

"ביקור חולים מביא טובה לעולם"

אדר"נ פ"ל

פעשא עליאס ביקור חולים ד'באבוב

PESHA ELIAS BIKUR CHOLIM D'BOBOV

1542 - 47th Street, Brooklyn, New York 11219



Honorary President
Reb. Frieda Halberstam
 Bobover Rebetzin

Executive Director
Mr. I. Fleischer

Presidium
 Shyira Scharf
 Rachel Tauber
 Frieda Zwiebel

November 30, 1999

Vice Presidents
 Tania Einhorn
 Blimie Fishman
 Rochmie Halberstam
 Yehudis Obstfeld
 Esther Rosengarten

Judah Gribetz, Esq.
 Richards & O'Neil, LLP
 885 Third Ave.
 New York, NY 10022-4873

Secretaries
 Necha Tauber
 Yitty Teitelbaum

Dear Mr. Gribetz:

Treasurers
 Faigie Elias
 Malkie Fasten
 Idy Kaufman

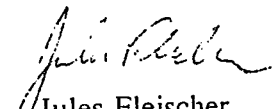
Further to our letter of November 10th which was given to you at the meeting with Mr. Martin Payson and Professor Aron Twerski, please find enclosed the submission that we foreshadowed.

Board of Directors
 Reb. Hessie Halberstam
 Reb. Chumie Tauber

We would appreciate your sympathetic consideration.

Leah Beck
 Estie Beigel
 Rivkle Bornfreund
 Reizie Deutsch
 Rivkle Eisenbach
 Surie Elias
 Sonia Kornreich
 Cookie Landau
 Rose Lefkowitz
 Gitu Lesser
 Faigie Reinhold
 Tzirie Reinhold
 Naomi Singer
 Mala Wachsmann
 Guli Weinfeld

Sincerely,


 Jules Fleischer
 Executive Director

Developing
A
Residential Community
With
Support Services
In
Boro Park, Brooklyn
For
Holocaust Survivors

November 22, 1999

Greenwald & Barksdale, LLC
International Healthcare Consultants

Boro Park Residential Community

Table of Contents

	Page
Executive Summary	1
The Jewish Population of Boro Park	2
Needs of Holocaust Survivors	5
Focus Group Results	7
Senior Housing Facilities With Nursing and Supportive Services Public Need and Benefits	10
Principals of Service	28
Services and Amenities	29
Financial Assumptions	30
Architectural Drawings	
Appendix	

Boro Park Residential Community Executive Summary

This sponsor proposes to build a Residential Community for Holocaust survivors in Boro Park, Brooklyn--home to the largest concentration of Orthodox Jews outside the state of Israel. Numerous studies have documented the *survivor syndrome*—the problematic long term effects of the Holocaust experience. While personal strength and perseverance have enabled the Holocaust survivors to reach old age, that very status threatens to undermine their stability and success. “Feeling more vulnerable because of their increasing frailty and approaching mortality, ... the careful balance between moving forward and holding paralyzing memories in abeyance shifts. The Holocaust, once again, threatens to overwhelm.” [Aaron Hass, *The Aftermath* (New York: Cambridge University Press, 1996). The present project is responsive to this threat.

The 170-unit senior housing complex is estimated to cost \$32.1 million. The preliminary design and specifications were developed through consultation with several independent firms who specialize in senior housing development and financing. The design is based upon a number of basic principles: personalizing services, enabling freedom of choice, protecting privacy, encouraging independence, preserving dignity, stressing quality of life.

Among the services offered are 24-hour round the clock support staff, daily service of three meals, nutritional counseling, regularly scheduled health monitoring, daily medication monitoring, 24-hour emergency call response system, scheduled transportation. There will be extensive common areas including an auditorium, synagogue, library, gym and exercise rooms, health and wellness center, and activity rooms.

The fee structure for the complex is considered reasonable but the project is only financially viable with the proceeds of a grant for \$32.1 million to offset the total capital costs required to build the complex. Without the grant, the fee to residents would be doubled—presenting a hardship to the average Holocaust survivor.

Data were gathered to assess the viability of the project. Input was obtained from 4 key project constituencies: [a] potential residents from the local area; [b] hospital nurses and social workers responsible for elderly patient discharge planning; [c] geriatricians from Maimonides Medical Center; [d] local agency service providers. There was strong support for the project across all key constituencies.

The project will provide support services for a significant number of elderly persons in Boro Park with mobility and/or self care limitations. In addition, the project is directly responsive to a number of problems viewed as serious by Jewish residents of Boro Park:

- Lack of affordable housing
- Lack of affordable quality medical care
- Crime
- Transportation

Estimates of Holocaust survivors living in Boro Park range from 15,000-30,000. Using these numbers, the residential community would be filled if less than 2% of eligible Boro Park residents moved into the facility. This is an extremely favorable finding given that rates from 4%-10% are considered very reasonable. Even using the most conservative number of Holocaust survivors living in Boro Park (4,174) yields a 4% rate (voluntary registrants, National Holocaust Museum Survivor Registry). Consequently, the current project appears to be in a very strong position to reach full occupancy.

Boro Park Residential Community
The Jewish Population of Boro Park

Demography

Boro Park, Brooklyn is home to the largest concentration of Orthodox Jews outside the state of Israel. In 1993 the Council of Jewish Organizations of Boro Park (COJO) published its report on the demography and service needs of the Borough Park Jewish community. Their study found that Jewish households made up approximately 55% of the local households, but about 80% of the population (due to the significantly larger Jewish family size). According to the 1990 Census, approximately 16% of the Boro Park population was over the age of 65.

In the 1993 study, Jewish residents were more likely to be long-time residents of the neighborhood (15+ years) when compared with non-Jewish residents. There was no difference between Jewish and non-Jewish residents regarding home ownership—approximately 40% own their own homes and 60% rent. Current estimates for the age 65+ population show 36% owner occupied housing units and 63% renter occupied units.

The cost of housing in Boro Park is among the highest in New York City; the vacancy rate is among the lowest. The current median housing value is estimated to be over \$242,000 (up from \$220,000 in 1990).

The current elderly population (age 65+) of Boro Park (defined as postal zip codes 11204 and 11219) is estimated to be 23,180. (Current population estimates are provided by Claritas, Inc., one of the nation's leading providers of demographic data.) Adjusting this figure based upon the findings of the 1993 COJO study (Jewish residents = 80% of total Boro Park population), we arrive at an estimate of the current elderly Jewish population as 18,544.

Jewish Persons Age 65+ With Mobility or Self-Care Limitations
Living in Boro Park*

Total Population	18,544
With Mobility or Self-Care Limitations	4,877
Just Mobility Limitations	1,390
Just Self-Care Limitations	1,483
Both Mobility & Self-Care Limitations	1,984
No Mobility & Self-Care Limitations	13,667

*1999 population estimates for Boro Park (Claritas, Inc.), adjusted for Jewish population percentage (COJO, 1993)

Service Needs

The 1993 report by the Council of Jewish Organizations of Boro Park identified a number of problems viewed as serious by residents of the community. Key problems mentioned by Jewish respondents included:

- Lack of affordable housing (56%)
- Lack of affordable quality medical care (45%)
- Crime (41%)
- Transportation (11%)

The current project is directly responsive to each of these concerns. In addition, the project will provide support services for a significant number of elderly persons in Boro Park with mobility and/or self care limitations (summarized in Table 1).

Potential Residents Available

Because there is no definitive estimate of the number of Holocaust survivors living in Boro Park, several alternative estimates are employed to assess the potential *penetration rates* required to fill the residential community. The penetration rate is the percentage of qualified service area residents that must move to the planned facility to achieve 100% occupancy. These alternatives are summarized in Table 2.

Table 2
Projected Residential Community Volume
Under Alternative Boro Park Penetration Rates

Penetration Rate	Projected Volume			
	Lowest ^a	Low ^b	Moderate ^c	High ^d
1%	42	148	200	250
2%	83	297	400	500
3%	125	445	600	750
4%	167	593	800	1000

^aHolocaust survivors, living in Boro Park, currently registered with National Holocaust Museum Survivor Registry (November, 1999)

^b80% of estimated 1999 age 65+ Jewish population

^cLower boundary of estimated Holocaust survivor population [20,000] in Boro Park (Committee for the Distribution of Funds to Holocaust Survivors, World Jewish Restitution Organization)

^dUpper boundary of estimated Holocaust survivor population [30,000] in Boro Park (Committee for the Distribution of Funds to Holocaust Survivors, World Jewish Restitution Organization)

As highlighted in Table 2, using these generally accepted estimates, the residential community would be filled at less than a 2% penetration rate. Alternatively, there is an actual count of the minimum number of Holocaust survivors living in Boro Park. According to the National Holocaust Museum's official registry of Holocaust survivors, there are 4,174 survivors living in Boro Park (1,475 in zip code 11204 and 2,699 in zip code 11219). While this is an actual count of residents, it is undoubtedly an undercount, since the registry is voluntary and does not purport to include 100% of Holocaust survivors. However, even this most conservative figure yields a 4% penetration rate. This is an extremely favorable finding given that penetration rates from 4%-10% are considered very reasonable. Consequently, the current project appears to be in a very strong position to reach full occupancy.

Boro Park Residential Community

Needs of Holocaust Survivors

After liberation from the Nazis, approximately 140,000 Holocaust survivors emigrated to the United States. Although relatively little was written about the survivors during the next two decades, the 1960s saw a dramatic increase in published studies. These analyses focused on the problematic psychological consequences of the Holocaust for the survivors. William Niederland's 1964 study identified a *survivor syndrome* that consisted of symptoms such as chronic anxiety, fear of renewed persecution, depression, recurring nightmares, psychosomatic disorders, anhedonia (inability to experience pleasure), social withdrawal, fatigue, hypochondria, inability to concentrate, irritability, and a hostile and mistrustful attitude toward the world. A second psychiatrist, Leo Eitinger, confirmed the problematic chronic anxiety and characterized Holocaust survivors as burdened by "the inability to live in a normal way."

Survivors had lost a basic trust in people. Feeling that people could not understand the horrors they had been through and could not really be trusted, they isolated themselves from the larger community.

Aaron Hass, in his recent interviews of Holocaust survivors identifies "an enhanced sense of vulnerability." They anticipate future danger and prepare themselves for the worst. Ordinary everyday activities can be perceived as sources of danger. As one survivor put it, "there isn't a day when I don't feel fear."

The night can prove equally problematic, with sleep disturbances reported by over two-thirds of survivors.

Although most studies of Holocaust survivors have been overwhelmingly problematic in their portrayals, recent analyses appear more favorable. Perhaps the passage of time and the advancing years have allowed the survivors to replace their earlier emotional numbness and fearfulness with the ability to feel and express a wider range of emotions. Consider Hass's description:

Despite apparent, ongoing wounds, it is the resilience of survivors which one finds most striking--their ability to work productively and creatively, their capacity to build a family anew, their desire to enjoy life, their commitment to the continuity of the Jewish people. (Hass, 1995, p. 92)

However, for the elderly Holocaust survivor population, there is a growing danger as well:

As they reach the last stage of life, survivors reminisce more about their past. Feeling more vulnerable because of their increasing frailty and approaching mortality, survivors remind themselves of previous perils and of those who have slipped away. As the pressure to successfully rebuild their lives loses its compelling quality, the careful balance between moving forward and holding paralyzing memories in abeyance shifts. The Holocaust, once again, threatens to overwhelm. (Hass, 1995, p. 119)

With this project we have an opportunity to directly respond to the developing and ongoing needs of the elderly Holocaust survivor population. While *vulnerability* is a potential concern for all elderly, a supportive residential community aimed at overcoming limitations and promoting health will be especially beneficial for elderly Holocaust survivors.

References

- Leo Ettinger, *Concentration Camp Survivors in Norway and Israel* (London: Allen & Unwin, 1964)
- Aaron Hass, *The Aftermath* (New York: Cambridge University Press, 1996)
- William C. Niederland, "Psychiatric Disorders Among Persecution Victims: A Contribution to the Understanding of the Concentration Camp Pathology and Its Aftereffects." *Journal of Nervous and Mental Diseases*, 139 (1964), 458-474.
- J. Rosen and C. Reynolds, et al., "Sleep Disturbances in Survivors of the Nazi Holocaust," *American Journal of Psychiatry*, 148 (1991), 62-66.

Financial Assumptions

Boro Park Residential Community - 170 units
Boro Park, New York

Capital Cost Estimates

The Total Project Costs to fully develop and construct the 170 unit—138,780 square feet senior housing complex in Boro Park, New York was estimated not to exceed \$32.1 million. The mid-rise complex as proposed will be constructed at a two-hour fire rating and will fully comply with ADA standards. When possible actual contractual and financial agreements were used. Other line items were estimated based upon industry standards and professional experiences. Several independent firms such as Greenwald and Barksdale, LLC who specialize in senior housing development and financing and The Schunkewitz Partnership, a New York-based architectural firm with a recognized specialty in senior housing design were consulted.

Estimated Fill-up Schedule

Conservative estimates for pre-leasing and unit fill-ups were computed based upon market research and specific focus groups. These studies suggest that a 95% occupancy rate with turnover could be maintained within the first twelve to fourteen months of operations.

Per Diem Rates

Market research suggests that for the proposed unit-mix and amenities provided, per diem rates could range from \$41.10 (\$1,250 monthly) for a studio unit to \$77.26 (\$2,350 monthly) for a two-bedroom deluxe apartment. Given the market rates for this area and the array of amenities provided at no extra charge, the projected fees as set are considered reasonable.

Cash Flow Forecast

Upon retention of a 95% occupancy rate, the senior housing project is forecasted to return approximately \$631 thousand annually. Operating expenses will reach approximately \$2.8 million. Given the fill-up schedule provided, the facility will maintain profitability after the seventh full month of operations. Please note: the project as designed is not financially feasible without grant proceeds of \$32.1 million to offset the total capital costs required to build the senior housing complex.