



# address

A BNIM INITIATIVE FOR EQUITABLE DEVELOPMENT

bnim



## ABOUT BNIM

BNIM is an innovative leader in designing high performance environments. BNIM's instrumental development of the USGBC, LEED, and the Living Building concept, combined with projects, methods, and research, shaped the direction of the green building movement. Through this involvement, the firm has redefined design excellence to elevate human experience together with aesthetics and building performance. In practice, this multifaceted approach to design excellence has yielded national acclaim, including the AIA National Architecture Firm Award, and consistent design recognition nationally and internationally. BNIM is Building Positive, a notion that describes how our practice leverages its collective capacity for design thinking to solve issues at every scale in a way that is focused on building the positive attributes of community, the built environment, and natural environment. Through an integrated process of collaborative discovery, BNIM creates transformative, living designs that lead to vital and healthy organizations and communities.

# address

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**bnim**

# Everyone needs an *address*.

An *address* can shelter you.

An *address* can keep you healthy.

An *address* can build your business.

An *address* can help you build wealth.

**An *address* is your home.**

**But affording a healthy, sustainable,  
connected, and wealth-building home is  
becoming more and more difficult.**

1 out of 3  
households pay  
more than

**30%**

of their income  
on housing

Harvard's Joint Center  
for Housing Studies

Housing  
makes  
up

**34%**

of U.S.  
household  
emissions

Environment  
International

Among  
low-income  
Americans, only

**33%**

own a home and  
only 20% have  
assets invested in  
the stock market

Federal Reserve







This initiative *addresses* the current state of housing development and its impact on social, financial, and environmental issues.

## Traditional development and design are not working.



The current, pervasive development model is a top-down approach that prioritizes rental apartments and single-family homes. This two-track approach, which often excludes local communities from the process, has exacerbated the affordability crisis and perpetuated economic segregation.



Traditional rental markets deny the ability to build wealth. Innovation is financing, design, and equity-building programs is needed to create less steep on-ramps to building generational wealth, project success and investments.



For most residential developments, the baseline energy code is the default. The first-cost driven market misses opportunities to create sustainable, healthy buildings that stabilize energy costs for residents and reduce carbon emissions.



**BNIM's *address* initiative brings a design-led development approach to housing affordability, community wealth-building, and sustainability.**

**We are breaking the traditional development mold.**

**Our design-led, people-focused approach begins and ends with the community. We work together with communities to solve the relevant challenges of today while creating a sustainable future. Through this approach, we are able to provide communities with beautiful design solutions, quality construction that lasts, and holistic positive impacts.**





# *address* Goals



## **Develop mixed- income, affordable housing**

Healthy and vibrant communities require housing that is affordable and mixed-income. Our primary focus is on the development, design, and construction of mixed-income, affordable housing that connects to individual community needs.



## **Build community, individual, investor wealth**

Existing and innovative wealth-building models have the potential to make development profitable and sustainable for investors while creating wealth for individual households and communities. We plan to explore and implement equitable and profitable financial models.



## **Design and construct sustainable buildings**

Sustainable buildings embody a critical component to mitigate global climate change. It is also vital to create healthy homes with stable utility costs. Drawing from a depth of experience and knowledge, we are prioritizing sustainable design and construction.

## *address* Vision

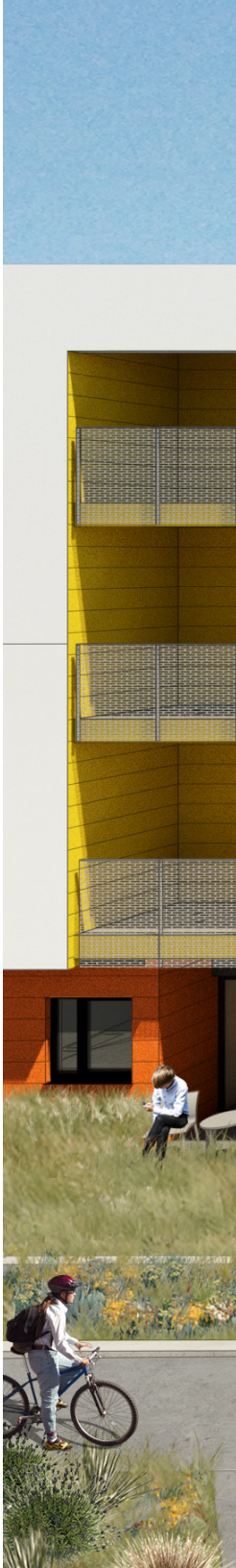
# Everyone has an affordable, healthy, sustainable home.

### **Mission**

We endeavor to develop and design affordable, mixed-income, sustainable housing through innovative and equitable financing models.

### **Model**

We are a development branch of BNIM that collaborates with partners focusing on healthy housing and community.









# *address* Process



## Community Need + Social Benefit

Our projects are born out of a community vision. To truly impact communities, it is critical to understand the community needs and wants. Through community and individual dialogues, planning initiatives, and previous efforts, we can begin to see impact opportunities and identify potential projects that will truly respond to the community's vision.

We value and have experience with community engagement and knowledge that creates deep partnerships to build consensus and create value.

While we have identified affordable, mixed-income housing as a focus, other development opportunities could include infill, mixed-use, not-for-profit, and commercial.

Through this type of development and focus on community, we aim to create social benefits beyond the existence of new buildings and tenants. We are dedicated to utilizing different pathways for community wealth-building and equitable growth.





## Partnerships

Each individual project requires a nuanced approach with the right collaborators. Partnerships have been at the core of our business since its inception. Through this experience, we have become adept at cultivating valuable, diverse, and mutually beneficial partnerships. Our approach to partnerships will create value such as:

- Project creation
- Synergistic expertise
- Community investment
- Funding



## Diversified Financing

Sufficient financing and capital are critical to the success of a visionary project. **Address** is developing a capital fund plan and preparing to utilize different financing strategies.

1. Pre-development capital
2. Private equity and loans
3. Public funding and loan products
4. Non-profit partnerships to access grants and additional funding/financing sources
5. Crowd-sourced/community funding, such as through a community investment trust
6. Combination of funding sources and loans
7. Utilize energy, sustainability focused funding options



## Sustainable Design + Construction

With each project, we strive to achieve beautiful, sustainable, integrated, and efficient outcomes. It is our goal to seek the best solutions for each situation while creating efficient and replicable strategies.

We focus on six goal areas including:

- Increasing efficiency and decreasing energy use
- Conserving and managing water
- Protecting ecology
- Promoting wellness
- Incorporating equity and inclusion
- Sourcing the most sustainable and appropriate resources

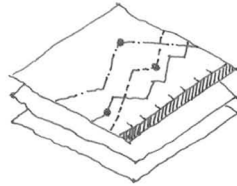
# *address* Layers of Design + Development

BNIM brings acknowledged leadership in the planning, design, and development of thriving urban communities. We believe cities provide a place for diverse people to interact and build relationships. Our cities should represent the most efficient systems for providing amenities, nurturing community and conserving resources. BNIM works with urban communities to reestablish vitality by crafting a clear vision and improving functionality. Bringing communities together to forge a vision for their shared goals and develop creative and practical solutions to move that vision forward is what we strive to do.

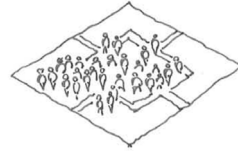
A key component to our process is to analyze, engage, and provide solutions to a broad range of issues facing communities including development and land use planning, transportation and infrastructure systems, economic development, community health and wellbeing, and environmental planning. BNIM has experience working with communities to discover and understand the many complex layers of a neighborhood's character; a process that has led to rewarding results. **This methodology allows BNIM to build capacity and identify creative and pragmatic opportunities that can be incorporated into individual properties to propel the community's vision for itself into the future.**







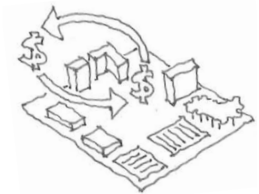
DATA & TRENDS



COMMUNITY PARTICIPATION



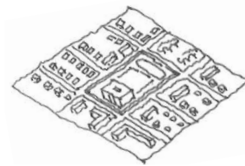
ECO REGIONS



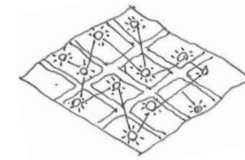
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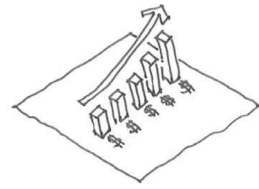
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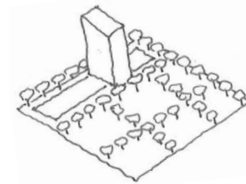
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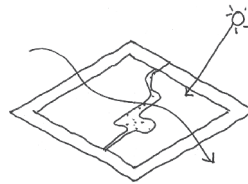
ART & CULTURE



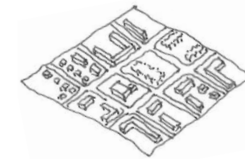
FUNDING



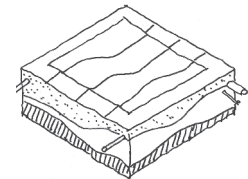
PUBLIC/PRIVATE PARTNERSHIP



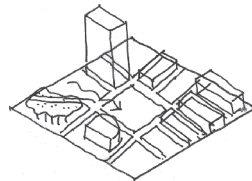
ENVIRONMENTAL SYSTEM



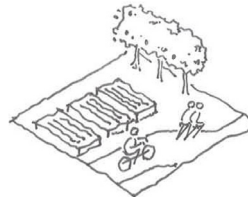
NEIGHBORHOOD



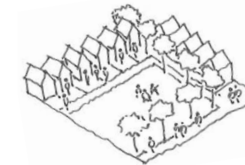
SITE



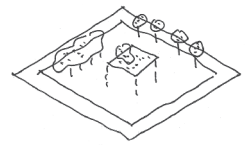
COMMUNITY CONTEXT



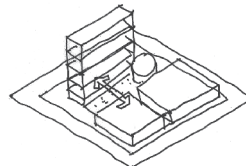
HEALTH



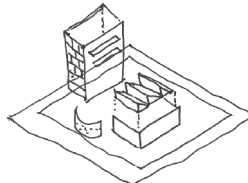
SAFETY



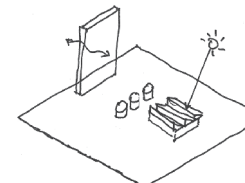
LANDSCAPE



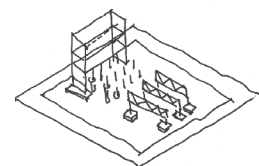
FUNCTION



ARCHITECTURE



SUSTAINABILITY



STRUCTURE

# *address* Measurement

## You don't know what you don't measure.

The following metrics outline the many ways in which we determine that our projects have been successful. The organization of these metrics and the infinite number of potential data sets used to monitor them over time are as unique as the neighborhoods in which we work. Ultimately, a project's success is determined by the outcomes we are able to realize, as well as the creation of a system to ensure on-going engagement and implementation.

It is more of an art than pure science.







## Environmental Stewardship

Today's choices have implications on future generations. It is our mission to use our developments and design as tools to renew communities. We believe that development plans and projects must go beyond doing no harm and regenerate our environmental systems.

### DATA SETS

- Implementation of Green Infrastructure Strategies
- Reduction of Energy and Water Use
- Conservation and Protection of Native Ecology
- Sourcing and Using Sustainable Materials



## Stakeholders Engaged

How many people we connect with on our projects matters. If no one knows as much as everyone, then maximizing our reach makes a project more in tune with public sentiment, elevates the public discourse, builds stronger awareness, and ultimately ensures community buy-in that is critical for successful implementation.

### DATA SETS

- Public Meeting Attendees
- Engaged Organizations
- Citizen Satisfaction



## Financial Sustainability + Health

Limited financial resources are being strained by an ever increasing amount of needs. Our initiative strives to have financial sustainability through a diversity of projects and revenue streams, positive returns for investors, and finding innovative ways to increase residents' financial equity and wealth. We make strategic investments that are equitable and impactful. Improving the economic condition of communities is inherent in the work that we do.

### DATA SETS

- Positive Investor Returns
- Increased Wealth and Equity for Residents
- Workforce Participation and Unemployment
- New Local Jobs Created
- Household Savings Realized



## Social Equity

Through the process of building community consensus and participating in helping solve collective needs, we aim to create mixed-income and mixed-use developments that support current and future residents equitably. Incorporating a holistic framework, we look to create integrated solutions to connected issues.

### DATA SETS

- Income Equality and Mixture
- Isolation and Diversity Indices
- Housing and Transportation Affordability Relative to Income
- Transportation Access to Work
- Educational Access and Attainment
- Wage Growth



## Implementation Actions

Plans mean nothing unless they are implemented. We start implementation from day one by identifying opportunity, synergy with community, and funding. We develop replicable but adaptable models to achieve success with different types of projects.

### DATA SETS

- Number of Projects Completed
- Construction Value of Building Permits Issued
- Funding Raised



## Health and Wellbeing

Human-purposed design focuses on improving the quality of life for the people that occupy a community. Development efforts combined with strategic policies and growing community capacity can result in happier and healthier communities.

### DATA SETS

- Number of People with Access to Healthy Food
- Reduction in Incidences of Preventable Illness
- Reduction in Traffic Injuries and Fatalities
- Reduction in Violent Crime

**BNIM's Address Development Model vs. Traditional Development Model**

IMPETUS	<div>Community Need Social Benefit Developer Benefit</div>	Market Need
PARTNERS	<div>Community Mission-driven Developer Philantropists Non-Profits CDCs</div>	Private Developer
FINANCE	<div>Pre-development Capital Private Equity and Loans Public Finance/Funding Non-profit Partners Crowd-sourcing Community Funding Sustainability-based Funding Government Grants + Loans (HUD) Government Stimulus</div>	<div>Self-funding For Profit Finance Long-term Loans</div>
HOUSING MODELS	<div>Not-for-Profit Cooperative Housing Affordable Housing Mixed-Income Housing Co-housing</div>	Market Rate Housing
PROFIT	Shared Prosperity	Individual Profit







**bnim** is building positive

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