HOW 2LIFE IS DELIVERING, EXPANDING, AND INFLUENCING TO SERVE OLDER ADULTS

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On the cover: Brighton resident Shengdi Zhang performing in the auditorium **Above:** 2Life residents and staff share the joy at our Brighton campus.

DEAR FRIENDS OF 2LIFE

Our focus at 2Life Communities is to provide older adults the opportunity to live full lives of connection and purpose in dynamic, supportive, and affordable living environments. We work every day to deliver on this mission with communities that go above and beyond stereotypical affordable housing to include spaces, programs, and services that encourage engagement and community-building; apartment design that adapts to residents' changing physical and intellectual needs as they age; and buildings designed to the highest standards of sustainability.

2Life residents are thriving. Their spirits are lifted, and their lives are made easier by vibrant, well-designed spaces. They get physically, mentally, and emotionally stronger as they participate in our fitness and wellness programs. Their sense of connection is reinforced by our spiritual care programs. And their horizons expand as they learn from each other.

Yet, with all we do, we are painfully aware of the unmet housing need that continues to challenge our society. According to an article published by the Joint Center for Housing Studies of Harvard University, more than 10 million households headed by an adult age 65 or over pay greater than a third of their income on housing and half of these pay more than 50 percent. Because of this, older adults are forced to choose between paying rent, paying for utilities, or buying food or medicine. Compounding these challenges are the high numbers of older adults who live alone, making them increasingly vulnerable to health risks of loneliness and isolation, an epidemic that is the subject of a recent U.S. Surgeon General's Advisory.

Our mandate is clear: We must make aging in vibrant, supportive communities affordable for all older adults.

This year's annual report shows how 2Life is doubling down on our commitment and our calling. You'll learn how we're **delivering** new communities and extraordinary support that helps residents live longer, healthier, more joyful lives. You'll see ways we're **expanding** both the number of seniors we serve and the breadth of services we provide. And you'll discover how we're **influencing** public policy and transforming the way our society views and addresses the challenges of aging, housing, and healthcare.

It's important work. It requires focused, tireless effort. And, with your support, we will continue to change the future for the generations who paved the way for us.

Jeffrey Sacks, Board Chair

Amy Schectman, President & CEO

2LIFE DELIVERS A NEW MODEL FOR HEALTHAND HOUSING AT J.J. CARROLL

Liz Nasr, director of resident services for 2Life's Brighton campus



When the new J.J. Carroll community opens in Brighton, it will mark a pivotal step in 2Life's vision to integrate health care with affordable senior living. A key innovation is the inclusion of a fully integrated PACE Center (Program of All-inclusive Care for the Elderly), which will be operated by Element Care in partnership with Edenbridge Health. The PACE Center is naturally aligned with 2Life's supportive housing model: Both are designed to keep people aging in community for their full lives.

The PACE Center at J.J. Carroll will make services available to both 2Life residents and older adults in the wider Brighton neighborhood. The center will provide a full range of convenient on-site health services, from doctor visits and medication administration to blood draws and labs, EKGs, and physical and occupational therapy. Participants can also receive nutrition counseling, social services, and home care support. In the PACE adult day program, residents will have a one-stop resource for medical appointments, recreational therapy and activities, and even meal service.

"With J.J. Carrol, we're bringing a full PACE Center — with all of its programs and services — to a diverse, multilingual community," says 2Life President and CEO Amy Schectman. "This center will not only benefit 2Life residents, but it will also be a valuable addition to the entire Brighton community."

As construction continues and plans for the PACE Center take shape, the 2Life and Element Care teams are working to ensure a smooth and comfortable transition for residents. The PACE team is already getting to know 2Life residents and staff, forming partnerships, and expanding its provider network to include providers Brighton residents currently use. Element Care's goal is for residents to continue seeing their current healthcare providers and maintain those important relationships while also benefiting from PACE's site-based, integrated team approach.

MORE THAN ONE-THIRD OF MASSACHUSETTS SENIORS LIVE ALONE, putting them at especially high risk for loneliness and isolation — identified by the surgeon general as significant risk factors for cardiovascular disease, stroke, a weakened immune system, dementia, depression, anxiety, and premature death.

2Life's resident service coordinators will also play a significant role on the PACE interdisciplinary team. The PACE team includes providers from different disciplines and backgrounds who meet twice a day to review caseloads and the needs of each participant. The resident service coordinators, who know each resident, their families, their languages and cultures, will take an active role in ensuring residents can access the services they need to continue living in their homes as long as possible. It's an exciting step and just one more way 2Life is constantly working to make our communities vibrant, supportive places where older adults can thrive.



Scan the QR code to view a video about the design and vision behind the new J.J. Carroll community.

DELIVERING

NHOLE PERSON VELLESS

THROUGH FITNESS PROGRAMMING

Brighton resident Jerome William

While every 2Life community starts with innovative building design, what really transforms them into vibrant, active, joyfilled places is the programming we're able to offer because of donor support. The best way to address loneliness and isolation is to ensure residents are given opportunities to engage with their neighbors and participate in life-enhancing programs.

That's the thinking behind the fitness program at all 2Life communities. Physical health is an important goal, of course. But it's also about whole-person wellness that strengthens the body while also challenging the mind, building social, emotional, and mental health, and so much more.

Stacey Kahlil, Director of Fitness, has been working with 2Life residents for more than 18 years and has more than a few success stories to share.

"A few months ago, an 83-year-old resident told me she was concerned about her ability to navigate stairs," says Stacey.

"Her son built a new home with several staircases, and she wanted to be able to visit. After an assessment, I set her up for 20-minute personal training sessions twice a week. After eight weeks, she was able to go up two flights of stairs. After three months, she conquered four flights. Getting in and out of a car also became easier because she not only gained strength but also flexibility and range of motion. Her happiness and increased confidence are priceless.

"A resident in another community started attending exercise class regularly and told me all of her bloodwork results had gone back into normal ranges," Stacey adds. "These stories inspire me and the work I do every day. We're helping residents focus on what age *gives them*, not what it takes away. And we're implementing physical and cognitive fitness programs that empower residents to stay mobile and functional as long as possible."

2Life's broad programs and services address many areas to encourage whole-person wellness:

- Care coordination services
- Dining
- Fitness and wellness
- Lifelong learning
- \cdot Arts and culture
- \cdot Intergenerational connection
- Memory care
- Mental health
- \cdot Spiritual care
- Technology

One example is the use of specialists who can help residents focus on prevention or mitigation of chronic diseases. "Recently, a resident was instrumental in helping us bring specialized NeuroPilates classes to her community because it had been so successful in helping her maintain movement despite her multiple sclerosis diagnosis," Stacey recalls.

"2Life stands out for the personal attention we give to each resident. We have an incredible team of fitness specialists, and we work with residents to empower them to accomplish their goals. Our growth is exciting, and I love knowing we're not only providing safe homes but also enriching, engaging environments for older adults."

SOLIMINE HOUSE TO EXPAND 2LIFE'S REACH AND SERVICES IN LYNN

Addressing the enormous unmet need for affordable senior housing was top of mind for local developer and philanthropist David J. Solimine Jr. when he purchased the former Union Hospital in Lynn, Massachusetts. He just needed the right partner. As he solicited opinions from area social service leaders, time and again he received the same recommendation: 2Life Communities.

After meeting with 2Life leadership and touring our campuses, Mr. Solimine and his wife, Magnolia Contreras, liked what they saw. "We were impressed with the expertise and the depth of knowledge at 2Life," Mr. Solimine says. "They have a great team, and the scope of services and breadth of programs that 2Life brings are truly unique." Since then, he has gone to extraordinary lengths to make the former hospital site available for development by 2Life, including in-kind demolition and remediation services, donating the land, and providing leadership throughout the permitting process.

Named in honor of Mr. Solimine's parents, who are also successful business owners and philanthropists, The Mary Jane and David J. Solimine Sr. House will bring 150 all-affordable apartments and a vibrant first-floor Village Center to the former hospital site. The building will be designed to Passive House standards, making it highly efficient, sustainable, and resilient. And, by incorporating 2Life's high standards for universal design, residents can look forward to remaining in their apartments as their physical abilities change.

Ms. Contreras was especially attracted to 2Life's focus on empowering residents to stay active and engaged. "Enabling people to remain viable and present in the community is one of the intangible aspects of 2Life that we're excited about," she says. "That will be a game-changer for Lynn."

A healthcare executive and an advocate for health equity, Ms. Contreras is also excited that the campus will be connected to a newly constructed PACE Center (Program of All-inclusive Care for the Elderly), which will become the second center offered in partnership with Element Care as part of 2Life's vision to integrate housing and healthcare.

"The partnership that has evolved between 2Life, Mr. Solimine, and Ms. Contreras has been a dream for our organization," says Amy Schectman, 2Life president and CEO. "They have become true partners in bringing the vision to life as we work together to create a community that will be an asset to Lynn." With more than 7,000 households currently on 2Life's waiting list, we are actively working to develop more communities in underserved areas. Projects currently in development include:

Brooke House at Olmsted Village Mattapan, MA 127 affordable apartments

Golda Meir House Expansion Newton, MA 68 affordable apartments

J.J. Carroll Redevelopment Brighton, MA 142 affordable apartments Leland House Waltham, MA 68 affordable apartments

The Mary Jane and David J. Solimine Sr. House Lynn, MA *150 affordable apartments*

Opus Newton Newton, MA 174 middle-income apartments **Porter Street** Lynn, MA 114 affordable apartments

Shirley Meadows Phase II Devens, MA 62 affordable apartments

Treehouse at Olmsted Village Mattapan, MA <u>40 affordable apartments</u>



EXPANDING SUPPORT FOR SPIRITUAL & EMOTIONAL & WELLNESS

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Rabbi Giulia Fleishman leads a Rosh Hashanah celebration at Golda Meir House. In the second year of her rabbinic internship at 2Life Communities, Rabbi Giulia Fleishman knew she had found her dream job. 2Life President and CEO Amy Schectman recognized it too, and could see the difference the Rabbi's presence was making for residents. So, in 2022, Rabbi Fleishman was hired as 2Life's first Director of Spiritual Care. It's a position she considers both a privilege and a calling.

"I'm here to serve all residents and their diverse spiritual needs," she says. "For some it can be an explicit religious life they want to live out. For others it's tapping into a personal sense of meaning and purpose — feeling connected to their sense of identity and something bigger than themselves.

"As we walk with people on their journeys, not only do we allow space for the disappointment and pain they might experience as they age, but we also celebrate the gifts that come with aging including wisdom and the opportunity to share it."

As she reflects, Rabbi Fleishman says one of the things that compels her is finding ways for residents to feel that life is still moving forward, and they are still growing. She also loves tapping into the cultural diversity in 2Life's communities that provides so many opportunities for residents to learn from each other and expand their worldviews.

"We have programs like Speaker Night at Brown Family House where, once a month, a resident shares his or her life story with the other residents. At Golda Meir House, we're working on a community quilt project based on pieces of residents' stories. And we've started a program across all 2Life communities through which residents can study a Jewish ethical text called 'The Ethics of the Ancestors.' There is so much learning, sharing, and growing taking place.

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Rabbi Giulia comes to our discussion with a theme to explore and the conversation evolves with her guidance. I'm learning so much. It's absolutely wonderful!

-Resident at Brown Family House

"One of the reasons I feel called to be here has to do with the B'nei Mitzvah class I started while I was an intern," she recalls. "We had 23 students ages 70-97, many of whom were Jewish women who never had the opportunity to become a bat mitzvah when they were growing up. After the ceremony, one of the participants told me, 'This is the best day of my life.' That was the best thing I could have heard. I want all older adults to know their lives are not 'mostly over' when they hit 70, 80, or 90 years old. There's still room to have the best day of your life." When Russia invaded Ukraine in February 2022, 2Life resident Vladimir Levitin and his wife lost access to the Russian pensions that provided more than a third of their household income. It was a significant blow.

That's when Lucy Tsitlenko, Resident Services Coordinator at 2Life's Brighton campus, jumped into action. A native of Russia herself, Lucy is known not only for her compassionate spirit but also for her tenacious problem-solving skills. Both are appreciated by the large Russian population at 2Life for whom Lucy serves as a critical bridge between cultures.

When Lucy learned that many Russian émigrés — including dozens of 2Life residents — had stopped receiving their pensions due to U.S. sanctions against Russia, she began crafting letters to the Social Security Administration explaining the problem. She also followed up to advocate for raising existing benefits to help close the income gap. Federal rules mandate that a retiree's Social Security benefits be reduced by the amount of monthly income provided by a foreign pension. But without that foreign pension, Lucy argued, Levitin and others like him deserved to have their Social Security payments increased.

2Life's resident services team extended Lucy's effort, assisting impacted residents across all 2Life campuses. 2Life also reached out to U.S. Representative Jake Auchincloss, whose office began working with pensioners to contact the Social Security Administration. Through their combined efforts, the benefits were successfully increased, restoring a critical sense of financial security for impacted residents.

Importantly, the Social Security Administration also issued an "emergency message" to its staff nationally, stating that pensioners' income may be affected by the sanctions against Russia and instructing them to stop deducting Russian pensions from recipients' monthly checks. The agency also instituted a process for émigrés to seek relief even if they were unable to document the loss of pension payments.

What started as a staff member's effort to help 2Life residents became a larger movement that influenced national policy. According to a 2012 federal report, as many as 10,000 Social Security recipients receive or are eligible to receive pensions from Russia. We hope our work in this area has solved a challenge for all Russian émigrés affected.

Lucy's actions and those of the entire resident services team demonstrate 2Life's commitment to the value of *tikkun olam* — engaging in repairing the world. "I like to see the result of what I'm doing and know that I'm making a difference for people," Lucy says. "When people come to me with a problem and then leave my office not upset anymore, that means so much to me."

NFLUENCING NATIONAL POLICY

STARTS AT THE COMMUNITY LEVEL

> Vladimir Levitin, a 2Life resident, stopped receiving his Russian pension checks after Russia invaded Ukraine in February 2022.

Opus Crescendo member Bill Hilliker

DELIVERING FOR THE FORGOTTEN MIDDLE

EXPANDS 2LIFE'S REACH AND INFLUENCE

More than half of all U.S. seniors aged 75 and older are in the middle-income bracket — a number that will double to 10.8 million people by 2029. These older adults constitute the forgotten middle those who earn too little for market-rate community living but too much to qualify for subsidized housing. And, like older adults in lower income brackets, seniors in the forgotten middle often live alone, putting them at risk for social isolation.

For 2Life, supporting the forgotten middle is a moral imperative. And while the senior living industry has viewed it as an untapped market, developing a workable, financially viable model has proven elusive. Until now.

Enter Opus, 2Life's innovative new middlemarket solution. The first of its kind, Opus builds on 2Life's *aging in community* model, marrying affordable living with a communal lifestyle.

The Opus prototype relies on several key components:

- Locations that allow us to access existing amenities rather than building costly new spaces.
- Flexible community spaces that encourage resident engagement and holistic wellness.
- A home care model that affordably brings care to residents within their own apartments — supported by a team of care navigators, advocates, and trusted providers.

 Volunteerism that engages residents' broad experiences in resident-led community activities.

With 100% of our Opus Newton apartments spoken for — a full year ahead of schedule — it is clear that we have tapped into an unmet need. Currently under construction, Opus Newton has also received widespread media coverage including features in The New York Times, PBS' Next Avenue, Banker & Tradesman, and more.

2Life hopes to expand Opus across Greater Boston and is actively seeking partnerships with like-minded organizations and social investors to bring this much-needed middle-income option to new communities. We are also seeking to share our methods and learning by serving as consultants for organizations nationwide to embrace this prototype and address a fast-growing need.

"This model brings a breakthrough prototype to both our region and the nation as we confront the largely unaddressed dearth of middle-market senior living options," says 2Life President and CEO Amy Schectman. "Our goal is that this framework will be adopted by other organizations, and we're here to guide and support them along the way."

2LIFE COMMUNITIES ANNUAL FINANCIAL REPORT*

December 31, 2022

2LIFE COMMUNITIES ANNUAL OPERATIONS

REVENUE SOURCES

RENTAL AND FEE INCOME

Rents from Tenants	8,500,907
Government Rental and	
Mortgage Subsidies	34,936,820
Government Service Subsidies	263,517
Developer Fee Income	2,840,101
Fee Revenue	750,268
Interest and Miscellaneous	743,292
Subtotal Rental and Fee	48,034,905

PHILANTHROPIC

Grants, Contributions,	
and Bequests	4,199,379
Real Estate Capital Grants	3,684,053
Subtotal Philanthropic	- 7,883,432

TOTAL REVENUE SOURCES — 55,918,337

PROGRAM USES & OPERATING EXPENSES

PROPERTIES

Total for Properties ———	— 25,193,985
Financial Expense	7,805,367
Mortgage Interest and	
Taxes and Insurance	5,060,775
Building Operations	12,327,843

SERVICES

Services and Programs	5,874,453
Policy and Research/	
Advocacy and Outreach	69,522
Total for Services	
Administration	6,879,637
Fundraising	1,212,330
Real Estate Development	1,807,523

TOTAL PROGRAM USES & OPERATING EXPENSES - 41,037,450

(Loss) Gain on Investments,	
Interest, Dividends, Other	(5,982,546)
Depreciation and	
Amortization Expense	8,981,480
Other Financial Expenses	(586,862)

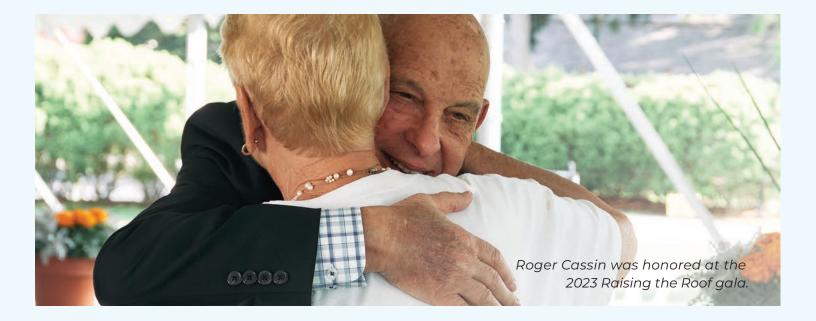
PROPERTY INVESTMENTS**

Investment in Future Developmen and Rehabilitation Projects***	it 7,062,281
Capital Improvements	2,598,649
Funding to Replacement Reserves	748,185
Withdrawals of Replacement Reserves	(990,405)
TOTAL PROPERTY	- 9,418,710

* This report is prepared by management and is a consolidation of audited Financial Statements of 21 affiliate entities

** Property Investments includes audited items relevant to 2Life's work and reported outside of the annual audited Consolidated Schedule of Activities *** Excludes third-party debt and equity investment in current development and rehabilitation projects





WE EXTEND OUR HEARTFELT THANKS TO THE GRACIOUS DONORS WHO JOINED US IN 2022 TO MAKE A DIFFERENCE FOR OLDER ADULTS.

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RAISING THE ROOF 2023 A ROUSING SUCCESS!

2Life's annual Raising the Roof gala was an evening of celebrating our accomplishments, honoring special partners who have contributed to our mission, and, of course, raising funds to support our mission. The event honored Roger Cassin and Irma Schretter with the L'Dor VaDor award for their influential impact on affordable housing for older adults. We also took the opportunity to recognize and thank Jeffrey Sacks for his service as 2Life board chair. Thanks to the support of generous donors, the event raised more than half a million dollars in support of 2Life's efforts to provide supportive communities for all older adults.

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Chew Wong with Miu Chung in the art room on the Brighton Campus

2LIFE INTRODUCES THE LEGACY 2LIFE SOCIETY

The Legacy 2Life Society recognizes donors who have made a commitment to supporting the work of 2Life Communities through planned gifts such as bequests, trusts, or annuities. In today's increasingly youth-focused world, less than 1% of philanthropic dollars are directed toward organizations that serve older adults — making these significant gifts even more vital. When you include 2Life Communities in your estate plan, your legacy will make a statement about the importance of honoring our mothers and fathers, and it will help give all older adults the opportunity to live in a vibrant, supportive community. **To learn more, contact 2Life's fund development team at 617-912-8486 or email Legacy@2LifeCommunities.org.**



YOUR SUPPORT MAKES A BOLD STATEMENT.

When you give to support the work of 2Life Communities, you make a statement about what you believe our cherished older adults deserve. 2Life relies on donor support to make the programs and services within our communities possible. And, while state and federal government agencies are an indispensable funding source for 2Life Communities, philanthropic partners play a critical role in our ability to meet the needs of Massachusetts seniors and drive large-scale systems change.

2Life offers many ways to make a gift, including online or by mail.

Online: https://2lifecommunities.org/donate

By Mail: Make check or money order payable to 2Life Communities and mail to 2Life Communities Attn: Fund Development 30 Wallingford Road Brighton, MA 02135

To inquire about making a Legacy gift or named giving opportunities, contact our fund development department at 617-912-8486 or by email: Legacy@2LifeCommunities.org.



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