

SSAFE Newsletter

Senior Stewards Acting for the Environment

A Member-Supported Organization



In This Issue

Unit Turnovers Are More Than Maintenance—They're Opportunities



Planning is key to achieving meaningful results.

Do We Really Need a Sustainability Plan?

By Bob Gettings, Kendal at Lexington

You wouldn't build a home without first obtaining an engineering assessment, architectural blueprints, building permits, and qualified contractors to complete the project. The same plan-ahead principles apply to preparing and implementing a community environmental sustainability plan.

Driven by the urgency to combat the effects of climate change, SSAFE's 2025-2030 Strategic Plan calls for assisting senior living communities to reduce greenhouse gas emissions and promote environmental stewardship. As an initial step in this direction, the SSAFE Sustainability Planning Task Force

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Community Solar

Is this the next step for your chapter?

Is Winter A Growing Season?

Some jugs, a few seeds, and plants will sprout.

Interested in learning more?

Visit [SSAFE.org](https://ssafe.org) online or email us at info@ssafe.org

SSAFE newsletters can always be found at [SSAFE.org/newsletter](https://ssafe.org/newsletter)

Plan (cont'd)

was formed in the spring of 2025 to offer guidance on preparing sustainability plans.

Six SSAFE members volunteered to serve on the task force, which set out initially to answer a deceptively simple question: what exactly is a sustainability plan? The group's answer, now posted on the SSAFE website, defines it as a strategic document, backed by management, that lays out how a community will operate sustainably over the long term while reducing its environmental impact.

“For chapters that have been waiting for a roadmap, this is it.”

A strong plan, the task force concluded, must be tailored to the community's own circumstances rather than borrowed wholesale from elsewhere. It must be actionable, spelling out specific tasks, timelines, assigned responsibilities, and a way to measure progress. It should be designed to engage residents, staff, and board members alike, and be revised periodically to reflect new technologies, regulations, and the evolving needs of the community.

The task force identified six areas a community's sustainability plan should address: energy efficiency and greenhouse gas reduction, land use and habitat management, sustainable purchasing, sustainable transportation, waste reduction, and water conservation.

With a global definition and plan components in hand, the task force turned

to the information gathering phase of its study. Between October 2025 and February 2026, it convened three focus groups involving key informants from nine SSAFE communities, including chapters at different planning stages, some just beginning, and others at advanced stages. The aim was to identify key guideposts that all senior living communities should follow in preparing a comprehensive sustainability plan.

The picture that emerged from the focus groups was consistent: interest in sustainability planning is real and growing, but more can be done to strengthen the planning process. In the past, advances in environmental initiatives have occurred on a piecemeal, project-by-project basis rather than as part of a coordinated plan.

Gaps in data, especially around greenhouse gas emissions, make it hard for communities to weigh options, determine resource needs, and track results. SSAFE communities are turning to outside consultants or forging partnerships with local universities and nonprofits to fill gaps in expertise. Focus group participants, however, reported that some resident groups want to be sure they are included as these studies are conducted and decisions central to the planning process are made.

Underlying much of the findings was a simple, recurring theme:

Sustainability efforts advance fastest where residents, management, and boards are genuinely working together, and stall when communications break down.

cont'd p.3

Plan (cont'd)

What the task force learned led to the development of six recommendations.

- Every senior living community should adopt a comprehensive, multi-year sustainability plan.
- Communities should create regular opportunities for residents, management, and governing board members to discuss sustainability planning and implementation.
- Throughout the budget development process, communities should encourage ongoing dialogue between resident leaders and management.
- Reliable data helps communities establish sustainability priorities, evaluate alternatives, and make informed spending decisions.
- Communities should seek to establish partnerships with nearby universities, other non-profits, and government agencies to gain access to outside expertise and share what they have learned.
- Communities should invest in the people, knowledge, and organizational structures to support sustainability initiatives over time, including the recruitment, training, and education of resident volunteers and staff.

For chapters that have been waiting for a roadmap, this is it. For the first time, SSAFE is offering chapters guidance for building a sustainability plan from the

ground up, drawn not from theory but from the real experiences of nine communities that are actively engaged in knocking down barriers to developing comprehensive sustainability plans.

Read the full task force report and explore the sustainability plan framework at <https://ssafe.org/sustainability-plan/>

LeadingAge and SSAFE

We are pleased to announce that SSAFE has joined LeadingAge as an organizational associate member. LeadingAge, headquartered in Washington, D.C., represents the management of the communities where we live. They assist with technical matters and advocate for the industry in government affairs.

We are already discussing how to work together on sustainability. Since LeadingAge represents management, this is a natural fit. We believe management can improve sustainability by working with residents, consultants, and others to build a plan covering all operations. We look forward to reporting on this relationship as it develops.

LeadingAge is holding its Annual Meeting & EXPO in Philadelphia, October 25-28, 2026, and has extended a warm invitation to SSAFE members to attend.

Learn more at:

<https://ssafe.org/announcements/la-meeting/>



WINTER SOWING: PATHWAYS TO NATIVE PLANTINGS

By Davida Foy Crabtree, Seabury

Committed as we are to sustainability at Seabury, we residents kept facing the conundrum of a large campus, lots of invasives, and a desire to increase our native plantings. Knowing that others would be interested and the purchase of large numbers of native plants would be cost prohibitive, I responded in the fall of 2024 to a post on Facebook of a local woman with seeds of Connecticut natives to give away.

We are located on a former dairy farm so the ground is compacted clay (called “hardpan” hereabouts), making the casting of seeds unlikely to be successful. So I settled on winter sowing as our best way. We anticipated that Seabury’s new pollinator pathway would be installed early the next spring, lining a new walkway installed to get us off the roadway.

With a little planning and some research on the plants we anticipated growing, 20 or so of us gathered in February to fill

translucent milk and water jugs with moist soil, add the seeds and a tiny topping of soil, and at the end of the day set them outside as mini greenhouses to winter over.

In late April, we began watching the jugs to see the first sprouts. Once sprouted, they need more attention to keep them from freezing or drying out. We were all excited!

By May we had over 350 seedlings of blue mistflower, blue vervain, goldenrod, late figwort, six species of asters, and boneset, among others. Once they were 2-3” tall and had their first set of true leaves, they were ready for transplanting. Then we discovered that the pathway garden wouldn’t be ready until late June! We planted a few in other locations across campus, but in the end most of those didn’t take because it was so difficult getting water to them. We held the rest in their jugs, some getting 6-7” tall.

Finally the time came to transplant into the garden where Seabury had cast 400 pounds of native plant seeds. We were careful to plant ours on the edges so as not to disturb the seeds. It was a long process but quite successful, until...winter came and with it, the plows and the salt on the parking lots and roadways. No one—not staff and not residents—had realized the plows were accustomed to plowing onto the land across from the parking lots, right across our newly planted pathway garden in three 15’ spots! The spring of 2026



Ellen Castaldini and MaryLee Adamson seal jugs so seeds can sprout over the winter.

cont'd p.5

Winter Sowing (cont'd)



Jean Smith celebrates completed jugs!

arrived, and all the plants in those spots were dead (except about 4 natives we had planted). It was a sad day. But we had already winter-sowed pots again and decided this time to root out invasives on a portion of a hillside near a lovely terrace to make room for our seedlings. Those new seedlings are thriving there as long as we keep the mugwort, phragmites, and burdock away. And the figwort, blue vervain, mountain mint, and asters are holding their own on the pathway garden, drawing all kinds of pollinators and their devoted observers day after day all summer.

Winter sowing is a great way to grow plants in even the coldest outdoor temperatures. It's easy, economical, and most of all fun!

To learn more about this method and its strengths (and a few pitfalls!), see the winter sowing case study and video presentation on <https://www.ssafes.org/case-study>.

In Memory of Joel Brody

by Michelle Goodwin, SSAFE Executive Director



On July 11, 2026, SSAFE lost Board Chair Joel Brody, one of its most enthusiastic, productive, and successful leaders. His Celebration of Life was held August 28th at Collington, on what would have been his 84th birthday.

Joel was much more than my "boss" at SSAFE. He was a good friend. Over the years, our conversations often wandered far beyond SSAFE business, and I came to know the thoughtful, generous, and deeply kind person that he was.

I especially treasure the time I spent traveling with Joel in the fall of 2024, when we visited three SSAFE chapters in New England. Traveling together has a way of letting you really get to know someone, and I saw firsthand his warmth, generosity, curiosity, and how genuinely interested he was in people. But you shouldn't let that gentle nature fool you. Joel was also a powerhouse. He had tremendous energy for SSAFE and an extraordinary ability to take on a project or problem and keep working at it until he figured it out. He loved a puzzle, and building and growing SSAFE gave him plenty to solve.

SSAFE is a stronger organization because of Joel. But for me, his legacy is also much more personal. I will miss him as a colleague and partner in this work, but most of all, I will miss my friend.

IS COMMUNITY SOLAR AN OPTION FOR YOU?

By George Kriebel, Lathrop North

Community solar projects are large solar panel farms that generate electricity for more than one property and enable more people to access the financial and environmental benefits of renewable energy. In an example of unintended consequences, the seeds of community solar grew out of the flurry of deregulation during the Reagan years, when electricity supply and delivery services were unbundled. Although the local utility companies which own the wires maintain a monopoly on the delivery of electricity, consumers were now free to select their own supplier. The hope in the 1980s was that this would lead to increased competition and lower the cost of electricity. It took until 2016 for solar panels to become sufficiently inexpensive for electricity generated by them to be less expensive than that from any other source.

“Almost anyone who pays an electric bill and who lives in a community solar state is eligible to join.”

Solar farm shares operate similarly to community-supported agriculture. People pay the farmer for a share of the produce generated from the farm. If they can't pick up the food themselves, they might pay someone else to deliver it to their door. Almost all of the food from the farmer is available during the summer, when the sun is high in the sky. If the bounty provides more than they can eat, they might freeze or preserve the extras for the winter.



Webb Farm Solar Systems Inc. in Humboldt, TN. Source: USDA.gov.

Similarly, people pay the solar farm for a share of the electricity that the panels produce. That payment is credited against the electric bill from their utility, most often at a 5% to 20% discount. (That is, since solar electricity is the least expensive available, you pay your solar farmer less than the traditional cost.) Your utility then delivers the virtual electricity from the solar farm to your breaker box. As with food, the sun produces more electricity in the summer than in the winter. Solar share owners build a credit with their utilities during the summer and spend the credit during the winter. Thus, the savings with solar are *annual*, not monthly.

Almost anyone who pays an electric bill and who lives in a community solar state is eligible to join. At Lathrop North and East, where residents pay their own electric bills, 65 of 138 townhomes have shares. Smith College in Massachusetts and Albany Medical Center in New York contract with community solar providers, as do many smaller businesses. If your chapter provides your electricity and

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Community Solar (cont'd)

cannot afford to install its own solar panels or has no suitable sites for them, ask if they will sign up for community solar. It should be less costly.

Of the 20 SSAFE chapters spread across 13 states, 14 are in ZIP codes with community solar options. Pennsylvania does not yet permit it, and Ohio is complicated, with no statewide plan. Healdsburg, CA (Enso Village) is also complicated, because it is not part of the Pacific Gas and Electric Company (PG&E) system.

The organizations below are attempting to remediate these issues:

- EnergySage, a comprehensive website about community solar, includes an interactive chart that links to community solar options in seven of the 13 SSAFE states: <https://www.energysage.com/community-solar/#why-community-solar>
- Solar United Neighbors (SUN) is an activist group working to enable community solar in Pennsylvania: <https://solarunitedneighbors.org/resources/community-solar-in-pennsylvania/>
- More generally, Solar United Neighbors is working to facilitate community solar in other states, including Ohio: <https://solarunitedneighbors.org/locations/ohio/>

Go to [SSAFE.org/videos](https://ssafe.org/videos) for a video presentation by George Kriebel on community solar.

Ann Taves Named New Board Chair



On August 3, 2026, the SSAFE Board of Directors unanimously appointed Ann Taves as the next Chair of the Board.

Ann is Professor Emerita of Religious Studies. She taught for many years in Claremont and then at the University of California, Santa Barbara. She also held leadership positions in several professional organizations, including the American Academy of Religion.

Since moving to Pilgrim Place, Ann has become a driving force in the community's sustainability efforts. She serves on the Environmental Concerns Committee and, with two colleagues, launched the Climate Resilience Initiative. She later coordinated the team that developed Pilgrim Place's Sustainability Plan and helped reorganize the community's sustainability committees under their SSAFE chapter.

As SSAFE expands its chapter network, we are confident Ann's experience and vision will guide the organization's next stage of growth. Ann's vision includes strengthening chapter engagement: "I want to find new ways to build a more dynamic relationship between local chapters and SSAFE nationally."

Thanks to Jim Seif, Vice Chair, from Kendal at Longwood for his dedicated service as Acting Chair during this transition.

UNIT TURNS: A SUSTAINABILITY OPPORTUNITY

By the Newsletter Team

In June 2026, SSAFE brought together four people who manage facilities, capital projects, and campus development—Jim Willeford, VP of Development at RoseVilla; Ryan Stalzkowski, Director of Facility Services at Kendal at Oberlin; Shawn Bostic, Director of Facilities at Collington, a Kendal Affiliate; and Tom Crossgrove, Capital Projects and Sustainability Director at Kendal at Ithaca—for an hour-long panel on the sustainability opportunities that come with every unit turnover.

Scope

None of the four communities approach turnovers identically, but a pattern emerged quickly: scope depends almost entirely on how long it's been since a unit was last touched. At Kendal at Oberlin, a cottage untouched for years might get a full renovation, which in the past included geothermal installation and an expanded footprint, while a recently turned-over unit might get lighter treatment. Kendal at Ithaca follows a similar playbook: staff meet with marketing as soon as a unit empties and decide the scope on the spot—anything from a full renovation (boilers, AC, windows, doors) to a simple repaint, depending on what's already been done. Their newer apartments, built in 2015 to LEED Platinum standards, typically need less work, whereas older units built to 1995 ENERGY STAR®-certified standards require more extensive renovations.

Planning

Another important facet that came out of the panel is the value of a written plan.



SSAFE unit turnover panelists.

Collington has taken a more formal route, codifying its process into a written Standard Operating Procedure. Every turnover starts with a pre-turnover assessment, documented unit by unit using a photo-and-inventory app called CompanyCam, and reviewed at a standing weekly marketing meeting. Certain upgrades are simply mandatory: LED lighting, energy-efficient appliances, low-flow fixtures, rewrapped and reinsulated pipes and ceilings, cool-roof shingles, and, recently added, a shift to Hardie® Plank siding as the original siding ages out.

RoseVilla works from a Development Guide informed by a Resiliency Action Plan completed several years ago. The guide is intentionally a living document, updated as new materials and technologies emerge, and RoseVilla is now drafting a companion Sustainability Action Plan. One detail stood out: RoseVilla has started bundling emergency-preparedness supplies (sanitation kits, portable

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Unit Turnovers (cont'd)

batteries, water) directly into renovated homes at move-in, turning routine turnovers into a quiet, systematic way of building household-level resiliency campuswide.

“...unit turnovers are where the small, cumulative sustainability gains happen.”

Sustainability Gains

Asked how much of this work is really about cutting greenhouse gas emissions, all four panelists pointed to the same pattern: unit turnovers are where the small, cumulative sustainability gains happen. For example, Kendal at Ithaca ran a full LED conversion across independent living, surveying every lamp on campus before supplying and swapping bulbs, and is now nearly 100% LED. It has also been steadily replacing boilers and standalone water heaters with high-efficiency combination units (93% efficient versus roughly 87% for the originals), upgrading to higher SEER air conditioners, and installing more efficient windows and doors, paired with air sealing.

Similarly, Collington has phased out its old aluminum windows and is now targeting its failing siding next, both driven by the heat and cooling loss they cause.

Kendal at Oberlin has installed insulation upgrades, heat pumps, geothermal where feasible, ENERGY STAR®-certified appliances, and tankless water heaters. For RoseVilla, existing inventory is really the only place this kind of progress happens outside of new construction. That's why

the Development Guide, which balances cost, schedule, and sustainability goals, carries so much weight.

Funding

Funding follows a strikingly similar structure across all four communities. As nonprofit organizations, each relies on resident fees to fund its capital budget. Larger structural work, new boilers, envelope upgrades, and full remodels are considered capital expenses, while smaller resident refreshes and assisted living or skilled nursing work typically come out of the operating budget.

Collington budgets for about 36 turnovers a year, accounting for roughly \$4 million annually. Individual projects range from about \$95,000 to over \$150,000.

RoseVilla's capital budget is around 10% of its operating budget—about \$3 million—shared between renovations and other capital projects. When actual turnover volume runs behind projections, lower priority projects get pushed to a later fiscal year and the budget shifts to cover renovations instead.

Obstacles

The obstacles the panelists described were less about willingness and more about physics and history. Original construction decisions from decades ago now shape, and sometimes limit, what's possible today.

Kendal at Ithaca's radiant floor heating complicates a planned air-to-water heat pump retrofit, and electrical infrastructure

cont'd p.10

Unit Turnovers (cont'd)

originally sized for gas appliances has turned an expected four- to five-year solar payback on cottages into something closer to 14.

Kendal at Oberlin echoed that tension, noting that a large geothermal investment there would mean a roughly 50-year payback, a genuinely hard sell even to a supportive board.

The Facilities Director at Collington described inheriting years of deferred maintenance, discovering significant mold in a single unit during his first year that prompted campuswide testing and remediation in 180 units, on top of plumbing issues, water intrusion, and persistent termite and squirrel damage in the covered walkways.

Bottom Line

One audience comment summed up the hour well. Every issue raised, from mold remediation to solar payback to resident choice in flooring, points back to the same underlying truth: that sustainable turnovers only happen when they're systematized and championed by management, ideally part of a broader sustainability plan, and not left to chance.

Watch the SSAFE Unit Turnover Panel video at <https://ssafe.org/video/unit-turnover-panel/>

For more information about sustainability opportunities during unit turnovers, download the SSAFE Unit Turnover Guide at: <https://ssafe.org/turnover/>

SSAFE Collaborations

SSAFE is now an official affiliate of Beyond Plastics, a national organization dedicated to ending plastic pollution.



This partnership connects us with a wider network of resources and supports efforts to eliminate single-use plastics. In turn, SSAFE can provide expertise on how plastic is being used—and discarded—in senior living settings. In the coming months, we'll work together to develop educational materials designed to help chapters build momentum around reducing plastic waste.

NaCCRA (National Continuing Care Residents Association) is an



organization that represents and advocates for residents of Life Plan Communities. It empowers members to protect their rights, guard their financial health, and share best practices. In August 2026 at their board of directors meeting, SSAFE leadership introduced our network of communities and spoke to our accomplishments to date. SSAFE is looking to NaCCRA to be an additional resource on environmental sustainability in senior living facilities by offering education, referrals, and networking opportunities.

WHAT'S NEW IN BATTERY TECHNOLOGY?

By Larry Daloz, Scot Drysdale, and Stu White, Kendal at Hanover

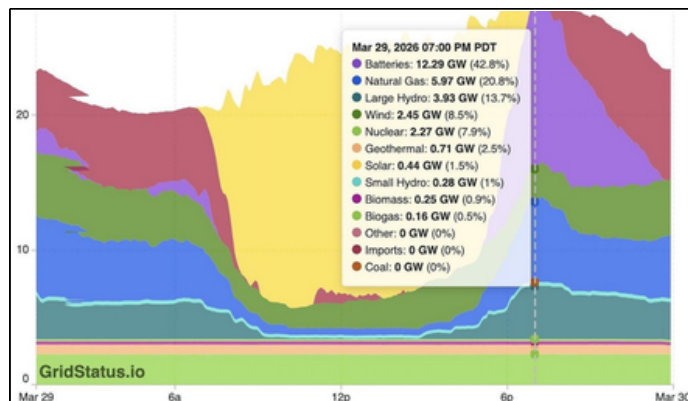
Ever since solar and wind energy became feasible alternatives to oil, detractors have hastened to sneer, “But what about when the sun doesn’t shine, and the wind doesn’t blow?” Rechargeable lithium batteries held the answer, it seemed, but lithium was rare, expensive, and took a long time to recharge.

But things have changed. Not only have lithium-ion batteries become cheaper and lighter, but a number of other possibilities are crowding the landscape both for massive grid storage and home-scale electric vehicles and private homes. “If the last three years were about solar panels and wind-turbines,” says Bill McKibben, “the next few years are going to be just as much about the storage systems for the energy they produce.” So here is some of what he is talking about.

Building on lithium technology, sodium-ion batteries remove supply chain problems, work better in sub-zero temperatures, and are far cheaper. Already they are being used for short-range vehicles and large storage arrays.

Replacing conventional graphite anodes in existing batteries with silicone markedly increases storage capacity longevity and is already used in smartphones and small electronic devices.

Solid-state batteries that replace liquid electrolytes with ceramics are safer and promise charging times of as little as 15 minutes. They are currently in the testing stages and are expected to show up in EVs within a year or two. The Chinese



The yellow is solar; the purple is battery storage. Batteries kick in just after 6 p.m. as the sun sets and supply power through the night until the morning sun.

company Chery is already preparing to launch an EV model using this technology.

Further out on the horizon are iron-air batteries that cost less than a tenth of the price of lithium batteries. They work by “breathing in” ambient oxygen to convert iron into rust, releasing electrons in the process, and then “breathing it back out,” converting it back to iron.

If that’s not far out enough for you, consider thermal batteries that generate energy in the form of heat, storing it in materials like rocks and concrete structures. They’re considered promising for industrial purposes. And there is even a thing called a quantum battery from Australian researchers in which a laser is shot into materials colored with dye.

The innovation continues. Batteries hold more than electricity; they hold the future.

For more information about batteries and the graph above:
<https://billmckibben.substack.com/p/night-into-day>

Wrapping Up

Support SSAFE via Your Fidelity Charitable Account!

Did you know you can support our mission instantly without writing a check? If you have a Fidelity Charitable Giving Account, you can send a grant electronically through your online dashboard by following these steps:

1. Log in: Go to fidelitycharitable.org and log in to your Giving Account.
2. Select "Recommend a Grant" from your dashboard menu.
3. Search for "Senior Stewards Acting For the Environment" or our Tax ID/EIN: 87-1229514.
4. Submit: Choose your grant amount and complete the recommendation.

Please provide your details so we can send an acknowledgment and credit your gift toward your local chapter's fundraising goal.

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Or, go to www.SSAFE.org/donate

SSAFE supports efforts such as guiding senior living campuses to net zero emissions, climate advocacy, and climate education. Senior Stewards Acting for the Environment (SSAFE) is a 501(c)(3) nonprofit corporation. EIN: 87-1229514.

Kudos Corner

A reader responds to the article "Why Are We Doing 'The Work'?" by Larry Daloz in our July 2026 issue:

"I just read your article in the current issue of the SSAFE newsletter. Thank you for reminding us of the deeper meaning and purpose of the sustainability work we are doing. I agree that we need to feel the grief for what's been lost, as well as do all we can to give those to come the best possible future."

April Moore, Riderwood Village

SSAFE Newsletter

This newsletter is a publication of SSAFE, a non-profit organization started by residents from Kendal senior living communities. SSAFE has no official affiliation with the Kendal Corporation.

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Submissions & Comments

We want your feedback! We're always looking for good stories to provide inspiration to other senior living community residents. Send us your articles, ideas, questions, or comments!

We'd love to hear from you—drop us an email at info@SSAFE.org