






Health Secure Housing

The urgent new standard in multifamily affordable housing

Icon	Health Secure Housing				
	Medical	Physical	Operational	Informational	Economic
					
Good	Real-time auto testing, daily wellness checks	Secure curated ingress, social areas, activities	Staff contacts 90% dry, staff 100% trained	Personal health data used, protected	HSH retrofit, HSH op ex 100% funded
Careful	On-premises on-call testing, wellness pgm	HSH apts, hallways, curated ingress	Staff 100% trained, scrub protocols	Some personal data available for health use	HSH retrofit 25% funded, op ex 50% funded
Urgent	Testing off-site, wellness testing ad hoc	No ingress screening	Staff contacts <25% dry, staff untrained	Personal health data not secure	HSH retrofit 0% funded, op ex <25% funded

Wet: A socializing encounter where two people can exchange air droplets, fluids.

Dry: A socializing encounter where two people know they cannot exchange air droplets, fluids.

Scrub: An activity where a person sanitizes any potential skin-surface air droplets, fluids. Neutralizes a wet encounter.



“Once you’re home, you’re safe”

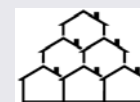
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Health-Secure Housing

“Once you’re inside, you’re safe”



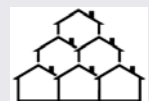
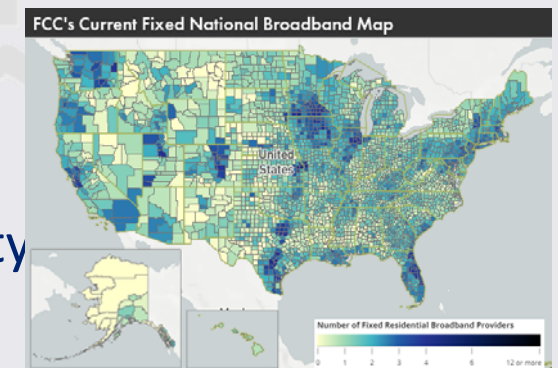
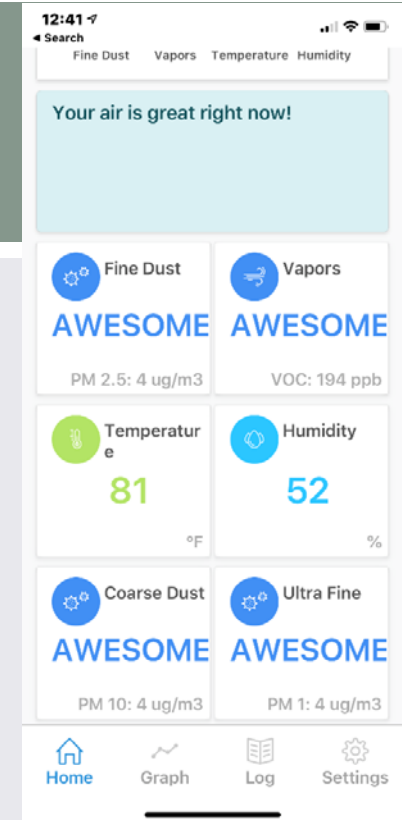
- Cultural: everyone you live with is your ‘health family’
 - We have a stake in each other’s wellness
 - Residents ↔ Other residents
 - Employees ↔ Residents
 - Outsiders ↔ Insiders (residents and site workers)
 - Wellness ↔ Trust ↔ Build trust over time
- Five elements of making Health Secure Housing
 - Medical: Active on-site free daily data capture
 - Physical: Vestibule, wellness privacy, high-social/ low-social
 - Operational: Wellness at core of resident services, staff training
 - Informational: HUD and HIPAA and opt-in personal info sharing
 - Economic: Chattel lease, net lease, federal funding
 - Living well → Extending ‘healthspan’ → Save lives, save money



HSH-driven paradigm shifts

'Essential free-to-user national infrastructure'

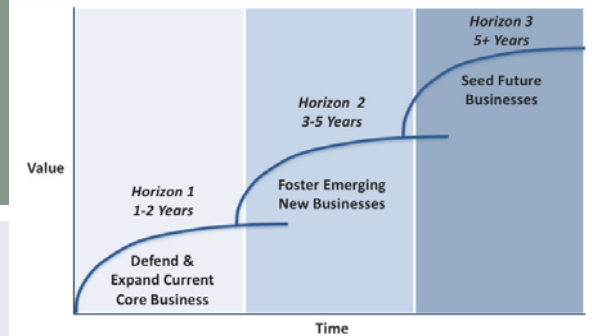
- Redefined 'private-public' space
 - Private ↔ Low-social ↔ High-social ↔ Public
 - Atrium, courtyard, gathering and socialization places
 - Active monitoring: discreet automated big data capture
 - Intra-property cultural networks are people ↔ people
- Digital divide → Public health imperative
 - Free mobile banking inside
 - Financial exclusion → Wet commerce → Dry commerce
 - Free broadband everywhere inside
 - Data deserts → Social connectedness
 - Reversing 'infrastructure gap' → Reversing inequity
 - Poverty pockets → Infra gaps → Installation subsidy
 - Or installation mandate



Normalizing HSH: 6 steps

Inspect, remediate, encapsulate, retrofit, certify, finance

McKinsey's Three Horizons of Growth



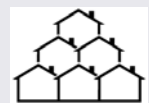
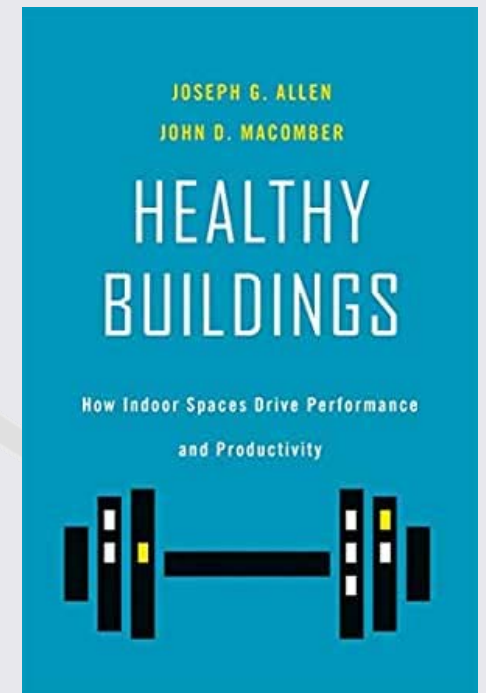
- Post-catastrophe normalization in six stages
 - Lead-based paint, asbestos, USTs, sprinklers, radon, mold
- 1. Independently inspect & report; ongoing real-time monitors?
- 2. Remediate urgent hazards
- 3. Encapsulate/ isolate lingering but controllable hazards (O&M)
- 4. Retrofit at the next major capital improvement/ financing
- 5. Certify post-retrofit relative to new Health Security ratings
- 6. Tap new favorable financing via HSH certification
 - Chief Health Officer, Chief Privacy Officer
 - Health Reinvestment Act, for all larger employers



The business case for HSH/ 1

Property operating cash flows

1. Rent levels (weakening market)
2. Vacancy (gaps on turnover)
3. Concessions (voluntary, political, judicial)
4. Turnover (scrub, prep, inspect, certify)
5. Insurance (deductibles, premiums, coverage)
6. Employers' health insurance (workers' comp)
7. Financing (LTV, DSC, availability, rate, tenor)
8. Transactions (day of reckoning)



Strategic exit questions

The best way to predict the future is to invent it

1. Which existing procedures need redesign?
2. Which changes are in horizon 1? 2? 3?
3. What ecosystem changes are inevitable?
 - Legal, regulatory
 - Litigation, insurance, preventive measures
 - Repricing or financial readjustment
4. How do we de-risk amid ecosystem change?
5. What new partnerships should form?
6. Where opportunities for top-quartile entities?
 - Disruption always creates them
7. What else do we need to know, and soon?

