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## ***Valuing Connectivity:*** Exploring the Importance of Civic Inclusion and Walkability for Senior Living

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Continuing Care Retirement Communities (CCRC's) are evolving; more importantly, they are acknowledging the value of a community-based offering to encourage their residents to age-in-place. While many campuses are increasing the social amenities within their campuses (e.g., movie theaters, ice cream parlors, etc.), these efforts are, in some ways, furthering the disconnect between their independent living residents and the surrounding community. While this internalized model will continue to have an audience, especially within assisted living and nursing environments, there is a growing demand for independent living options that exist as an interactive extension of an intergenerational reality.

As the Baby Boomers approach retirement, they will be less tolerant than any generation before them of accepting a lifestyle removed from the community-at-large. From continuing to work and/or volunteer<sup>1</sup> to enjoying a movie matinee, seniors are increasingly becoming more cognoscente of the importance of

remaining an active part of the community they wish to inhabit and will seek the opportunity to do so as they prepare for retirement. This phenomena will encourage CCRC's to explore how their residents can remain an integral part of the community - resulting in the realization that *site selection* may be one of the most important decisions a CCRC will ever make in exploring how they can provide environments that support aging-in-place.

### **Suburbanization and Isolation**

The popularity of developing large, isolated sites is not limited to CCRC's. The suburbanization of post-WWII America romanticized a sprawling development pattern, promoting (and often requiring through land-use zoning and regulation) segregated uses and social isolation within many communities. From housing subdivisions and business districts to industrial parks and shopping malls, modern communities have separated the rich, the

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<sup>1</sup> Barbra Wexler, ed. *Growing Old in America* (Farmington Hills, MI: Thomson Gale, 2006), 63-67.

poor, the loud, the creative, and the old into decentralized pockets of isolation.<sup>2</sup>

This suburban mentality rippled through cities and towns throughout the country, shifting the perception of what constituted successful "economic development" - a model that was eventually mimicked by the development of many CCRC's. This shift changed the way in which these properties were marketed, appraised, financed, and essentially used. However, these metrics are quickly changing.

As Baby Boomers begin exploring how they will experience retirement, the willingness to appreciate the importance of civic inclusion within surrounding communities will be a significant consideration that senior living providers will begin to explore as they plan for the future success of their campuses and the services they provide. More importantly, as these facilities begin to compete for the influx of aging Baby Boomers entering the marketplace, one of the most critical elements differentiating retirement options within a competitive environment will be the presence and effectiveness of allowing civic inclusion, walkable independence within one's daily routine, and the inherent access to an intergenerational existence.

### **Reprioritizing the Value of Walkability**

A recent study demonstrated that 32 percent of Baby Boomers indicated they plan to or are intrigued by retiring in an "urban, walkable environment." More powerful than that, the study also found that while 60 percent of Baby Boomers expect/plan to move and make a lifestyle adjustment while in their 60's, 86 percent wished to live in a diverse community of people across the age spectrum.<sup>3</sup> In a poll by AARP, almost one-third of Americana age 50+ want the ability to walk to more services and entertainment.

As the Baby Boomer shift the demand for these walkable, intergenerational neighborhoods, there has been an increase in the amount of research outlining the clinical benefits of walking for aging adults. Recent research has indicated that walking approximately six miles a week appears to protect against brain shrinkage in old age, stemming the onset of memory problems and cognitive decline. Kirk Erickson, assistant professor of psychology at the University of Pittsburgh and the study's lead author, stated that, "Just by walking regularly, and so maintaining a little bit of moderate physical activity,

you can reduce your likelihood of developing Alzheimer's disease and [can] spare brain tissue."<sup>4</sup>

As the value for walkability rises, so has the methods in which it can be measured. One website in particular, *www.WalkScore.com*, offers an objective metric for defining walkability, allowing anyone to enter an address and receive a relative score. The Walk Score algorithm<sup>5</sup> awards points based on the distance to amenities in various categories (e.g., Grocery Stores, Restaurants, Coffee shops, Bars, Movie Theaters, Schools, Parks, Libraries, Bookstores, Fitness, Drug Stores, Hardware Stores, Clothing Stores, and Music Stores).

If an amenity is within 0.25 miles (or 0.4 km) from the provided address, it is assigned the maximum number of points. The number of points declines as the distance approaches one mile, with no points being awarded for amenities further than one mile. The points are summed and normalized to yield a score from 0-100 with the following scorecard:<sup>6</sup>

- **90-100: Walker's Paradise** - daily errands do not require a car
- **70-89: Very Walkable** - most errands can be accomplished on foot
- **50-69: Somewhat Walkable** - some amenities within walking distance
- **25-49: Car-Dependant** - a few amenities within walking distance
- **0-24: Car-Dependant** - almost all errands require a car

The value of property within these "walkable" areas is rising. Specifically, the ability to offer a diverse offering of cultural and social goods and/or services within a walkable distance from a specific property is directly affecting the value of real estate. A recent report indicated that for every point increase in the above-mentioned WalkScore breakdown resulted in an increase in property value ranging from \$700 to \$3,000.<sup>7</sup>

<sup>2</sup> Michael Sorkin, ed. *Variations on a Theme Park: The New American City and the End of Public Space* (New York: Hill and Wang, 1992), xiii.

<sup>3</sup> Stephen Engblom, Greg Ault, and Lisa Fisher, *The Urban Boom(ers)*. Multifamily Trends (May/June 2007), 48-51.

<sup>4</sup> Alan Mozes, "Walking 6 to 9 miles a week may help memory," *USA Today*, [http://www.usatoday.com/yourlife/health/medical/alzheimers/2010-10-15-walking-memory\\_N.htm](http://www.usatoday.com/yourlife/health/medical/alzheimers/2010-10-15-walking-memory_N.htm) (accessed October 16, 2010).

<sup>5</sup> While the WalkScore algorithm calculates the diversity and proximity of good and services within a predetermined "walkable" distance, it does NOT calculate other challenges that should be addressed when considering environments for the elderly. Special attention should be given to specific elements within an area's infrastructure (e.g., frequent curb cuts, delayed crosswalk signalization, outdoor seating and areas of respite, etc.).

<sup>6</sup> For more information see WalkScore's website at [www.walkscore.com](http://www.walkscore.com).

<sup>7</sup> Joe Cortright, "Walking the Walk: How Walkability raises Home Values in U.S. Cities," *CEO for Cities*, August 2009.

While the distance one defines as "walkable" can vary depending on age and region,<sup>8</sup> this resource allows for an independent analysis of what cultural offerings are within the given geographic proximity. As the area's score increases, so does its ability to offer a variety of intergenerational services and choices to local residents. More importantly, the higher the score - the better chances that the given area has the ability to provide daily living services and amenities needed to age-in-place.

**Understanding the Benefits of Adjacencies**

In an effort to see how equipped existing CCRC's were to react to this shifting market demand for walkable environments, MKM<sup>9</sup> recently completed a study exploring the walkability to daily services for campuses throughout the state of Indiana. By compiling a list of 166 senior care facilities registered with the Indiana Association of Homes and Services for the Aging (IAHSA) one can begin to see the geographic disconnect between many existing CCRC's and their adjacent communities.

**Figure 1: CCRC WalkScore Comparison, December 2009**

Description	WalkScore Range	Breakdown of CCRC Campuses	Breakdown of Local Downtowns
Car-Dependant	0-24	25.7%	3.0%
Car-Dependant	25-49	33.5%	9.0%
Somewhat Walkable	50-69	28.1%	15.6%
Very Walkable	70-89	10.8%	47.9%
Walker's Paradise	90-100	1.8%	24.6%

While the average walkscore for an Indiana senior care provider was 42.85 (defined by WalkScore.com as "car-dependant"), the average score for their respective community's local downtown area was 76.23 (defined by WalkScore.com as "very walkable"). More notably, sixteen campuses received a score less than 10, with eight facilities receiving a score of 0. (see Fig. 1)

While the walkability of these campuses becomes a vital concern for the pedestrian connectivity for the independent living residents, it also offers a unique opportunity regarding financial burden for the more isolated campuses. As the walkscore increases, so does the CCRC's ability to fundamentally rely on the local

<sup>8</sup> While the standard definition for "walkable" is commonly estimated as anything within a one mile radius (or 15 minutes of walking), senior populations are limited to approximately 900+/- feet (or three city blocks).

<sup>9</sup> MKM architecture + design is an architectural and planning firm that has over thirty years of experience specializing in senior living environments. For more information see [www.MKMdesign.com](http://www.MKMdesign.com).

community's private sector to provide residents with cultural and social amenities (e.g., movie theaters, ice cream parlors, etc.). Inversely, the lower, more car-dependant scores assume the necessity of the care providers themselves creating, operating, and maintaining these more internalized on-site amenities.

As campuses become exposed to the inherent value of walkable intergenerational living, they will be offered the ability to remove the responsibility of providing and maintaining these amenities from their operational budgets, increasing the resources available for providing care and services to their residents.

Through MKM's research it was observed that a vast majority of CCRC's were already operating or formally pursuing these internalized amenities. With that, the research efforts directed special consideration to the monetary savings assumed by allowing independent living residents to access their daily goods and services through the private sector. This possibility presents the ability to (a) remove the construction and/or maintenance costs from the CCRC's operational budget and (b) allows residents the ability to experience these activities as an inclusive member of an intergenerational community.

In reviewing a recent market study performed for a regional care provider<sup>10</sup> validating their pursuit of constructing an additional (32) thirty-two independent care units on their existing suburban campus, MKM's research explored what financial benefits would become available if the internalized amenities and support spaces common in conventional care environments were reintroduced into the private sector of the local community.

**Figure 2: Suburban/Urban Cost Comparison, March 2010**

	Suburban Model	Urban Model	Scope Reduction
Building Costs	\$5,150,250	\$2,727,500	47.0%
Site Development Costs	\$450,000	\$245,000	45.6%
FF&E	\$237,000	\$65,000	72.6%
Soft Costs	\$583,725	\$303,750	48.0%
<b>Project Total</b>	<b>\$6,420,725</b>	<b>\$3,341,250</b>	<b>48.0%</b>

While the square footage for the proposed residential units remained identical, the reduced need for support and activity space decreased the project total from \$6,420,975 (\$200,665/unit) to \$3,341,250 (\$104,414) - a

<sup>10</sup> While the mentioned care provider will remain anonymous through the research, the existing campus's relative WalkScore was an 18, while the adjacent downtown scored a 72.

savings that resulted in an approximate reduction of 48 percent of the overall estimated costs. (see Fig. 2)<sup>11</sup>

As small and mid-sized cities increasingly pursue downtown revitalization efforts, the ability to rely on these walkable areas to provide social services and support spaces dramatically increases. Furthermore, as care providers prepare for the influx in resident census projected by the aging Baby Boomers, this strategy can become an attractive method in offering unique intergenerational living options for future residents.

A successful example of this private sector dependence is the innovative cafe conceived by Mather LifeWays. Called "Mather's - More than a Cafe," these facilities exist as a "community senior center" disguised as a trendy coffee shop/café. As described on their website, "From the street, a Café Plus could be any attractive and busy restaurant within a community. But look closer—it's more than a café. The [café] has been designed to attract active, older adults (50+) and to keep them coming back for more by providing fun, educational, and wellness programs and activities. And, of course, delicious food. The Cafe Plus experience starts with a cup of coffee - and from there the possibilities are endless."<sup>12</sup>

However, while the popularity of these cafes continues to grow, their success is largely reliant on the adjacent community and their ability to provide affordable, quality food for all ages. As the surrounding neighborhood offers a critical mass to support the cafe, these locations can be accessed by a variety of older, local residents.

With that, and where walkability will permit, this concept of extroverted amenities can be applied to several services typically offered by CCRC's - eliminating the cost incurred by care providers and stimulating the localized economy with an increased customer-base. More importantly, this thinking encourages civic inclusion and allows older adults to remain an active and vibrant part of the local community.

### **Public Transportation as a Tangible Strategy**

Admittedly, the majority of CCRC leadership has inherited their campuses, finding site selection outside their immediate control. However, there are other strategies that can be introduced to allow residents to

<sup>11</sup> See *Appendix 1* for a detailed breakdown outlining the "Urban/Suburban" cost comparison indicating the summarized cost efficiencies resulting from the extroverted amenities model and its direct affect on overall project costs.

<sup>12</sup> Mather LifeWays, "What is the Cafe Plus concept?," [http://www.matherlifeways.com/iyc\\_cafereplication.asp](http://www.matherlifeways.com/iyc_cafereplication.asp) (accessed August 5, 2010).

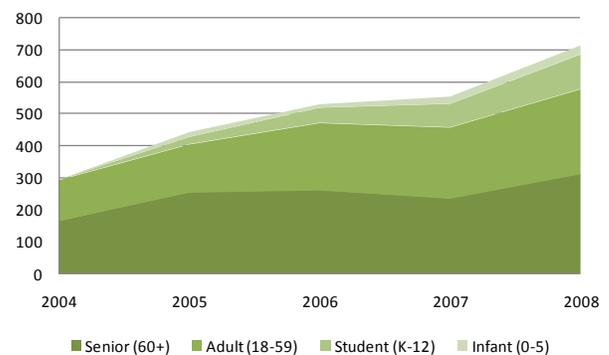
remain interconnected with the community-at-large and promote this concept of social inclusion.

One of the most common strategies for connecting seniors (especially those residing in "car-dependent" environments) to the local community is public transportation. While these services, commonly provided by a local service organization, provides a critical and efficient benefit to seniors, it often does so as a segregated offering.

This is no more evident than in Wells County, Indiana. For years the local County Council on Aging had offered a van service to their frail and elderly demographic called "Wells on Wheels" (WOW). However, in 2004 the mission of this service changed when the Council decided to open their public transportation services to the community-at-large. While the service itself did not change—the drivers were the same, the vans were no different, the process was unchanged—the mission transformed into a desire to "provide affordable public transportation throughout the County for *everyone* regardless of age, race, color, religion, sex, disability, national origin, or ancestry."<sup>13</sup>

Over the next four years ridership steadily increased. However, as this participation by the community grew, the 60+ ridership escalated by 190%. (See Fig. 3)

**Figure 3: WOW Ridership Growth, 2004-2008**



As senior riders began to perceive the service less as "elder-friendly transportation" and more as a county-wide "public transit system," the ridership increased considerably. This simple gesture supports the critical importance of intergenerational relationships and reaffirms independent connectivity as a powerful mechanism in creating successful senior living environments.

These transportation strategies allow for the civic inclusion of the elderly and promote residential

<sup>13</sup> For more see the Wells County Council on Aging website, [www.councilonaginginc.com](http://www.councilonaginginc.com).

continuity across the life span for those who want it, helping to reinforce the social and health benefits of walkable neighborhoods.<sup>14</sup>

### **Embracing Civic Inclusion**

This concept of civic inclusion is not new to senior living environment. Introduced by Michael Hunt in the 1980's, Naturally Occurring Retirement Communities (NORC's) exposed a structured concept of intergenerational community development. The impact this model has had on its residents is undeniable, especially when one considers that when relocated to a NORC...

- 88.1% of residents talked with more people than they used to
- 84.0% of residents participated in more activities than they used to
- 70.5% of residents felt healthier than they used to<sup>15</sup>

While the success of NORC's can be largely credited to the provision of an interactive social network, the structure of these living options are similar to that described within this research. As CCRC's explore the growth of their campuses within the years to come the ability to offer access to a walkable , intergenerational neighborhoods will be essential.

As the value of walkability and social capital<sup>16</sup> rises, it will become of utmost importance for the elderly, for whom social isolation is a common predicament and depression an all-too-common affliction. Vibrant social networks, walkable environments, and civic inclusion not only help prevent depression in the elderly, they also predict better cognitive functions and reduce chronic ailments.<sup>17</sup>

With the aging Baby Boomers positioned to forever redefine the meaning of retirement, CCRC's are faced with the opportunity to not only diversify their independent living options, but reduce their operational budgets in the process. As these facilities consider

externalizing their support and activity functions, they will concurrently provide healthier, more independent intergenerational lifestyles for the residents that they serve.

### **About the Authors:**



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Dodd is President of MKM architecture + design, an architecture, planning and interior design firm offering over 20 years of senior living and care project experience. Through his role as senior living managing partner, Dodd dedicates time to design, research and presentation topics that elevate the expectations regarding how and what we build. Through this effort, he continue searches to create supportive environments that promote the process of aging with dignity, in community.

#### **Zachary Benedict, AIA, LEED AP**

Zachary is a Partner at MKM architecture + design. While providing project management and design on numerous Healthcare and Senior Living projects, he has been recognized for his work in community planning. With a background in urban sociology and neighborhood revitalization, he has lectured nationally on the benefits of vibrant social networks and quality civic spaces. From concepts exploring "creative destruction" to "social capital," his work centers on the future of rural America and the socio-economic benefits of walkable, intergenerational communities.

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<sup>14</sup> Howard Frumkin, Lawrence Frank, and Richard Jackson, *Urban Sprawl and Public Health: Designing, Planning, and Building for Healthy Communities* (Washington, DC: Island Press, 2004).

<sup>15</sup> Survey results by United Jewish Communities (UJC), as presented at the 2007 Joint Conference of the American Society on Aging and the National Council on the Aging (2007)

<sup>16</sup> "Social capital" is a sociological concept referring to connections between social networks. Though there are a variety of related definitions, they tend to share the core idea that social networks have inherent value. Just as a screwdriver (physical capital) or a college education (human capital) can increase productivity, so do social contacts affect the productivity of individuals and groups.

<sup>17</sup> Seeman TE, Lusignolo TM, Albert M. Berkman. "Social Relationships, Social Support, and Patterns of Cognitive Aging in Healthy, High-Functioning Older Adults: MacArthur Studies for Successful Aging." *Health Psychology* 2001; 20(4): 243-55.

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**Appendix 1: Suburban/ Urban Cost Comparison Matrix**

March 2010

The following chart indicates the relative *square footage* comparison of (a) externalized services and support spaces (noted here as the "Urban Model") and (b) the more conventional approach of internalized services and support spaces (noted here as the "Suburban Model"). The scope of the project outlined below (as defined as the "Suburban Model") mirrors an actual project under consideration. The project included the construction of an additional (32) thirty-two independent living units within an existing campus accompanied by an internal "mall" housing various support and activity spaces.

**Figure 4: Suburban/Urban Project Scope Comparison, March 2010**

DESCRIPTION	SUBURBAN MODEL			URBAN MODEL		
<b>Apartment Units (a)</b>						
One-Bedroom	12	@650 sf =	7,800 sf	12	@650 sf =	7,800 sf
One-Bedroom Deluxe	12	@775 sf =	9,300 sf	12	@650 sf =	7,800 sf
Two-Bedroom	6	@900 sf =	5,400 sf	12	@650 sf =	7,800 sf
Two-Bedroom Deluxe	6	@1,100 sf =	2,200 sf	12	@650 sf =	7,800 sf
<i>Subtotal</i>			<i>24,700 sf</i>			<i>24,700 sf</i>
<b>Common Spaces</b>						
Lobby and Lounge	1	@500 sf =	500 sf	1	@500 sf =	250 sf
Dining (per seat) (b)	48	@40 sf =	1,920 sf	0	@40 sf =	0 sf
Conference/Private Dining (c)	1	@250 sf =	250 sf	0	@250 sf =	0 sf
Activity Room (c)	1	@1,000 sf =	1,000 sf	0	@1,000 sf =	0 sf
Parlor/Library/Tech Room (c)	2	@400 sf =	800 sf	0	@400 sf =	0 sf
Hair Salon (c)	1	@200 sf =	200 sf	0	@200 sf =	0 sf
Spa/Tub Room	1	@250 sf =	250 sf	1	@250 sf =	250 sf
Resident Laundry Room	2	@150 sf =	300 sf	2	@150 sf =	300 sf
<i>Subtotal</i>			<i>5,220 sf</i>			<i>800 sf</i>
<b>Support Spaces</b>						
Staff Office	2	@150 sf =	300 sf	1	@150 sf =	150 sf
Kitchen (b)	1	@1,800 sf =	1,800 sf	0	@1,800 sf =	0 sf
Dietary Receiving (b)	1	@250 sf =	250 sf	0	@250 sf =	0 sf
Clean Supply	2	@120 sf =	240 sf	2	@120 sf =	240 sf
Soiled Holding/Trash	2	@120 sf =	240 sf	2	@120 sf =	240 sf
Housekeeping Closet	1	@40 sf =	40 sf	1	@40 sf =	40 sf
Storage	2	@200 sf =	400 sf	2	@200 sf =	400 sf
Common Toilet	2	@220 sf =	440 sf	0	@220 sf =	0 sf
Private Toilets	3	@45 sf =	135 sf	3	@45 sf =	135 sf
Mechanical	3	@150 sf =	450 sf	3	@150 sf =	450 sf
Electrical Systems	1	@120 sf =	120 sf	1	@120 sf =	120 sf
<i>Subtotal</i>			<i>4,415 sf</i>			<i>1,775 sf</i>
Net-to-Gross		@25% of	34,335 sf		@25% of	27,275 sf
<i>Subtotal</i>			<i>8,584 sf</i>			<i>6,819 sf</i>
<b>TOTAL: (d)</b>			<b>SUBURBAN MODEL = 42,919 sf</b>			<b>URBAN MODEL = 34,094 sf</b>

**Figure Notes:**

- a) The projected (32) thirty-two units assumed within these estimates was validated by a third-party market study provided by the project Owner. The Urban Model assumes a denser footprint for the living units, equating to a reduced site development scope.
- b) The Urban Model assumes dining is to be absorbed within local restaurants and eateries within walking distance of the residents. There is special attention to the available of a Mather's Cafe offering - for more see [www.matherlifeways.com](http://www.matherlifeways.com).
- c) The Urban Model assumes conference areas, library space, and access to technology to be assumed within the adjacent public facilities (e.g., local library, beauty salon, etc.).
- d) Neither model has costs for project financing, debt service, interest, insurance or construction contingency associated with the overall totals.

The following chart indicates the relative cost comparison of (a) externalized services and support spaces (noted here as the "Urban Model") and (b) the more conventional approach of internalized services and support spaces (noted here as the "Suburban Model"). The scope of the project outlined below (as defined as the "Suburban Model") mirrors an actual project under consideration. The project included the construction of an additional (32) thirty-two independent living units within an existing campus accompanied by an internal "mall" housing various support and activity spaces.

**Figure 5: Suburban/Urban Project Cost Comparison, March 2010**

DESCRIPTION	SUBURBAN MODEL		URBAN MODEL	
Building Costs (a, b)	42,919 sf	@\$120/ sf =	\$5,150,250	34,094 sf @ \$80/ sf = \$2,727,500
Site Development (c)				
General Earthwork	1	ls @	\$100,000	1 ls @ \$75,000
Stormwater Detention	1	ls @	\$75,000	1 ls @ \$35,000
Parking, Roads, Etc.	1	ls @	\$150,000	1 ls @ \$50,000
Lawns, Landscapes, Etc.	1	ls @	\$75,000	1 ls @ \$60,000
Site Lighting	1	ls @	\$50,000	1 ls @ \$25,000
Furniture, Fixtures, and Equipment (FF&E)				
Food Service Equipment (d)	1	ls @	\$160,000	1 @150 sf = \$0
Dining Furniture (d)	1	ls @	\$12,000	0 @1,800 sf = \$0
Misc. Furniture and Equipment	1	ls @	\$40,000	0 @250 sf = \$40,000
Low Voltage Systems	1	ls @	\$25,000	1 @120 sf = \$25,000
<i>Project Subtotal</i>			\$5,837,250	\$3,037,500
Soft Costs		@10%	\$583,725	@10% \$303,750
<b>TOTAL: (e)</b>			<b>SUBURBAN \$6,420,975</b>	<b>URBAN \$3,341,250</b>

**Figure Notes:**

- a) All square footages are calculate within Figure 4.
- b) The estimated cost at \$120/sf relates to conventional new construction projection for northeast Indiana in March of 2010. The estimated \$80/sf for the Urban Model relates to a combination of mixed density apartment construction and remodeling of adjacent vacant structures within an existing downtown area in northeast Indiana.
- c) The Urban Model assumes a denser footprint for the living units, equating to a reduced site development scope.
- d) The Urban Model assumes dining is to be absorbed within local restaurants and eateries within walking distance of the residents. There is special attention to the available of a Mather's Cafe offering - for more see [www.matherlifeways.com](http://www.matherlifeways.com).
- e) Neither model has costs for project financing, debt service, interest, insurance or construction contingency associated with the overall totals.