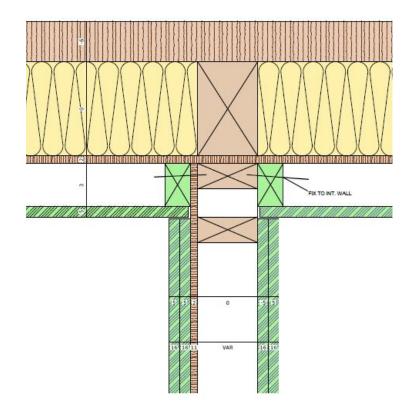


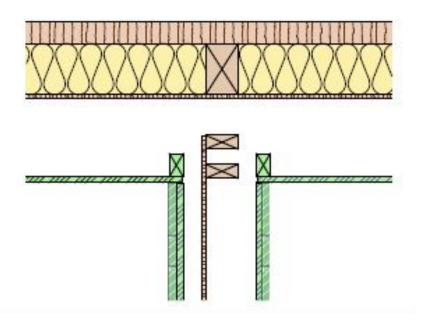






### **STC & Fire Rated Assemblies**

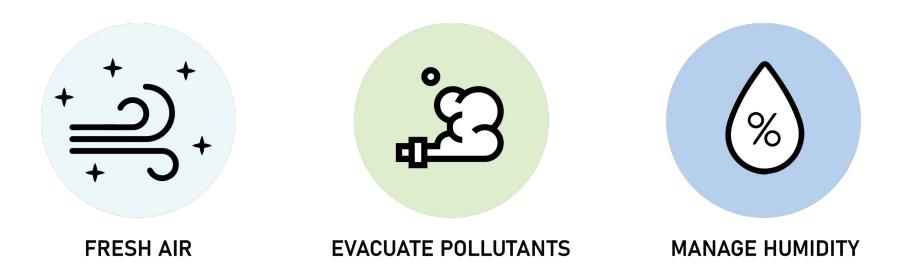




Instructions for production;	DETAIL DRAWINGS 180508_STEICO EW-IW T-JOINT	blueprint	
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ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION

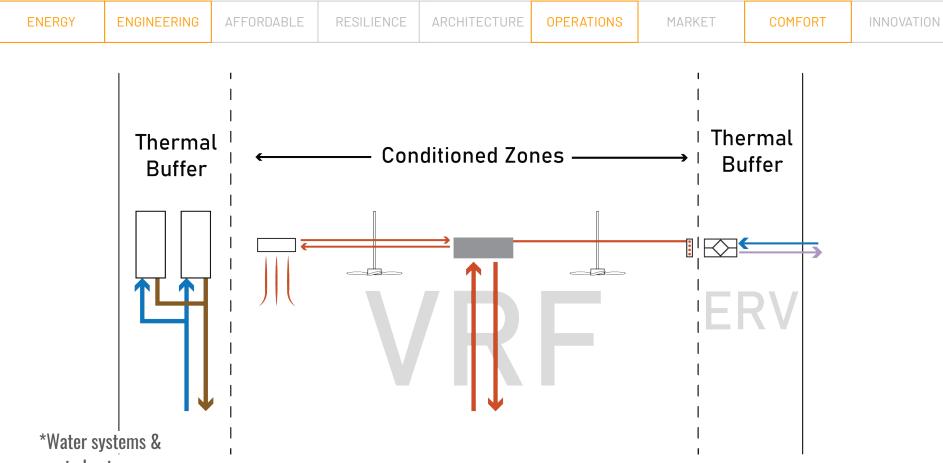
#### Intro to HVAC



## **Occupancy Schedule by Program**

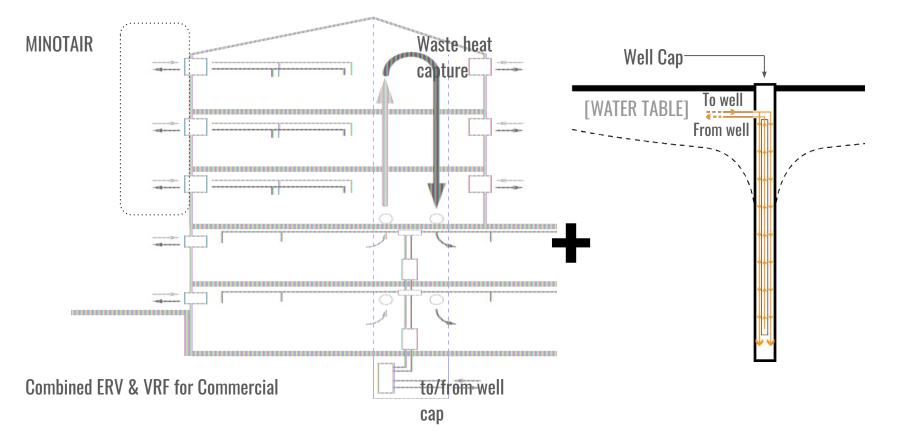
Weekday and weekend usage data, in two hour increments.

	34.50				25.52	9738			82	7.5		100	5) 2012 - 2012 - 2012	64 61 - 26	0.0		(C)	
Program	Apart	ments	Laur	ndry		nunity om	Gy	/m	Food	Со-ор	Ca	lfe	Child Cer	lcare nter	Vocat Work		Event	Space
Max Capacity	130		10		75		30		23		25		52		50		50-	150
	week-	week- end	week- day	week- end	week- day	week- end	week- day	week- end										
midnight-2:00																		
2:00-4:00																		
4:00-6:00																		
6:00-8:00																		
8:00-10:00																		
10:00-noon					ð 9									C.				
noon-14:00																		
14:00-16:00					2 3													î
16:00-18:00																		
18:00-20:00																		
20:00-22:00																		
22:00-midnight																		

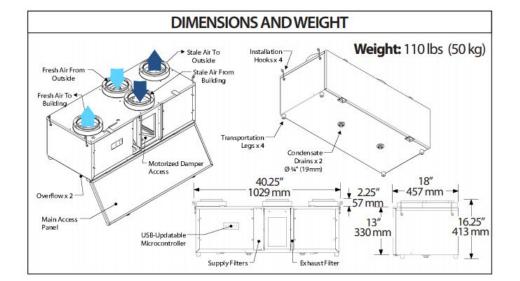


waste heat recovery from soil stack



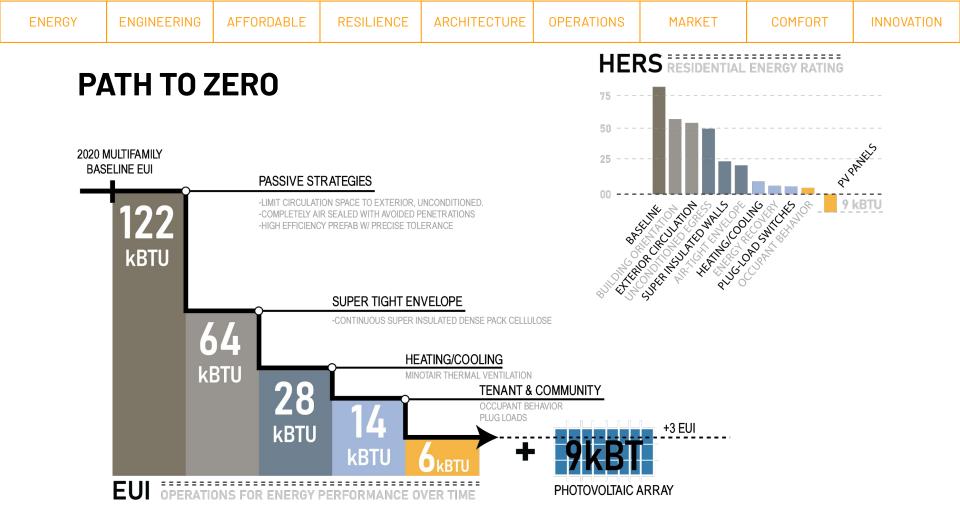






#### VENTILATION/AIR EXCHANGE MODE: ENERGY PERFORMANCE

resul	ts teste by E	39-09 Sta d and ve Exova fied by H	erified	Sensible Recovery Efficiency (SRE) <i>"When all electricity</i> <i>is</i> <i>deducted"</i>	Adjusted Sensible Recovery Efficiency (ASRE) "Mostly used by PHIUS"	Apparent Sensible Effectiveness (ASE) <i>"A.K.A.</i> the thermal efficiency"		
		- publi by HV		YES	YES	No more published		
La		ults fro ⁄a Lab	m	YES	YES	YES		
HE	AT RE	COVE	RY PE	RFORMANC	CE (fresh air fre	om outside)		
°F	°C	CFM	m³/h	%	%	%		
32	0	100	170	116	119	178		
32	0	248	421	87	94	112		
-13	-25	100	170	72	74	98		
1								







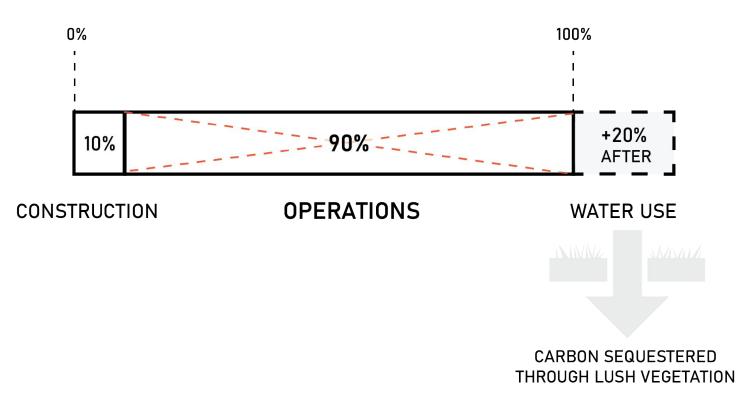


## Is a building actually net-zero energy in operation if it is reliant on municipal water?





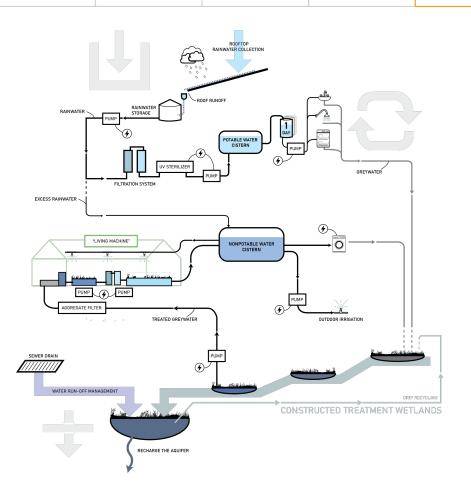
#### Carbon



#### Water Management

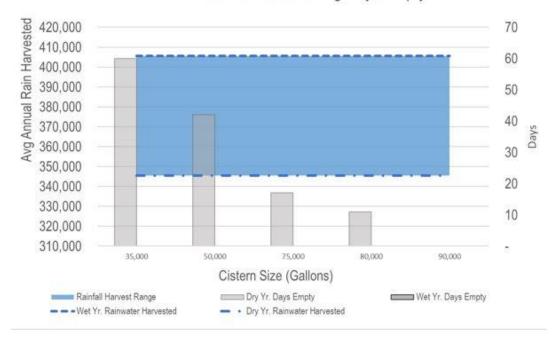
4 stage process:

Collection Filtration Recirculation Irrigation



### **Cistern Sizing**

Water Harvested & Avg Days Empty



ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
							1	

#### Water Usage & Scheduling

1.5

showers



dishwasher load every 2 days (3 gal. standard, 0.75 gal. HE)



wash (20 gal. standard, 16 gal. HE)



flushes (30 gal. standard, 5 gal. HE)



washing machine load every 5 days (8.2 gal. standard, 2.9 gal. HE)



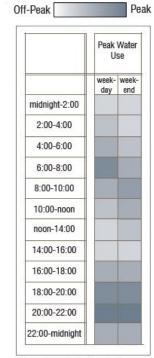


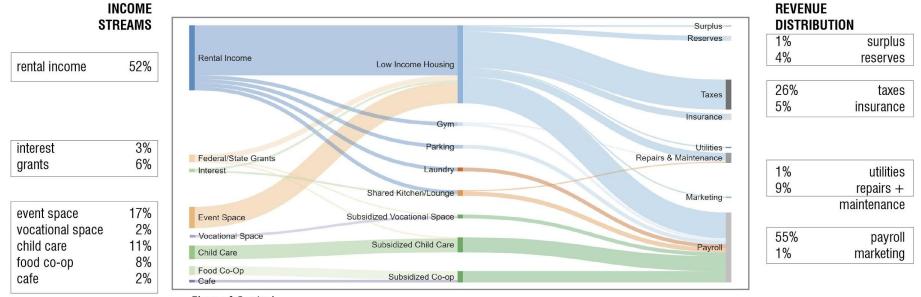
Figure 65 - Water Use Data





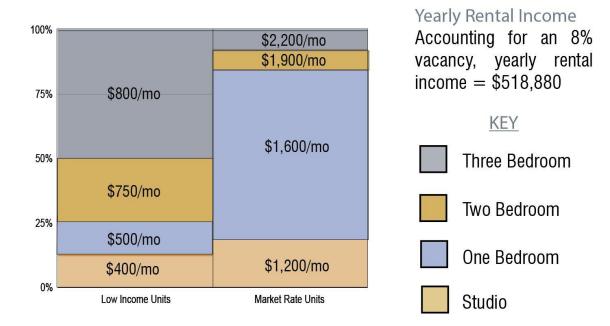
# What if your rent was immediately reinvested into your community?

## Affordability: Balancing Energy



Flow of Capital

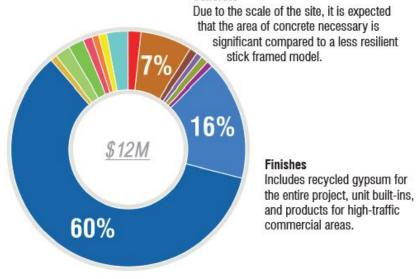
#### **Apartment Unit Distribution and Rents**



Market Rate and Low-Income Units

Concrete

#### **Cost Estimate**



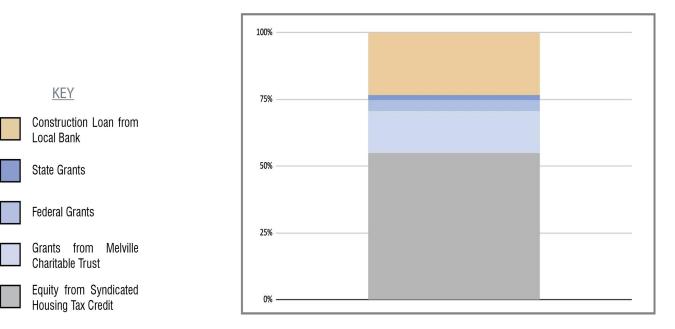
#### **HOLZRAUM Prefab System**

Includes Envelope + Glazing (majority) + Interior Partitions w/ embedded plumbing, HVAC, and Electrical Ducting for radically efficient on-site assemby.

\$212814	2%
\$869910	7%
\$132616	1%
\$98630	1%
\$126900	1%
\$103593	1%
\$1980000	16%
\$7238100	60%
\$111950	1%
\$250675	2%
\$262480	2%
\$150000	1%
\$120000	1%
\$134681	1%
\$360608	3%
\$12731856	100%
	\$869910 \$132616 \$98630 \$126900 \$103593 \$1980000 \$7238100 \$111950 \$250675 \$262480 \$150000 \$120000 \$134681 \$360608

ENERGY EN	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
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#### **Capital Stack**



**Capital Stack** 

#### ProForma

Assumptions		Debt	
Property Name	Hillding	Loan Amount	\$3,000,000
Number of Units	34	Interest Rate	5.5%
Purchase Price	\$0	Amortization	360 months
Going-in Cap Rate	5.5%	Monthly Payment	\$16,396

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Income	Inflation	0.0%	4.0%	3.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Rent		\$597,600	\$621,504	\$640,149	\$652,952	\$666,011	\$679,331	\$692,918	\$706,776	\$720,912	\$735,330	\$750,037
Event Space		\$86,400	\$89,856	\$92,552	\$94,403	\$96,291	\$98,217	\$100,181	\$102,185	\$104,228	\$106,313	\$108,439
Childcare Center Prof	it (9% marg	\$34,452	\$35,830	\$36,905	\$37,643	\$38,396	\$39,164	\$39,947	\$40,746	\$41,561	\$42,392	\$43,240
Grants		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Energy Surplus		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Recoveries		\$1,440	\$1,498	\$1,543	\$1,573	\$1,605	\$1,637	\$1,670	\$1,703	\$1,737	\$1,772	\$1,807
Potential Gross Incor	ne	\$771,892	\$800,688	\$823,148	\$838,571	\$854,303	\$870,349	\$886,716	\$903,410	\$920,438	\$937,807	\$955,523
	Vacancy	7.0%	7.0%	6.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Vacancy		\$41,832	\$43,505	\$38,409	\$39,177	\$33,301	\$33,967	\$34,646	\$35,339	\$36,046	\$36,767	\$37,502
Effective Gross Incon	ne	\$730,060	\$757,182	\$784,739	\$799,394	\$821,002	\$836,382	\$852,070	\$868,071	\$884,393	\$901,041	\$918,021
Expenses	Inflation	0.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Marketing		\$5.076	\$6.006	\$6 217	\$6 342	\$6.460	\$6.508	\$6.730	\$6.865	\$7.002	\$7 142	\$7.285
Payroll		\$294,000	\$299,880	\$305,878	\$311,995	\$318,235	\$324,600	\$331,092	\$337,714	\$344,468	\$351,357	\$358,384
Repairs and Maintena	ance	\$47,808	\$48,764	\$49,739	\$50,734	\$51,749	\$52,784	\$53,840	\$54,916	\$56,015	\$57,135	\$58,278
Insurance		\$24,960	\$25,459	\$25,968	\$26,488	\$27,018	\$27,558	\$28,109	\$28,671	\$29,245	\$29,830	\$30,426
Prop. Taxes 1.4%		\$140,000	\$142,800	\$145,656	\$148,569	\$151,541	\$154,571	\$157,663	\$160,816	\$164,032	\$167,313	\$170,659
Operating Expenses		\$512,744	\$522,999	\$533,459	\$544,128	\$555,011	\$566,111	\$577,433	\$588,982	\$600,761	\$612,777	\$625,032
Net Operating Incom	e	\$217,316	\$234,184	\$251,281	\$255,266	\$265,992	\$270,271	\$274,637	\$279,090	\$283,631	\$288,264	\$292,989
Reserves		\$20,538	\$29,925	\$43,602	\$46,791	\$55,371	\$58,795	\$62,287	\$65,849	\$69,483	\$73,189	\$76,969
Cash Flow from Oper	ations	\$196,778	\$204,259	\$207,678	\$208,475	\$210,621	\$211,477	\$212,350	\$213,240	\$214,149	\$215,075	\$216,020
Debt Service		\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778
Surplus (>10% of renta	al income)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,965

#### ProForma

Assumptions		Debt	
Property Name	Hillding	Loan Amount	\$3,000,000
Number of Units	34	Interest Rate	5.5%
Purchase Price	\$0	Amortization	360 months
Going-in Cap Rate	5.5%	Monthly Payment	\$16,396

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Income	Inflation	0.0%	4.0%	3.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Rent		\$597.600	\$621,504	\$640.149	\$652,952	\$666.011	\$679.331	\$692,918	\$706.776	\$720.912	\$735,330	\$750.037
Event Space		\$86,400	\$89,856	\$92,552	\$94,403	\$96,291	\$98,217	\$100,181	\$102,185	\$104,228	\$106,313	\$108,439
Childcare Center Pro	fit (9% marg	\$34,452	\$35,830	\$36,905	\$37,643	\$38,396	\$39,164	\$39,947	\$40,746	\$41,561	\$42,392	\$43,240
Grants		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Energy Surplus		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Recoveries		\$1,440	\$1,498	\$1,543	\$1,573	\$1,605	\$1,637	\$1,670	\$1,703	\$1,737	\$1,772	\$1,807
Potential Gross Inco	me	\$771,892	\$800,688	\$823,148	\$838,571	\$854,303	\$870,349	\$886,716	\$903,410	\$920,438	\$937,807	\$955,523
	Vacancy	7.0%	7.0%	6.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Vacancy		\$41,832	\$43,505	\$38,409	\$39,177	\$33,301	\$33,967	\$34,646	\$35,339	\$36,046	\$36,767	\$37,502
Effective Gross Inco	me	\$730,060	\$757,182	\$784,739	\$799,394	\$821,002	\$836,382	\$852,070	\$868,071	\$884,393	\$901,041	\$918,021
Expenses	Inflation	0.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Marketing		\$5,976	\$6,096	\$6,217	\$6,342	\$6,469	\$6,598	\$6,730	\$6,865	\$7,002	\$7,142	\$7,285
Payroll		\$294,000	\$299,880	\$305,878	\$311,995	\$318,235	\$324,600	\$331,092	\$337,714	\$344,468	\$351,357	\$358,384
Repairs and Mainten	ance	\$47,808	\$48,764	\$49,739	\$50,734	\$51,749	\$52,784	\$53,840	\$54,916	\$56,015	\$57,135	\$58,278
Insurance		\$24,960	\$25,459	\$25,968	\$26,488	\$27,018	\$27,558	\$28,109	\$28,671	\$29,245	\$29,830	\$30,426
Prop. Taxes 1.4%		\$140,000	\$142,800	\$145,656	\$148,569	\$151,541	\$154,571	\$157,663	\$160,816	\$164,032	\$167,313	\$170,659
Operating Expenses		\$512,744	\$522,999	\$533,459	\$544,128	\$555,011	\$566,111	\$577,433	\$588,982	\$600,761	\$612,777	\$625,032
Net Operating Incon	ne	\$217,316	\$234,184	\$251,281	\$255,266	\$265,992	\$270,271	\$274,637	\$279,090	\$283,631	\$288,264	\$292,989
Reserves		\$20,538	\$29,925	\$43,602	\$46,791	\$55,371	\$58,795	\$62,287	\$65,849	\$69,483	\$73,189	\$76,969
Cash Flow from Ope	erations	\$196,778	\$204,259	\$207,678	\$208,475	\$210,621	\$211,477	\$212,350	\$213,240	\$214,149	\$215,075	\$216,020
Debt Service		\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778	\$196,778
Surplus (>10% of rent	tal income)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,965

#### ProForma

Assumptions		Debt	
Property Name	Hillding	Loan Amount	\$3,000,000
Number of Units	34	Interest Rate	5.5%
Purchase Price	\$0	Amortization	360 months
Going-in Cap Rate	5.5%	Monthly Payment	\$16,396

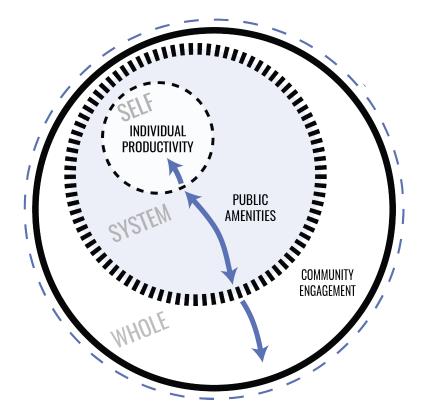
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Income	Inflation	0.0%	4.0%	3.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Rent		\$597,600	\$621,504	\$640,149	\$652,952	\$666,011	\$679,331	\$692,918	\$706,776	\$720,912	\$735,330	\$750,037
Event Space		\$86,400	\$89,856	\$92,552	\$94,403	\$96,291	\$98,217	\$100,181	\$102,185	\$104,228	\$106,313	\$108,439
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Grants		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Energy Surplus		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Recoveries		\$1,440	\$1,498	\$1,543	\$1,573	\$1,605	\$1,637	\$1,670	\$1,703	\$1,737	\$1,772	\$1,807
Potential Gross Inco	ome	\$771,892	\$800,688	\$823,148	\$838,571	\$854,303	\$870,349	\$886,716	\$903,410	\$920,438	\$937,807	\$955,523
	Vacancy	7.0%	7.0%	6.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
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Expenses	Inflation	0.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Marketing		\$5,976	\$6,096	\$6,217	\$6,342	\$6,469	\$6,598	\$6,730	\$6,865	\$7,002	\$7,142	\$7,285
Payroll		\$294,000	\$299,880	\$305,878	\$311,995	\$318,235	\$324,600	\$331,092	\$337,714	\$344,468	\$351,357	\$358,384
Repairs and Mainte	nance	\$47,808	\$48,764	\$49,739	\$50,734	\$51,749	\$52,784	\$53,840	\$54,916	\$56,015	\$57,135	\$58,278
Insurance		\$24,960	\$25,459	\$25,968	\$26,488	\$27,018	\$27,558	\$28,109	\$28,671	\$29,245	\$29,830	\$30,426
Prop. Taxes 1.4%		\$140,000	\$142,800	\$145,656	\$148,569	\$151,541	\$154,571	\$157,663	\$160,816	\$164,032	\$167,313	\$170,659
Operating Expense	S	\$512,744	\$522,999	\$533,459	\$544,128	\$555,011	\$566,111	\$577,433	\$588,982	\$600,761	\$612,777	\$625,032
Net Operating Inco	me	\$217,316	\$234,184	\$251,281	\$255,266	\$265,992	\$270,271	\$274,637	\$279,090	\$283,631	\$288,264	\$292,989
Reserves		<u>\$20,538</u>	\$29,925	<u>\$43,602</u>	\$46,791	\$55,371	\$58,795	<u>\$62,287</u>	\$65,849	\$69,483	\$73,189	<u>\$76,969</u>
Cash Flow from Op	erations	\$196,778	\$204,259	\$207,678	\$208,475	\$210,621	\$211,477	\$212,350	\$213,240	\$214,149	\$215,075	\$216,020
Debt Service		\$196.778	\$196.778	\$196,778	\$196.778	\$196.778	\$196,778	\$196,778	\$196.778	\$196,778	\$196.778	\$196.778
Surplus (>10% of rer	tal income)	\$ <b>0</b>	\$0	\$0	\$0	\$ <b>0</b>	\$ <b>0</b>	\$0	\$0	\$ <b>0</b>	\$0	\$1,965



# How can the local housing authority and the neighborhood create lasting capital together?

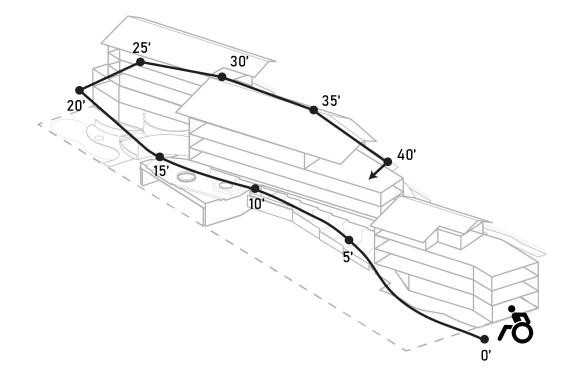


### **Creating Ownership**



ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION

# Accessibility for All







ENERGY	ENGINEERING	AFFORDABLE	RESILIENCE	ARCHITECTURE	OPERATIONS	MARKET	COMFORT	INNOVATION
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# Resilience

