

THE STORY OF CRESCENT MAGNOLIA

Realizing the Beloved Community



**A resource manual for housing providers to foster the development of senior
housing in an affordable home ownership model**

Honoring the work of Habitat for Humanity of Orange County, North Carolina

*Chapel Hill NC * 2021*

PREAMBLE

Crescent Magnolia is a neighborhood of 24 connected single-story townhomes in the town of Hillsborough, North Carolina, USA. It is nested on 3 acres at the edge of a larger mixed-use development called Waterstone. The land for Crescent Magnolia was donated by the developer to fulfill the requirements for affordable housing called for by the Town of Hillsborough. Crescent Magnolia was developed by Habitat for Humanity of Orange County, NC and designed for homeowners ages 55 and older. The home ownership model for older adults is considered an innovation within the typical scope of work by Habitat for Humanity affiliates.

This resource manual provides an overview of the origins, design, implementation, and impact of Crescent Magnolia. Its aim is to inform and encourage affordable housing providers and other interested parties to build similar models of senior housing. In addition, highlighting what has been accomplished with Crescent Magnolia inspires hope for further realization of the *Beloved Community**.

**see Introduction for an overview of the Beloved Community*

ACKNOWLEDGEMENTS

This work is the culmination of 18 months of collaboration between:

- Habitat for Humanity of Orange County, North Carolina
- Residents of Crescent Magnolia, Hillsborough, NC
- The Partnerships in Aging Program of the University of North Carolina at Chapel Hill
- Graduate students from the Division of Occupational Science & Occupational Therapy , Department of Allied Health Sciences at UNC-Chapel Hill
- Numerous past and present Habitat volunteers and board members

It represents an understanding of Crescent Magnolia gained through:

- Interviews with the current and past CEO of Habitat for Humanity Orange County
- Interviews with current and past board members
- Focus groups with Habitat staff members representing all service divisions
- Interviews, oral histories and photo elicitation projects with CM homeowners
- Meetings with Habitat Homeowner Services staff members
- Attendance at homeowner dedications, potlucks and volunteer workdays
- Collaboration with Habitat staff for grant identification and submission
- Consultation in the early stages of planning for aging-in-place design

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- Community Home Trust
- Orange County Department on Aging
- Orange County Board of County Commissioners
- The Town of Hillsborough, North Carolina

Authored by Dr. Jenny Womack
UNC Partnerships in Aging Program and Division of Occupational Science & Occupational Therapy
<https://www.partnershipsinaaging.unc.edu>
jwomack@med.unc.edu

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INTRODUCTION

Welcome to Crescent Magnolia, a *Beloved Community*

In January of 2018, Habitat for Humanity International unveiled a nationwide initiative to honor the concept of the *Beloved Community* through a series of projects marking the 50th anniversary of both the death of Dr. Martin Luther King, Jr. and the passage of the Fair Housing Act. The *Beloved Community* was advanced by Dr. Martin Luther King, Jr. as an achievable goal for peaceable co-existence by people committed to nonviolence and justice. According to the King Center:

Dr. King's Beloved Community is a global vision in which all people can share in the wealth of the earth. In the Beloved Community, poverty, hunger and homelessness will not be tolerated because international standards of human decency will not allow it. Racism and all forms of discrimination, bigotry and prejudice will be replaced by an all-inclusive spirit of sisterhood and brotherhood.

<https://thekingcenter.org/king-philosophy/> (©2020)

Habitat for Humanity of Orange County NC aligned their innovative senior housing project with this concept. Designating Crescent Magnolia - a neighborhood designed to advance access, equality and opportunity - as a *Beloved Community* seemed fitting. Further, this designation allowed Habitat for Humanity of Orange County to honor a long-time supporter and embodiment of the *Beloved Community*, Reverend Robert (Bob) Seymour. As the announcement on the affiliate's website noted:

When searching for someone in Orange County who was vital to pursuing the Beloved Community [...], Reverend Bob Seymour came to mind. Reverend Seymour was the pillar who helped start the Orange County Habitat for Humanity affiliate back in 1984 through Binkley Baptist Church where he was the senior pastor for 30 years. He spent his life pursuing justice and fairness for families throughout Orange County, and was able to meet Dr. King during his time as a civil rights activist. [...]. We are honored to name the first building in our new senior housing development after Reverend Bob Seymour.

From:

<https://www.orangehabitat.org/beloved-community>



Photo of HHOC CEO Jennifer Player and Rev. Bob Seymour

Rev. Bob Seymour died October 11, 2020 at the age of 95. He was present at the dedication of the first building in Crescent Magnolia

PASSION INTO PURPOSE

The Origins of Crescent Magnolia

Crescent Magnolia is a community borne from a convergence of three factors: a gift of land, the passion of the former President and CEO of Habitat for Humanity of Orange County (HHOC), and the opportunity presented by a county bond referendum for affordable housing. As the idea took root, it was manifest through the commitment and adaptability of multiple stakeholders, including the HHOC board of directors and staff and the town of Hillsborough NC.

Outline of key elements covered in this section:

- Habitat for Humanity Orange County leadership identified an unmet need and seized available opportunities to act on it
- The 2018 Orange County Senior Housing Report raised awareness that affordable senior housing is in critically short supply and seniors are the most cost-burdened group in the county. 28% of homeowners and 56% of renters over the age of 65 pay more than 30% of their monthly income on housing.
- Initial funding was secured through a county Affordable Housing Bond referendum
- A strong site committee bringing skills in negotiation, planning and development, and site layout made key contributions early in the process .
- The HHOC Board of Directors committed to stay true to their fundamental mission to invest in home ownership rather than pivot to a home rental model
- HHOC collaborated with the Orange County Department on Aging and the UNC Partnerships in Aging program to reach potential residents and identify key design features of the community
- Staff of Habitat for Humanity of Orange County adapted to older adult homeowners by exploring and implementing new policies and practices.

Background:

The 3 acres of land on which Crescent Magnolia is built was offered to HHOC in 2013 by Community Home Trust of North Carolina (CHT), who had received it from the developers of the Waterstone neighborhood. CHT owned the land through the economic downturn of 2008 and in the intervening time underwent a change in mission away from new home construction. HHOC was poised to realize the original goal of building affordable homes on the land, and accepted the offer from CHT. For more specifics about the site, location and development of the land, please see the section on **PLACE AND SPACE**.

The origin of the idea for the Crescent Magnolia community is credited to the former (and first) Executive Director of Habitat for Humanity of Orange County, Susan Levy. Her interest in senior housing stemmed from experiences with her own mother's later-life housing needs, when she began to realize the lack of affordable, stable and safe housing options for older adults. Susan also notes that Habitat International had begun their home repair program around 2013-2014, and as the HHOC affiliate became involved in this program, the needs of older homeowners became even more apparent. These influences solidified her initial passion: it was time to act

on the dearth of affordable senior housing, and Habitat of Orange County had a ready opportunity to do so.

Quoting Susan:

It was a series of little things combined with opportunity. I wasn't sure how we were going to do it, I just knew that somehow, we needed to be involved in senior housing. We were 'intelligently ignorant' about what that meant. We knew how to build neighborhoods, but needed to know more about building senior housing in our context. (Interview with Susan Levy, May 2020)

Given that the work of Habitat has traditionally been oriented toward building single family homes for young families, Susan reached out to the national Habitat Aging in Place program to determine what, if any, models existed within Habitat for senior housing. She connected with an affiliate in Florida who had built senior housing rentals but that model didn't match what Orange County had in mind. She also reached out through Habitat conferences and communication systems and consulted with a different regional affordable housing developer who specializes in senior housing. No other Habitat affiliate with related experience was identified, and no one appeared to be involved in senior housing using a home ownership model. It was at this juncture that passion for addressing this gap turned to purpose.

In 2016, Orange County NC passed a five-million-dollar bond referendum for affordable housing, and HHOC became one of the original grantees. This, along with funds allocated from the larger neighborhood developer provided solid financial footing for the idea of Crescent Magnolia to move forward. A site selection committee that had consulted on acceptance of the land gift was re-activated to negotiate with the developers of the adjacent neighborhood about rights-of-way, and an architect with experience in accessible design and building was hired for the project. The HHOC Board of Directors committed to maintaining their original mission of home ownership rather than move to a rental model for seniors, and HHOC staff began the task of crafting a fund-raising strategy, and adapting the marketing, lending and construction practices for senior homeowners (see additional details in the **POLICIES AND PRACTICES** section).

HHOC also strengthened a key collaboration with the Orange County Department on Aging (OCDOA), tapping their skills in needs assessment, knowledge of senior-friendly design, and community engagement. Drawing on the knowledge and capabilities of the UNC Partnerships in Aging (PiAP) program, the OCDOA and HHOC crafted a plan for learning from older adults about housing needs and desires, and dedicated the work of a PiAP intern to the cause. This intern conducted focus groups with older adults throughout the county who would be eligible for Habitat home ownership, and documented that input for HHOC; notably, the architect for the project also attended those focus groups to learn directly from the participants.

In summary, moving from an initial passion for addressing the gap in affordable senior housing to fulfilling that purpose was built on a foundation of tangible opportunities in terms of land and financing, but relied on key commitments and partnerships to move forward.

PLACE and SPACE

The location, the town, the neighborhood and the homes of Crescent Magnolia

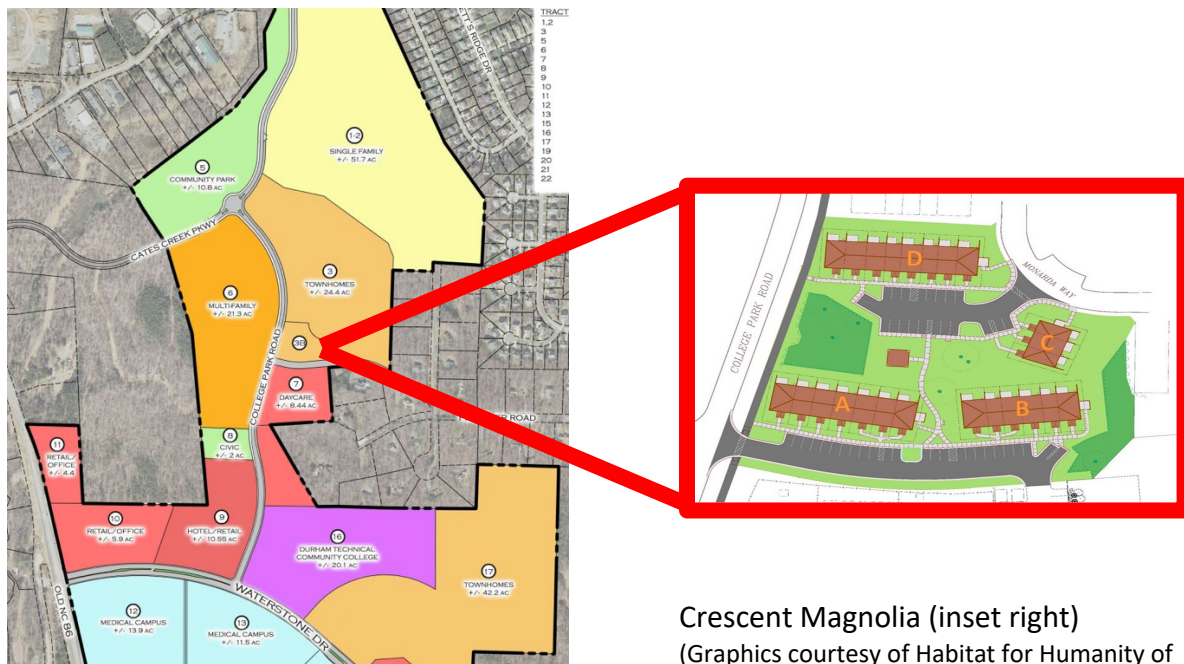
The Location:

The homes of Crescent Magnolia are built on 3 acres in the township of Hillsborough, North Carolina, at the edge of a larger mixed-use development called Waterstone. These three acres were donated first to Community Home Trust of Chapel Hill, NC in partial fulfillment of the affordable housing stipulations that were part of the town's approval for the Waterstone development. Community Home Trust then donated the land to Habitat of Orange County (see initial section on **PASSION INTO PURPOSE**).

The Town:

Hillsborough, NC is a town of just over 7,000 people (2018 estimate) and the seat of local government in Orange County, NC. The town's history is rooted in a Native American settlement situated along the banks of the Eno River prior to and during the 1700s. An historic downtown area commemorates Hillsborough's status as the first site of the North Carolina General Assembly during colonial times. The history of Hillsborough is intertwined with both Revolutionary and U.S. Civil War events, and despite its relatively small size at present time, holds prominence in the founding of the state of North Carolina.

Hillsborough's north and south are separated by the Eno River, and the Waterstone development is in the southern portion of town along a corridor that has been developed within the last decade with construction of the UNC Healthcare Hillsborough hospital and a branch of Durham Technical and Community College in addition to other residential areas.



Crescent Magnolia (inset right)
(Graphics courtesy of Habitat for Humanity of
Orange County, NC and Douglas Call)

The Waterstone Development (left)

Interviews conducted with Habitat staff, Crescent Magnolia residents and members of the Board of Directors were uniformly positive about the relationship with the town of Hillsborough. Below are some narrated examples of positive aspects of the relationship:

- Habitat construction staff noted that town and county building inspectors had been very supportive throughout the construction process, often giving tips for improvements along the way so that there wouldn't be any surprises at the time of final inspections
- Donors to Habitat for Humanity of Orange County from the Hillsborough area increased in response to Crescent Magnolia. In addition to a substantial first-time donation of \$125,000 from the Town of Hillsborough, development staff shared stories about donors increasing as the buildings went up; Hillsborough residents would drive by to see the progress and reach out to support the project. There is a feeling that the town warmly embraced the neighborhood and identified it proudly as part of their larger community; this was reinforced by the presence of town officials at several homeowner dedication ceremonies.
- Both the current and former CEO of Habitat for Humanity of Orange County noted the importance of the backing they received from the town of Hillsborough in the form of letters of support when applying for the county bond funds; the outcome has been a win-win situation given that Hillsborough can to-date boast one of only two completed projects out of the five funded by those initial grants.

The Neighborhood:

Macro neighborhood: Waterstone and surroundings

The Waterstone neighborhood was developed by the Ashton Woods company, and is a 313-acre mixed use master-planned community that includes 528,000 square feet of commercial space and 823 residential units. Waterstone was built on a bluff above the Eno River and its terrain is slightly hilly with a community park on its northern border. Residents have access to walking trails and a dog park and are close to public transportation via the Triangle Transit and Orange Public Transit stops at the adjacent branch of Durham Technical and Community College (site depicted in purple in the above map). Crescent Magnolia residents have access to these amenities but may not use the Waterstone pool or clubhouse as part of the negotiated agreement for lower HOA dues (see section on **POLICIES AND PRACTICES**).

A Hillsborough hospital facility that is part of the University of North Carolina healthcare system was completed along the southern border of the Waterstone property in 2015, and hosts the only accredited geriatric emergency department in the state of North Carolina. The 83-bed facility is considered instrumental in extending accessible healthcare into the more rural areas of the county north of Hillsborough, as well as offering more user-friendly parking and public transportation access. The hospital is located one-half mile from Crescent Magnolia.

The Little School, a preschool adjacent to the south side of Crescent Magnolia, deserves special mention as a neighbor to this community. In addition to providing an opportunity for alternative sweat equity, the preschool staff and children take frequent walks up the hill to Crescent Magnolia, waving at residents as they pass. The preschool director also has high hopes for enhanced intergenerational contact once the COVID-19 pandemic abates, a desire that was reinforced by a thoughtful gesture on the part of the Habitat construction staff, when they rescued a “magic tree” from the woods that previously stood between The Little School and Crescent Magnolia, and transported it to the preschool playground where it is much beloved by the children. (*CJ Hacker: Intergenerational project, March 2020*)

Moving about in the broader neighborhood is possible on foot, via automobile and through the use of public transportation. Sidewalks abound throughout the Waterstone development, and extend from Crescent Magnolia past the Little School and to Waterstone Drive, which is a 4-lane boulevard on which the hospital and community college are located. Both protected and unprotected pedestrian crossings allow for access to the hospital on foot. Private automobiles are the most common means of moving about the community for Crescent Magnolia residents (*A. Munier: Transportation survey, March 2020*), and there is ample parking adjacent to the dwellings in the immediate neighborhood. Public transportation is available via Triangle Transit, which serves the Durham Technical and Community College (a ½ mile walk from Crescent Magnolia) as well as the UNC Hillsborough Hospital. In addition, a stop on the Hillsborough Circulator, a route of the Orange County Public Transportation system that circles town landmarks, including the northern Orange County senior center and downtown Hillsborough, was added to the community college campus in response to the building of Crescent Magnolia.

Micro neighborhood: Crescent Magnolia

Crescent Magnolia consists of 24 homes clustered in four buildings with between 3 and 8 units in each building. Units in each of the buildings are attached single-story townhomes with exterior maintenance and grounds maintained by the Waterstone HOA. The units surround a green space with a centrally-located gazebo and sidewalks leading to and from each of the buildings. Parking spaces are adjacent to the buildings, and the neighborhood is bordered to the north by Waterstone townhomes and to the south by a preschool.



Figure: Crescent Magnolia neighborhood (Graphic courtesy of Habitat for Humanity of Orange County and Douglas Call)

Funds for the gazebo were donated by Blue Cross Blue Shield of North Carolina; the gazebo serves as a central gathering space for neighbors, as well as an event space for Habitat functions. Even before it was erected, the site of the gazebo was used for hosting Susan Levy's retirement party; several Hillsborough town officials attended the function and were complimentary of plans for the gathering space. Residents make frequent reference to possibilities for its use once the COVID-19 pandemic subsides. In one of the projects carried out by graduate students, Crescent Magnolia residents highlighted the gazebo as the center of the community (*S. Winter: Crescent Magnolia observations; March 2020*).



The Gazebo at Crescent Magnolia (photo J. Womack 2020)

The Homes:

There are three types of housing units in Crescent Magnolia:

- 1) one-bedroom plus a study niche (792 sq feet)
- 2) one-bedroom (720 sq feet)
- 3) studio (576 sq feet)

Based on the first 22 units sold, the average sales price is \$153,500 and the average total housing payment is \$840, including mortgage principal, HOA dues, and monthly escrow for taxes and insurance.

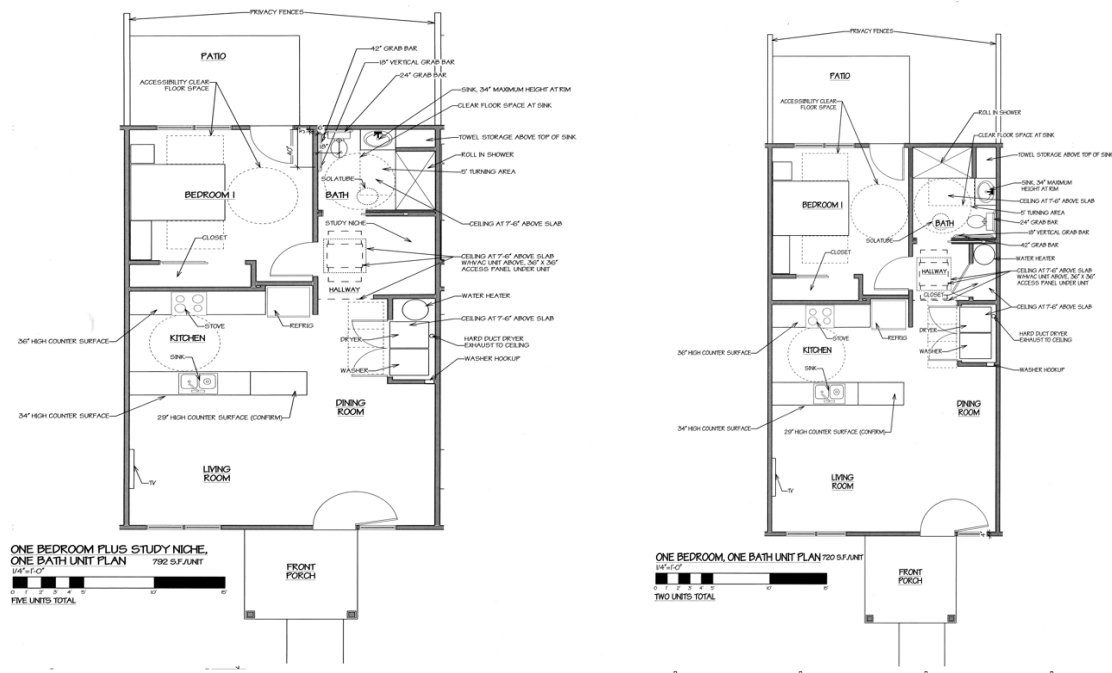
The small size of the units is suspected to have been a challenge in terms of homeowner recruitment, although some current homeowners express increased satisfaction with the smaller space, stating that they were “forced to prioritize their most treasured possessions” (*S. Dorsey interview with homeowner, March 2020*), which they reported as a positive process. Decisions about who would occupy which unit were also made using a lottery system, which

was not amenable to some prospective homeowners, as they were only interested in larger units. One current homeowner chose a studio unit precisely to secure her place and ensure early move-in.

Each unit has a front patio that is public-facing and adjacent to other neighbors as well as a more private back patio with high wall dividers on two sides to separate the patio space from that of the adjoining neighbors. There are no steps to navigate from the parking lot through the entry and throughout the home, something that was mentioned numerous times by construction staff, residents and volunteer builders as a defining feature.



Front and Rear views of units at Crescent Magnolia (photos J. Womack 2020)



ONE BEDROOM PLUS NICHE PLAN (left), ONE BEDROOM PLAN (right) (Habitat for Humanity of Orange County)

Design for Aging in Place:

Within the home, other design elements were incorporated to optimize aging-in-place:

- Lower counter tops in kitchen
 - 34" at sink
 - 29" workstation
- Roll-under sink
- Raised electrical outlets
- Luxury vinyl plank flooring for durability and ease of mobility
- Bathroom
 - Pocket door to allow easier access
 - Comfort-height toilets
 - Grab bars on bathroom walls
 - Walk-in/roll-in shower with adjustable shower head
- Front load washer and dryer raised for easier access and with storage space below
- Attention to enhanced lighting throughout, including solar tube-style skylights in the bathrooms
- Open floor plans to maximize ease of movement throughout the home (and potentially accommodate future mobility devices)

Many of these features were identified in consultation with the Orange County Department on Aging and community focus groups, although some of them differed from what had been suggested by prospective homeowners in early focus groups. In particular, focus group participants strongly preferred traditional tubs to walk-in showers, but for this feature the experience of the architect and occupational therapists at the Orange County Department on Aging prevailed, due to the longer -term benefits for function and safety offered by the walk-in shower option. In contrast, the solar tube skylights were installed in direct response to focus group participants who emphasized to the architect the need to maximize light in the units.

In interviews with members of the Habitat for Humanity of Orange County construction staff, it was evident that their concept of aging-in-place extended well beyond the in-unit structural features; they took pride in creating features such as interconnecting sidewalks and seating options in the common areas that would support aging-in-community and social interaction. They emphasized multiple times that aging-in-place features that are not cost-effective for the homeowner impose a different kind of burden than inaccessible physical features, but ones that are equally important to consider. (*M. Sharer: Aging-in-Place project; March 2020*).

The construction staff, as well as current CEO Jennifer Player, offered interesting perspectives when they each emphasized the balance between promoting *stability* and *mobility* in building senior housing. They described that the physical structures and the cost effectiveness of the units result in *housing stability*, while the home ownership option creates *economic mobility* and the attention to accessible outdoor spaces and transportation promotes literal *physical mobility*. The latter mobility extends beyond Crescent Magnolia in connecting residents with the broader community.

Design for energy efficiency:

The Crescent Magnolia homes are certified as energy-efficient through the National Association of Home Builders green building program based on the use of:

- Site placement that optimizes climate exposure
- Solatube™ skylights in bathrooms
- Fire-rated walls
- Low-E window glass
- Mini-split HVAC units mounted in the attic spaces
- Landscaping that minimizes water demands

Construction staff reported that the mini-split HVAC units, while common in European construction, are more rarely used in multi-unit construction in the U.S. Because of this, as well as their placement in the attic spaces, there were some challenges in communication with subcontractors unfamiliar with this installation. The attic location also means that Crescent Magnolia homeowners will not be changing their own HVAC filters, but instead will have ongoing support from HHOC for this routine maintenance task.

Ceiling heights are elevated in the Crescent Magnolia homes in order to optimize feelings of spaciousness in relatively small living quarters. Due to the ceiling height, the fireproof double drywall needed to extend farther up than usual, a task that met with resistance from the drywall subcontractors. In response, the volunteer building team learned how to install the drywall in this configuration and completed the necessary drywall extensions in each unit.



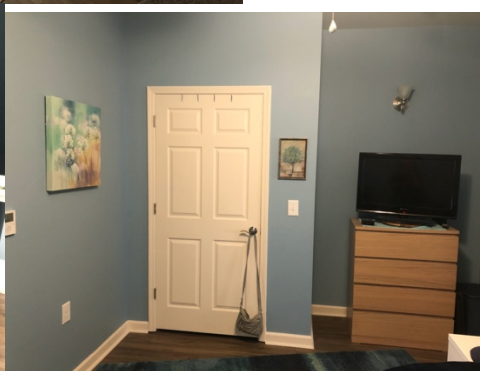
Drywall construction: main living area.



Sola-tube in bathroom interior



(Shower insert and bathroom layout / Construction Photos D. Call and J. Womack, 2020)



INTERIOR PHOTOS OF COMPLETED STUDIO UNIT: CRESCENT MAGNOLIA
(Photos: Habitat for Humanity of Orange County, NC)

PEOPLE

Those Who Make a House a Home

Although the residents of Crescent Magnolia form the heart of this new neighborhood, there are many people who have – and will continue to – contribute to its existence and its potential. In this section, the groups of people who have made possible the realization of this Beloved Community are highlighted for their contributions toward creating the built environment as well as providing the gifts of their time, skills and presence to create homes from houses.

The Residents of Crescent Magnolia

The neighbors who now reside in the Crescent Magnolia community have at the time of this writing settled in to their first winter season in their new homes and are managing everyday life in the context of the COVID-19 pandemic that began in Spring 2020. The construction trailers are gone from the site, and the routines of the neighborhood – although undeniably altered by the pandemic – are beginning to emerge as people come and go from their homes to visit on their porches, check their mail, and move in and out of Crescent Magnolia for work, volunteering, and community life.

Throughout the background work for this project on the Crescent Magnolia neighborhood, approximately three-fourths of the residents took part in some aspect of data collection. Six residents offered oral histories of housing experiences throughout their lives. Nineteen residents provided responses to a transportation survey and ten residents participated in various graduate student research projects exploring views on home ownership, moving and setting up home in later life, and their desires regarding social interaction with new neighbors. The graduate students who carried out these projects are listed in the Acknowledgements section. The results of their work are synthesized here for brevity; further details are available through the manual's author.



Profile of Residents (as of December 2020):

The new homeowners in Crescent Magnolia are primarily female, single, and live alone. One married couple occupies a one-bedroom+ unit that provides a good fit for their spousal caregiving situation. The racial and ethnic makeup of the community is 8% Asian/Asian-American, 38% Black/African-American and 54% White; 8% identify as Hispanic/Latinx. Over half of the residents have extended family, including children and grandchildren, and many have owned homes in the remote past. Approximately 40% of the Crescent Magnolia residents continue to work in either part-time or fulltime paid employment situations.

Housing History:

Six oral histories collected with prospective Crescent Magnolia residents in the summer of 2019 illustrate the influence of experiences with housing over a lifetime. For older homeowners, previous life experiences with housing stability, safety and affordability shape the way in which they think about the opportunities and realities of Crescent Magnolia:

- The experiences of these Crescent Magnolia residents were marked by multiple and sometimes traumatic changes in housing status (divorce, drastic financial changes, homelessness, dependence on others for housing, etc.)
- Expectations regarding “home” are rooted in these personal histories, and characterized by cautious optimism, wariness, and skepticism
- There was a consistent view that Crescent Magnolia was a “kick start” to a new life and that the support from Habitat for Humanity was critical in developing trust

(Student’s depiction of these histories shown below)



(M. Bland: Oral History Project, Summer 2019)

Transitions - Moving and downsizing in later life:

Existing research on relocation in later life suggests a process marked by loss and decline, with a period of disruption followed by reorientation. Interviews and a photo project conducted with Crescent Magnolia residents revealed that they describe their experiences in a very different way. These residents indicated that they managed moving both by planning ahead and remaining flexible during the process. They felt optimistic about the life transition in which they were involved, and anticipated a positive change in their overall quality of life. The supports provided by Habitat for Humanity of Orange County, such as classes offering tips on downsizing and opportunities to meet neighbors prior to moving, eased their transition. Several aspects of this positive view of relocating and downsizing are notable:

- Although none of the residents felt they currently needed the aging-in-place design features that are part of their new homes, they indicated that having them available provides peace of mind that in the future, they will not have to move again due to a change in functional abilities.
- Previous life challenges were perceived as having increased residents' resilience for adapting to change at this stage of life
- The process of moving was not disruptive to residents' habits and routines; maintaining continuity of routines helped them to adjust to their new homes
- The positive outcomes anticipated by the move greatly outweighed concerns about moving into smaller space
- While downsizing was viewed as a challenge by some, others saw it as an opportunity to determine the relative importance of their material possessions
- Objects that the homeowner decides to retain represent the most important aspects of their lives and can help turn a house into a home

(L. Hart: Transitions project, March 2020)

New Neighbors:

Three Crescent Magnolia residents, two women and one man, participated in multi-part interviews about their hopes and desires regarding social interaction within their new neighborhood. The results of these interviews revealed a mix of desire for connectedness with neighbors along with hopes for privacy. Of the top five reasons homeowners sought to move to Crescent Magnolia, three of them were related to interaction with others:

- Seeking a sense of community
- Seeking mutual support
- Desire to live near peers of a similar age

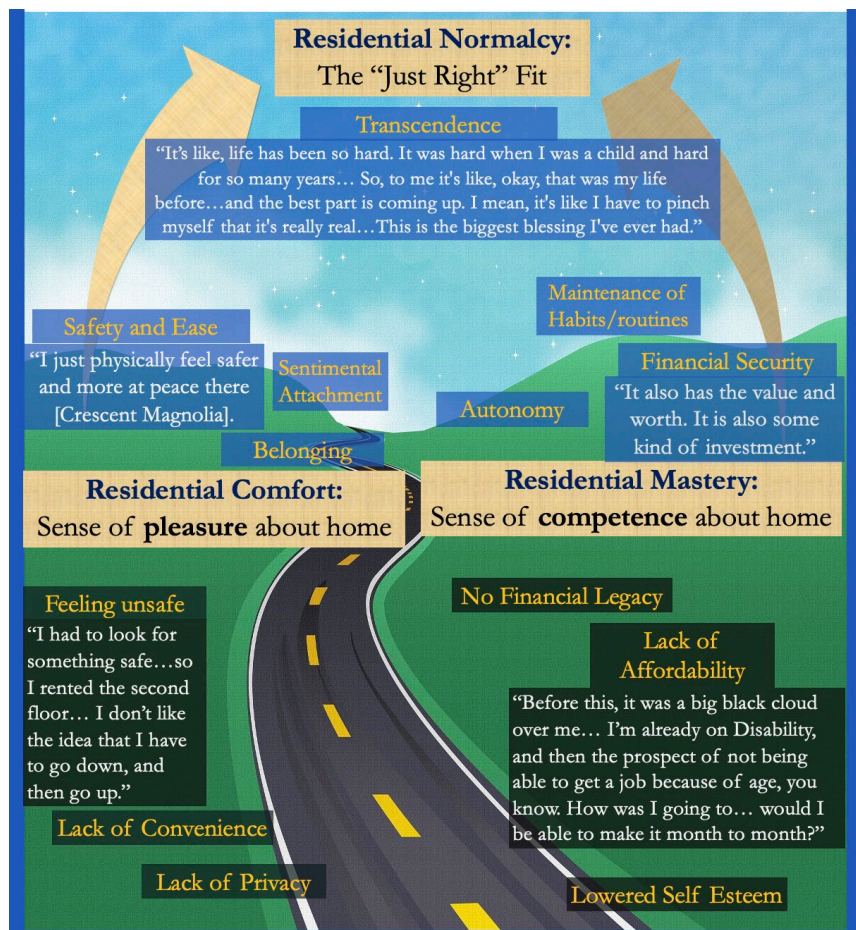
Balancing this desire for connection with others was an equally strong desire for autonomy, with residents reporting that they appreciated the design of the neighborhood so that they “wouldn’t have to rely on others to do basic daily things”. Overall, the results of these interviews suggested that Crescent Magnolia homeowners are seeking mutual support from others “in the same boat” (referring to both age and being Habitat homeowners), while also looking to become involved in a broader community. Both the broader community and the surrounding neighborhood were described as essential supports when the physical and social challenges associated with aging will press residents to rely on one another for assistance. (*G Wells: Social participation project, March 2020*)

The Meaning of Home Ownership:

The concept of residential normalcy (or satisfaction), introduced into gerontology literature in 2017¹, suggests that the ‘just right fit’ for older adults in their later-life housing is a combination of *residential comfort* (a sense of *pleasure* about home) and *residential mastery* (a sense of *competence* about home). Interviews with Crescent Magnolia residents about becoming home owners in a later stage of life revealed that they not only anticipated real benefits from their Crescent Magnolia homes in each of these areas, but that they could also identify specific reasons as to why residential satisfaction was lacking in their previous housing experiences (see summary below):

BARRIERS TO RESIDENTIAL SATISFACTION IN PREVIOUS LIVING SITUATIONS	ANTICIPATED BENEFITS FOR RESIDENTIAL SATISFACTION AT CRESCENT MAGNOLIA
Lack of safety in housing situations <ul style="list-style-type: none"> - Difficult interactions with younger neighbors - Late night noise and knocks on door Cost <ul style="list-style-type: none"> - Numerous rent increases - Sudden exorbitant rent increases - Having to return to or maintain work to afford rent Physical challenges when living on higher floors in multi-story complexes (considered advantageous for safety but not for mobility)	Enhanced safety: <ul style="list-style-type: none"> - Balance between privacy and community in outdoor spaces - Perception of safe neighborhood context Cost stabilization: <ul style="list-style-type: none"> - Consistent monthly expenses - Ability to leave a financial legacy for heirs Convenience: <ul style="list-style-type: none"> - Aging-in-place features when needed - Laundry facilities within the units - No-step passage from car to home - Exterior maintenance through HOA

Beyond these pragmatic aspects of residential satisfaction, an interesting revelation from interviews with Crescent Magnolia homeowners was how they described the opportunity to own a home as a sort of spiritual experience. Words such as “belonging” and “peace of mind” were used to describe an increased sense of comfort, and the overall experience was described as a sense of transcendence, using terms such as “blessing”, “divine intervention” and “the universe aligned”. Direct quotations from the residents are shown below in a graphic designed by one of the graduate students.



(D. Cowan: residential normalcy project, March 2020)

REALIZING THE
"JUST RIGHT" FIT

EXPERIENCES WITH
BECOMING A
HOMEOWNER AT
CRESCENT
MAGNOLIA

EXPERIENCES IN
PREVIOUS HOUSING
SITUATIONS

Although this project captures Crescent Magnolia in its infancy and its longer-term impact on the lives of its residents remains to be determined, the *anticipated* impact of home ownership in Crescent Magnolia reveals potentially life-altering situations for some of the homeowners.

Habitat for Humanity of Orange County Staff:

The importance of the roles played by the past President and CEO of Habitat for Humanity of Orange County have already been documented in earlier sections of this manual. It is important here to note that current leadership and staff, some of whom have been hired during the progression of the Crescent Magnolia project, are universally supportive and well-informed about the project. Crescent Magnolia homeowners report a high level of trust in Habitat staff, and appreciate the efforts that have been made, particularly during the COVID-19 pandemic, to keep the community connected. Some of the actions and events sponsored by HHOC that have garnered particular mention by Crescent Magnolia residents are:

- Being warmly welcomed into the Habitat offices as prospective applicants
- Being supported in sweat equity contributions on the construction site as well as in alternative placements

- Having the opportunity to meet future neighbors through Habitat-sponsored events such as dedications, potlucks and holiday gatherings
- Receiving support from homeowner services throughout the mortgage application process and in the move-in process
- Experiencing the flexibility of homeowner services in transitioning to virtual meetings and trainings online once the COVID-19 pandemic set in
- Having the opportunity to meet members of the Board of Directors and work with them to advocate for Crescent Magnolia and future senior housing projects

Habitat for Humanity of Orange County Board of Directors

The Board of Directors of Habitat for Humanity of Orange County represents a diverse and talented group of individuals committed to the creation of affordable housing. When presented with the idea for Crescent Magnolia, they recognized the challenges of undertaking an unproven community model, but listened with open minds. Ultimately, the Board made key decisions that resulted in the innovation that is Crescent Magnolia. By committing to their traditional model of home ownership as opposed to rental housing, they opened the door to the sense of legacy felt by Crescent Magnolia homeowners. The Board of Directors is recognized not only for this commitment to home ownership, but for their longevity of service and their skills in advocating for further commitments to affordable senior housing.

(M. McGee, Board of Directors interviews, Summer 2020)

Habitat for Humanity of Orange County Volunteers

Among the people mentioned as having made important contributions to Crescent Magnolia, the site selection committee and construction volunteers received multiple mentions for their invaluable skills and generous donation of time.

- The site selection committee members, volunteers skilled in real estate development, finance and engineering, were key to early negotiations that secured construction partnerships and resulted in reduced HOA fees while retaining some neighborhood amenities. The main road in Crescent Magnolia is named for a site selection member.
- The construction volunteers came from numerous groups and organizations and consisted of both long-term volunteers, such as the highly-skilled “Wednesday crew”, as well as people who were new or returning to either Habitat or construction as a whole, including people from the Waterstone neighborhood, volunteers with a “Women Build” day, numerous student groups from nearby universities, and faith community members who felt called by the *Beloved Community*.

Rev. Bob Seymour and family

Over the course of his life, Reverend Bob Seymour made numerous and invaluable contributions to the well-being of older adults in Orange County and beyond. Lending his name and vision to the Crescent Magnolia project ensured its success through the commitment of funds and time from many who admired his wisdom, generosity and commitment to civil rights. His family and members of his faith community multiplied his influence through their generous gifts. Reverend Seymour embodied the *Beloved Community* that lives on in Crescent Magnolia.

POLICIES AND PRACTICES

Adapting to new realities about affordable senior housing

From the beginning, the leadership and staff of HHOC realized that they could not rely solely on their traditional policies and practices as they undertook the building of Crescent Magnolia. Departures from tradition spanned the continuum of work from soliciting donations, to designing the properties, to expectations for sweat equity performed by future residents, as well as mortgage applications and homeowner services. In almost every area of their work, they pivoted first in response to building homes for older adults, and then in the Spring of 2020, pivoted again in response to the COVID-19 pandemic. The latter is important to acknowledge, because the pandemic not only brought significant disruptions to practices such as engaging volunteer builders, but also reinforced other practices that had been initiated in response to building for seniors, such as modifying the format for homeowner trainings. Some of these transitions are viewed as positive changes that will be adopted as ongoing practices.

Interviews with both the current and former CEOs of Habitat for Humanity of Orange County, two current BOD members, and multiple staff members whose roles spanned the practices that were transformed, were instrumental in understanding the adaptations to typical policies and practices. Input from Crescent Magnolia residents was also valuable in further understanding the press for, and impact of, these adaptations.

Due to the variety and number of modifications that were mentioned, they are offered here in outline format to capture the key elements, given that the details will be context-specific:

- I. Changing mindsets
 - a. Board of Directors
 - i. The role of a **Visionary** (Susan Levy) was cited by BOD members as crucial
 - ii. The BOD of HHOC was never resistant to Crescent Magnolia, but also needed to be encouraged to believe that the project was attainable
 - iii. Commitment to a home ownership model for seniors was a critical juncture; at this point the dedication to success deepened
 - b. Staff
 - i. Awareness emerged throughout the process that engaging with senior homeowners required more frequent contact and communication
 - ii. Staff realized that communicating about opportunities and processes with adult children and significant others of applicants was key
 - iii. Construction staff reported the need for increased flexibility throughout the construction process due to the inclusion of several novel aspects of the build (See the section on **PLACE and SPACE** for details)
 - c. Potential Residents
 - i. Many older adults who attended early information sessions were unused to/skeptical about being considered candidates for home ownership

- ii. The housing history of older adults influenced how they perceived the opportunity for home ownership (see additional information in the **PEOPLE** section). Some regarded it as too much responsibility.
 - iii. Potential residents questioned the design, construction and home maintenance plans more thoroughly than other potential homeowners
- d. The influence of home repair work
 - i. A board member who has long been involved in home repair initiatives talked about the effects of seeing numerous homes ill-equipped for aging in place; this strengthened interest in building for aging in place
 - ii. Staff members involved in home repair work note how many older adults are in difficult situations due to homes that haven't aged well with them
 - iii. Experience in home repair has led Habitat staff and BOD to consider what it would mean to build all of their communities for lifespan occupancy

II. Development and Funding

- a. Realizing the Beloved Community
 - i. Committing to Crescent Magnolia as a manifestation of the Beloved Community concept was instrumental in appealing to supporters
 - ii. The positive influence of Reverend Robert Seymour, a well-respected community leader, was key to success (see **INTRODUCTION** for details)
- b. Identifying potential donors
 - i. The goal of affordable senior housing was compelling to some donors who were not otherwise engaged with Habitat
 - ii. Personalizing the message (relating senior housing to grandparents/older family members) was key to appealing to new donors
 - iii. Unlike presentations to other audiences, development staff reported that presentations to audiences interested in senior housing often resulted in unexpected advice and offers for professional consultation
- c. Re-engaging previous donors
 - i. Faith communities had been the original backbone of HHOC and were re-engaged as donors and volunteers with Crescent Magnolia
 - 1. Staff reported the link with Rev. Seymour and the Beloved Community movement fostered this re-engagement
 - 2. Faith communities in the area are dealing with a "graying" of their congregations, strengthening the appeal of supporting senior housing as it is viewed as relevant
 - ii. Nearby major health systems re-engaged with donorship and volunteerism due to their support for affordable senior housing
 - iii. Both organizational and individual donors increased or renewed giving for the Crescent Magnolia project

III. Recruiting Potential Homeowners

a. Communication

- i. Both oral and written communication strategies required modification with senior homeowner applicants; staff report repetition was needed, but also that older applicants scrutinized information more carefully
- ii. Written documents were modified with larger font sizes and increased white space as well as streamlined content
- iii. Trust needed to be built around communication and honesty; the housing histories of some applicants – particularly abusive rental practices - made them wary of information until it was verified

b. Marketing

- i. Marketing was described by staff as more difficult with older adults; many were not interested in ownership, but many also reacted negatively to sweat equity requirements integral to the Habitat model
- ii. Marketing until recruitment was successful often required more points of contact to build a relationship than with traditional Habitat homeowners
- iii. Marketing required more overall time commitment to engage with enough older adults to secure viable applications
- iv. Marketing included expanded engagement with new community partners (senior centers, aging services organizations) to reach a broad enough audience to fill the available homeowner spaces

c. Attrition Among Homeowner Applicants

- i. Attrition was greater among the older adult applicants than other Habitat homeowner groups; some applicants dropped out after being approved due to changes in health status or concerns about the commitment
- ii. Attrition was decreased by attending to input from early focus groups. In particular, this led to a policy to buy back homes once the original homeowner could no longer live in them; equity is passed on to heirs, but they will not have the responsibility to handle selling the home
- iii. Attrition among applicants was also lessened through modified sweat equity requirements

d. The Qualification Process

- i. Home visits conducted by Habitat staff and board members that have traditionally been a part of the pre-qualification process for homeowners were reconsidered in the context of Crescent Magnolia for several reasons:
 - 1. Some applicants who applied, despite having connections to Orange County, did not live nearby, making it less feasible to conduct a home visit
 - 2. The COVID-19 pandemic stopped the practice of home visits due to the potential for spread of infection

3. Home visits were already under scrutiny by the HHOC staff due to the commitment of resources needed to carry them out
- ii. Home visits were suspended as part of the qualifying process for Crescent Magnolia and replaced with office and virtual visits
- iii. The current CEO of Habitat for Humanity of Orange County reflected on home visits as challenging from a social justice and equity standpoint given that both the potential homeowners and staff worry about biases.
- iv. In a significant departure from previous practices, Homeowner Services of HHOC has decided they will not re-institute home visits in developing future communities.

e. Financial Matters

- i. In the context of the Orange County NC housing market, the upper limit AMI to qualify for homeownership in Crescent Magnolia was raised from 60% to 80% AMI to allow for a broader spectrum of financial situations in later life.
- ii. The process of qualifying applicants financially required more consideration of savings in the context of older adult applicants
- iii. There was a greater variety of income situations among the older adult homeowners than traditional Habitat homeowners which made underwriting more challenging: some are still working (but work was both fulltime and part-time), some live on fixed incomes from single sources, some on fixed incomes from multiple sources, and some are relying on savings from across their lifespan
- iv. The mortgage application documents were streamlined and modified with larger font, less text and overall, more user-friendly terminology
- v. Modifications to the mortgage application are noted by the VP of Homeowner Services to have been beneficial for everyone; these modifications will be retained for all applications
- vi. HOA dues had to be negotiated with the existing development into which Crescent Magnolia was built; the dues paid by residents of that neighborhood are too high to be affordable for Crescent Magnolia residents
 1. After repeated negotiations between the site committee and the developers of the existing neighborhood, a compromise was reached to allow Crescent Magnolia residents to pay a prorated HOA fee
 2. In return for the lower HOA fee, Crescent Magnolia residents will not have access to the amenities of the pool and clubhouse built for the residents of the existing neighborhood but will retain exterior maintenance and landscaping
 3. Crescent Magnolia will have a presence on the HOA board and residents are encouraged to be active participants in the HOA

IV. Working with Confirmed Homeowners

a. Sweat equity

- i. Habitat for Humanity of Orange County adopted new policies concerning sweat equity, primarily in terms of the type of activities that constitute sweat equity time
- ii. Sweat equity modifications were made in response to the physical and functional demands of work on the construction site which didn't always match the abilities of the homeowners
- iii. The total amount of hours required for sweat equity remained the same, but options for earning those hours were expanded:
 1. Volunteering at the neighboring pre-school
 2. Working in the Habitat office
 3. Working shifts at the Habitat ReStore
 4. Providing non-construction support at the construction site
 5. Volunteering with the county Department on Aging
 6. Attending trainings offered by the county Department on Aging (e.g., dementia education, transportation sessions)
 7. Attending volunteer leadership programs offered by the Town of Hillsborough NC (e.g., the Citizen Academy, the Sheriff's Academy)
 8. Volunteering to take part in research conducted by UNC-Chapel Hill graduate students and staff regarding Crescent Magnolia
- iv. Habitat staff realized that these alternative options for sweat equity would benefit homeowners in many situations, such as single parents who work fulltime and are challenged to be on the job site during the daytime. Due to this, the adapted sweat equity policy will continue in the future.

b. Homeowner Trainings

- i. HHOC has an existing training series for approved homeowners that needed to take into account a more varied group of learners in older adults, including differences in sensory capabilities, literacy levels and the involvement of adult children
- ii. In the context of COVID-19, trainings were adapted to a virtual platform, requiring that the staff ensure and support participation for older homeowners who had differing levels of technology access and skills
- iii. The modification of trainings to a virtual format has been very successful and will be adopted as routine in post-pandemic practices

c. Special events

- i. The dedication of Crescent Magnolia to Rev. Robert Seymour and its designation as a Beloved Community resulted in a ribbon-cutting ceremony to celebrate the kickoff of Crescent Magnolia, a first for HHOC

- ii. Because of the homeowner recruitment challenges, the Homeowner Services staff implemented a series of social gatherings (holiday potlucks, picnics) to bring prospective Crescent Magnolia residents together, a practice that the residents themselves now continue.
 - iii. The traditional home dedication ceremonies conducted by Habitat were also continued for Crescent Magnolia, with homeowners being celebrated in groups as each building was ready for occupancy.
- d. A note about housing history
 - i. Many Crescent Magnolia homeowners report circuitous histories with housing including pivoting back and forth between owning and renting, as well as experiencing situations with volatile rent fluctuations, housing insecurity, and concerns about safety
 - ii. While housing history seems to have negatively affected some willingness to own a home (see above), those who became homeowners in Crescent Magnolia report an enhanced sense of gratitude for the stability and security of their home (See section on **PEOPLE**)

V. Construction

- a. Building in an existing housing development
 - i. Construction staff described both challenges and supports while building in an existing neighborhood
 - ii. Challenges to this context included maintaining relationships with very close residential and business neighbors while also managing an active construction site
 - iii. Benefits of this context included support from the commercial neighbor (The Little School) which has ultimately strengthened their relationship, and some residents of the existing residential neighborhood becoming construction volunteers (See section on **PLACE and SPACE**)
- b. Constructing attached as opposed to stand-alone homes
 - i. The construction supervisor noted that constructing attached homes was not simpler than constructing stand-alone homes, and in some cases presented new challenges
 - ii. The enhanced firewall requirements for attached homes presented a challenge in terms of reluctance from subcontractors to do the additional work; volunteers eventually learned and completed this task
- c. Building according to ADA/accessibility guidelines
 - i. Although increased expense was encountered for building some of the accessibility features (most notably the walk-in/roll-in showers), construction staff reported they did not pose a daunting construction challenge (see section on **PLACE and SPACE**)

- ii. Collaboration with the Orange County Department on Aging helped to distinguish ADA accessibility features that were not necessarily related to residential construction from Universal Design features that would better support aging-in-place
- d. Green building
 - i. The construction supervisor realized as the project got underway that Habitat for Humanity of Orange County was exceeding their typical Green building level with the installation of ceiling-mounted, high efficiency HVAC systems and solar tubes
 - ii. The intersection between Green building and aging-in-place became clearer with the enhanced light offered by solar tubes, and the minimized energy costs achieved through the HVAC systems and added insulation
- e. Relationships with inspectors
 - i. The construction supervisor noted that city and county inspectors were very supportive of the construction process, key to the project being completed in a timely manner
 - ii. Inspectors offered helpful suggestions when visiting the construction site about the specific focus and expectations of future inspections, allowing the construction crew to problem solve and prepare in advance
- f. Relationships with subcontractors
 - i. Relationships with subcontractors were described as one of the more challenging aspects of the Crescent Magnolia project
 - ii. Challenges in working with subcontractors were related to a mis-match between the customized features built into Crescent Magnolia versus the standard, multi-unit construction they were accustomed to building
 - iii. The construction supervisor suggested that in a future project like Crescent Magnolia, he would advocate for pre-construction meetings with subcontractors to ensure mutual understanding of expectations

VI. Homeowner services

- a. Communication
 - i. The Habitat homeowner services team reports that working with older adult homeowners was characterized by more frequent communication about policies and processes
 - ii. Communication often extended beyond the homeowner to include adult children and other significant family members who homeowners wished to be involved in the process
 - iii. Written communication was facilitated by streamlining text and increasing font size on documents

- iv. Despite some early assumptions to the contrary, older adult homeowners were for the most part very adept with mobile and computer technologies and easily utilized email for communication
- b. Fostering connections
 - i. The homeowner services team instituted social gatherings for prospective Crescent Magnolia residents early in the process
 - ii. Potlucks and holiday gatherings fostered a sense of connection among future neighbors and were well-received by the homeowner group
 - iii. The homeowner services team reported that the pre-move-in social gatherings done in conjunction with Crescent Magnolia would also be useful in the development of other Habitat communities. The early introductions appear to have resulted in easier bonding between neighbors
- c. Ongoing relationship between Habitat staff and residents
 - i. Some of the features of the Crescent Magnolia community (e.g., HVAC filter maintenance and property buyback pledge) will ensure an ongoing relationship between homeowners and Habitat for Humanity of Orange County over a longer period of time than is typical for other Habitat communities
 - ii. The impact of this ongoing relationship remains to be determined, but Habitat staff report optimism about longer term relationships

VII. Advocacy

- a. Project-specific
 - i. The chair of the advocacy committee for the Board of Directors reports that engaging Crescent Magnolia homeowners in advocacy efforts has been key to making an impact on stakeholders
 - ii. Crescent Magnolia residents have been engaged in advocacy and public relations efforts including: media interviews, public speaking with potential funders, personal connections with legislators, and providing statements for video presentations
- b. Relative to senior housing
 - i. Highlighting personal stories of the impact of home ownership in later life has been met with enthusiasm by advocacy audiences
 - ii. Equating senior housing needs with family situations that everyone can identify with has decreased concerns about increased cost of building

LEGACIES

The story of Crescent Magnolia is replete with passion for an idea, commitment to making it happen, and the goodwill and exceptional skills of numerous contributors to the project. The story is unfinished; even as this manual is completed and made available to those who may benefit from the lessons of Crescent Magnolia, the new homeowners have yet to experience a full year in their new homes, the first blooming of Spring flowers, or the gathering of the entire neighborhood in their community gazebo. There will undoubtedly be more lessons learned, both challenging and inspirational. For now, the legacies of this innovative affordable senior housing community are offered up in the hopes that others will learn from the lessons and seize similar opportunities.

- Fundamental to the story of Crescent Magnolia is the willingness of the leadership, staff and boards of Habitat for Humanity of Orange County to move forward with conviction for providing affordable senior housing despite having no identifiable model to follow.
- Serendipity played a role in bringing together the factors that led to this opportunity, but acting on the opportunity consisted of equal parts vision, commitment and hard work.
- The Crescent Magnolia venture has transformed policies and practices for Habitat for Humanity of Orange County that hold promise beyond this project. These transformations were inspired by residents of Crescent Magnolia, and grounded in the resourcefulness and vision of Habitat staff.
- Deep collaboration between Habitat and local government, faith communities, businesses, universities and committed community members has been critical for the project's success.
- Skilled volunteers involved from the moment of conception to the last nail driven were essential in bringing Crescent Magnolia to reality
- Involving homeowners in all aspects of development, marketing and advocacy resulted in consequential messaging and responsive stakeholders
- Crescent Magnolia homeowners bring resilience from past life experiences, adaptability from challenging housing situations, and optimism borne of hope for a new start to their new community.

The end is reconciliation; the end is redemption; the end is the creation of the Beloved Community. It is this type of spirit and this type of love that can transform opponents into friends. It is this type of understanding goodwill that will transform the deep gloom of the old age into the exuberant gladness of the new age. It is this love which will bring about miracles in the hearts of men.

Dr. Martin Luther King, Jr.

The End of the Beginning

THE STORY OF CRESCENT MAGNOLIA:
Realizing the Beloved Community

Honoring the work of
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Dr. Jenny Womack, author
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