



HEALTH AND WELLNESS LIFESTYLE COMMUNITIES

THE INCLUSIVITY APPROACH

PREPARED BY:

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As a Lifestyle brand, Crumby Companies primary focus is health and wellness. As a subsidiary, Crumby Real Estate Group (CREG) is poised to make an impact as a Master Developer, Investment and Acquisition Manager, and Brokerage firm (Crumby Realty); while partnering with established industry-leading land, residential, commercial, and industrial developers, engineers, environmental experts, and architects. Our founder has 20 years of expertise with extensive knowledge in residential and commercial real estate, business and social development, health and wellness, and the sheer desire to create an inclusive environment; which presents a special opportunity to influence the Health and Wellness Lifestyle global movement.

The benchmark has been established by leading organizations such as Global Wellness Institute and Congress for New Urbanism, who are blazing the trail for this \$100 Billion dollar movement, with over 130 million US residents seeking these types of communities annually.

We often forget our homes, surrounding environments and communities play a significant role and directly influence our behavior, habits, and overall lifestyle. These are our greatest investments and generate elevated returns and a heightened quality of life; hereby creating places that enrich, uplift, and inspire the human spirit.



WHAT IS A HEALTH AND WELLNESS COMMUNITY

According to the Global Wellness Institute (GWI), wellness communities are groups of people living in proximity sharing common goals, interests, and experiences while proactively pursuing health and wellness. This begins with creating communities and building homes that enhance health and wellbeing; shifting from passive to active wellness; complementing bricks and mortar with policies, management, and programming that build social connections and nurture healthy behaviors; and creating awareness that our individual health and wellbeing is intrinsically linked to our broader environment and the people around us.

Wellness lifestyle real estate is a nascent industry that recognizes and has the potential to meet today's immense health challenges. It represents a shift that explicitly places people's wellness at the center of the conception, design, creation, and redevelopment of our homes and neighborhoods. Wellness is not just about physical health; it is multi-dimensional, encompassing the physical, social, mental, emotional, spiritual, and other dimensions of ourselves. All aspects of a person's mind, body, and spirit need to work in harmony to truly be well.

BENEFITS OF WELLNESS LIFESTYLE REAL ESTATE

For Developers

The main advantage of wellness lifestyle developers is the increased returns. Although development costs are typically higher than traditional real estate developments, the enhanced lifestyle that is presented to the buyers results in significant sales premiums. These types of developments demonstrate average sales premiums of 10 to 25 percent over its traditional comparable in respective markets; yet, these premiums can range widely between 10 and 55 percent. Higher premiums are generally achieved when wellness lifestyle real estate is developed around a wellness anchor, such as a wellness resort.

For Buyers

For Buyers The immediate benefit of wellness lifestyle real estate is more apparent with the end-user. The philosophy and guidelines underlying this asset class are, before all, to provide healthy environments for people to live, work, and play, which can be achieved through a combination of location, design, architecture, landscaping, choice of materials and technology, among other factors. Enthusiasts will enhance their lifestyle and receive an appreciation of their asset, as wellness lifestyle real estate results in a faster return on investment, and thus is considered a more attractive investment compared to traditional real estate.

↑ GROWING MARKET



As of 2017, Wellness real estate was a \$134 billion industry, growing by 6.4 percent annually since 2015, while merely encompassing 1.5 percent of the total annual global construction market. The Global Wellness Institute (GWI) projects the wellness real estate sector will expand by 6 percent annually in the next several years, growing to \$180 billion by 2022. The GWI's wellness real estate figures capture the construction of residential and commercial or institutional (office, hospitality, mixed-use/multi-family, medical, leisure) properties that incorporate intentional wellness elements in their design, materials, and building, as well as their amenities, services and/or programming



The US, along with **China, Australia, India, the UK, and Germany**, account for three-quarters of the global wellness real estate market. Within the 1990s and early 2000s, a relatively small number of wellness lifestyle real estate or community projects were under construction or in development – fewer than 50 projects globally. In contrast, there are currently more than 740 developments being built in the world, across 34 countries. These developments include master-planned communities, multi-family housing, urban districts, mixed-use, and resort/spa-based projects. You can find each of these elements within each of the three Inclusivity approaches; which has codified a set of core principles focused on human health and wellbeing used to shape their community design and marketing approaches.



Additionally, many destination spas and wellness resorts are adding a wellness component for customers looking for a second home or vacation properties – or even to live a full-time wellness lifestyle, elected by many active adults (55+). We estimate that there are more than 1.5 million units either already built or planned to be built out over the next several decades, which will house more than 4.1 million people.



↑ INCREASE CONSUMER DEMAND

The demand for wholistic communities is rapidly accelerating, as consumers are seeking out spaces supporting their wellbeing – and are ready to make the essential investments. Industry leaders are pioneering innovative ways to meet consumer demands, and municipalities are beginning to support these efforts. Standards, guidelines, and design principles are evolving from niche to mainstream; eventually becoming the norm.

Through the appreciation of home premiums averaging 10 to 25 percent, as high as 55 percent, buyers have demonstrated their willingness to pay more for healthier built environments; demonstrated within the middle and upper ends of the market. A significant rationale is the lack of supply to meet demand. There are an estimated 1.3 million potential buyers within the US for wellness-infused homes and communities. Projects with a greater level of differentiation, a more unique community environment, higher-quality residences, and/or more extensive amenities and services typically earn higher sales premiums. As an example, the community of Serenbe, located in Georgia – one of the pioneers in wellness communities, breaking ground in 2004 – are commanding price premiums of 30 to 55 percent versus comparable homes in the Atlanta metro area.

Within the affordable housing segment, builders are incorporating wellness design features to address the public health needs of this demographic, accompanied by the increase of public policy initiatives. Demand is also coming from middle-income consumers, who are looking for homes and neighborhoods supporting healthier lifestyles, through features such as bike paths and dog parks, community gardens and farmers' markets, walkability, and mass-transit access. Lake Nona in Orlando, Florida is a developmental example adding components to become more appealing including enhanced indoor air, water, and lighting; fitness centers and spas; health food restaurants; classes and other programming; and even on-site, full-time wellness professionals.

DIFFERENTIATION



Based on market needs, target audiences, and unique site characteristics wellness lifestyle and communities and real estate possess enormous potential. Within the urban demographic, buyers are more concerned about air and water quality, noise pollution, restful sleep, and access to green space or wellness amenities. In suburban areas, there is a demand for greater walkability and mass transit options, bike paths, and more social interaction with neighbors. A project aiming to appeal to consumers interested in healthy eating may incorporate organic farming, community-supported agriculture, a farmer's market, edible landscaping, or farm-to-table restaurants; hereby creating a solution for food deserts.

Other projects may prioritize permaculture with a criterion of environmental sustainability, wellness and fitness amenities and programming, the importance of the arts, or living in harmony with nature



LOOKING TOWARDS THE FUTURE



At the Global Wellness Institute, they have identified several emerging wellness living concepts that are predicted to drive the future development and growth of healthy living environments. Strategic colocation and integration of homes, co-working facilities, ample wellness amenities, and programming are the response to the rapid rise of remote work, the sharing economy, the travails of loneliness and attempts to find work-life balance.

Building wellness communities by combining the medical industry, research organizations, hospitals, clinics, and health services with holistically designed wellness-infused homes and neighborhoods – such as in Lake Nona in Florida or the Destination Medical Center in Rochester, Minnesota – will also be key to growth.

Bringing back multigenerational and diverse neighborhoods will cater to people seeking communities with a greater mix of ages, life stages, backgrounds, and social classes, recognizing the growing evidence that social connections in the physical realm are essential for our health and wellbeing, our society and our economy. Developers are also collaborating with governments to target lower-income and vulnerable populations, who are at the highest risk for many health conditions.

We also see a move from green to regenerative living – where communities will produce their own healthy food and renewable energy, clean the air, recycle their own water and be net-positive for people and the planet. Harnessing future technologies will also help bring on-demand wellness into the design of homes, neighborhoods, and cities.

ABOUT THE INCLUSIVITY APPROACH

As a haven for people who are pursuing a wellness lifestyle, in a wholistic and multidimensional way, and as society shifts its focus from a “Me” to “We” centric culture, the Inclusivity approach focuses on the wellbeing of communities and its people. This begins with an Inclusive, pedestrian-friendly, Mixed Use/Income, multi-generational, sustainable environment promoting six essential directives.

Community programs will empower its participants to share common goals, interests, and unique experiences; while encouraging residents to adopt sustainable, regenerative lifestyles, supporting behaviors like recycling, natural resource conservation, preservation of green space, and animal habitats. The intention is to provide space and support for revitalization, social integration, strengthening the family structure, and the creation of an environment to slow down and enjoy personal hobbies, interests, and spiritual practices increasing fulfillment for the residents and every living thing within the space of our community.

The availability of natural and fresh air, an abundance of fresh food, and well-being are synonymous with our developments, as is the architectural vision and planning. The Inclusivity Approach is one of a kind, setting a new standard in wellness community living.



THE DIRECTIVES

PHILOSOPHICAL

The inspiration of the scalable “**Inclusivity Approach**” is the understanding, as a society, our similarities outweigh perceived disparities. This notion is inclusive to our humanism; as well as environmental, economic, philosophical, and methodological concerns. The development of inclusivity is applicable to the implementation within Urban Infield, Suburbia, or Rural Areas. Our developments include significant attractions influencing the decisions of individuals and families investing their hard-earned money, time, and resources. Major familial influences are great schools, fellowship, and advocacy. The S.T.E.A.M.S.-based Academy, Spiritual Center, and other wonderful amenities will honor that investment and ensure a significant return of wellness (R.O.W).

“No culture can live if it attempts to be exclusive.” - Mahatma Gandhi

HUMANISTIC

The humanistic directive begins with the connective commitment between neighbors, families, businesses, and its patrons; inviting a culture transcending potential divides and connecting essential fabrics. This is contextualized with a “Three Generational Approach” as community transcends biological imprints requiring its elders, seasoned adults, parents, and youth to develop a powerful and reliable social network. This will be fostered through social amenities and community engagement. Both culture and art are two wonderful ways of preserving or strengthening a strong community’s sense of place, forging a personal identity, and showing your creativity. Art and culture boast multiple opportunities for learning, entertainment, leisure, personal growth, and improving communication with others. It brings people from all walks of life together and a vibrant community plays a crucial role in the quality of its citizens’ life. Creating art promotes self-care, distraction, and a near-meditative state.

EDUCATIONAL

My Unique Genius Academy (M.U.G.A), operated by **Genius Education Management Solutions, LLC (G.E.M.S.)**, will utilize the proprietary “Unique Genius” approach, to provide a wholistic educational experience. Despite the name, the institution is not exclusive to children who are testing at genius levels. The “Unique Genius” approach identifies, develops, and exposes students, Pre-K through grade 13, to discover the areas supporting their uniqueness; while utilizing the S.T.E.A.M.S. curriculum, within a student-centric environment.

The Lower School environment consists of Pre-K3 through grade 4, dedicated to the exploration of potential areas of genius; while simultaneously developing the core competencies of reading, writing, math, and science with our STEM to STEAMS program. The Middle School program, representing grades 5 through 8, are fully engaged in the STEAMS curriculum; as they begin the intentional development of their identified genius. While the Upper School participants, grades 9 through 13, continue the development of their Unique Genius, becoming more exposed to their identified areas and the pursuit of personal mastery.



ENVIRONMENTAL

The environmental directive begins by establishing a mindful relationship with the current ecosystem; utilizing permaculture (permanent agriculture), respecting natural systems, and employing resource management. It is our ambition to meet and/or exceed third party certification such as LEED, U.S. EPA Energy Star, and other qualifying agencies. Each constructed structure will emerge from nature with an appeal to pre-existence.

It is important to reduce the negative impact on the environment. As stewards of the land, it is our collective responsibility to retain and enhance its quality and abundance of its natural capital, such as water and soil. Beyond preserving the land, we shall center developments around agriculture, cultivating healthy communities promoting healthy lifestyles around strong connections between people and the land, their food, and their neighbors.

he disconnect or minimal contact with nature affects mental health, contributes to obesity, and has an impact on life expectancy. The integration of nature into the built environment addresses the aforementioned. Housing developments designed with environmental sensitivity and green infrastructure at their heart can deliver multiple social, environmental, and economic benefits. Nature-rich development provides benefits for everyone - from developers to homeowners.



ECONOMICAL

As the Master Developer, "CREG", assumes the responsibility of ensuring economic vitality with partnerships within the local and state economic development administrations, the Small Business Administration (SBA), local and state chamber of commerce, business incubator programs, educational institutions (College | Universities | Technical schools), medical institutions, courting of regional and national corporations and the EB-5 investment program. A heavy focus on fostering entrepreneurialism and franchise development will be essential in ensuring a self-sustaining economy within the developments and the surrounding areas.

The community and its businesses generate far-reaching advantages to building community support enhancing continuous recycling of revenue and resources, thereby creating a sustainable economy. Local businesses are more likely to utilize other local businesses, such as restaurants that source their produce from local farms, and independent retailers return more than three times as much money per dollar of sales to the community than chain competitors.

Restaurants, food halls, markets, community gardens, and farms serve to create a sense of community around development projects adding value through stronger community ties. Community food-growing areas add value to residential and mixed-use developments at little cost. The implementation of farmer's markets, farm-to-table restaurants, and community gardens are just a few examples.

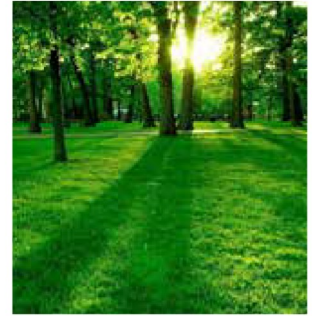
This integrated economic model, instead of displacing farmland for housing development, is a catalyst in preserving a portion of the farmland for nourishing the growing community. Development of these communities, or Agrihoods, can provide the land, capital, infrastructure, and time for a community farm to take root and thrive.



METHODOLOGICAL

"Only when humans are again permitted to build authentic urbanism - those cities, towns, and villages that nurture us by their comforts and delights - will we cease the despoiling of Nature by escaping to sprawl" - Andres Duany

Our Inclusivity Approach is a wholistic focus on urban design with walkable blocks and streets, close proximity housing and shopping, and accessible public spaces. These design and development principles shall be applied to new development, urban infill and revitalization, and preservation, including rural Main Streets, booming suburban areas, urban neighborhoods, dense city centers, and even entire regions. A building that is connected to a transit stop will help the region function better, and a well-organized region benefits the buildings within it.



Our targeted approach is focused on design, which is critical to the function of communities. Combining appropriate design elements makes places that are greater than the sum of their parts. We are committed to creating sustainable, human-scaled places which are walkable, vibrant, beautiful places where people can live healthy and happy lives and work better for businesses, local governments, and their residents.

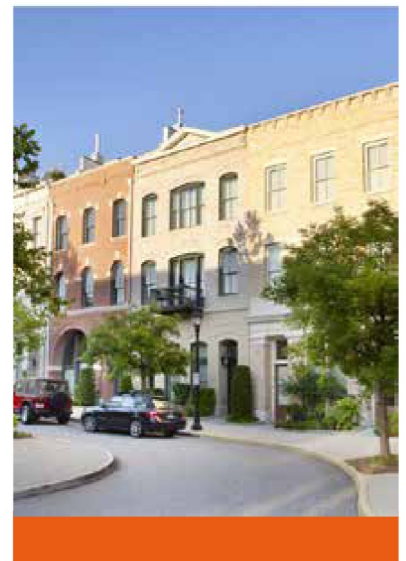
THREE TYPES OF INCLUSIVITY APPROACH

URBAN INFIELD

Small-scale developments covering 25 acres – 150 acres within an urban setting. Example of typical communities are:

Glenwood Park - Atlanta, GA (28 acres) – an Earthcraft Community

- Retail:** 50,000 square feet of specialty retailers and boutique restaurants deliver a destination for those seeking to experience a communal experience.
- Residential:** The Community consists of 425 single-family and townhomes, 50 condominiums/luxury lofts, and 325 apartments.
- Office:** 20,000 square feet of offices
- Eco-friendly:** Construction waste recycling, reducing landfill waste by 80%; Pervious pavement parking areas; Water-efficient landscaping; Rainwater harvesting and reclamation; Greywater irrigation system; Recycled wood fiber exterior trim; porch decking made from reclaimed waste wood and recycled plastic; photovoltaic (PV) system; Reclaimed wood flooring; Pre-finished and low-VOC (volatile organic compounds) flooring and low- or no-VOC and bio-resistant paints; super-efficient insulation, including spray foam insulation, sealed and conditioned crawlspace, air sealing, and high-performance windows; 100% recycled drywall; Tankless water heaters; Programmable thermostats and lighting control system; Energy Star lighting fixtures and appliances; High-performance HVAC systems, energy recovery ventilators.



The Avalon - Alpharetta, GA (88 Acres)

- Retail:** 570,000 square feet of curated retailers and local chef-driven restaurants deliver a destination for those seeking to experience a hotspot of cultural activity and amazing finds.
- Residential:** The 800 residents — both in luxury lofts and in an exclusive single-family courtyard enclave — who call Avalon home experience a truly connected lifestyle, where everything is just a walk or click away. Haven (250 units), Veranda (276 units), 101 single-family (25 detached / 76 townhouses).
- Office:** 750,000 square feet of Class-A office space and office lofts in a Gigabit community — with superfast pervasive internet connection speeds — create a hub of connectivity for the modern workplace.
- Hotel:** A 330 room hotel and 47,000 square foot convention center caters to business and leisure travelers who want to meet, mingle, work and stay someplace unlike anyplace else.
- Connectivity:** Avalon is Georgia's first Gigabit community, a future proof fiberhood with internet connection speeds 100x faster than what's currently available.



SUBURBIA

A medium-scale, self-sustaining community, developmental model covering 151 acres – 500 acres. Examples of a typical development:

Hammonds' Ferry - North Augusta, SC (200 acres)

Contains more than 1,000 new homes, condominiums, and apartments, as well as business and civic uses, and excellent new parks and public spaces fronting the river. Designed as a collection of walkable, mixed-use neighborhoods, reconnecting the town with its riverfront. Integrated with the neighborhood is a 1.5-acre farm that is one of the first organic farms in the region. It will help in becoming a model of sustainability within the community.

Hartness (450 acres)

A pedestrian-friendly village, a network of trails, paths, plazas, and squares connecting streets of stunning traditional home designs with a nature preserve, ponds, a mixed-use village center, and private amenities.

- Residential:** 700 Single Family Residences with 140 utilized as dedicated rental units.
- Hotel:** 75,000 square foot boutique hotel featuring 73 luxurious suites, a state-of-the-art conference center and ballroom, outdoor event spaces, a waterside restaurant, and a world-class luxury spa.
- Amenities:** 180-acre nature preserve • 15-mile trail network • Nine lakes and ponds • Community clubhouse & firepit • Fitness center with classes, personal training, and massage therapy • Swimming pools & cabanas • Dog park



PASTORAL

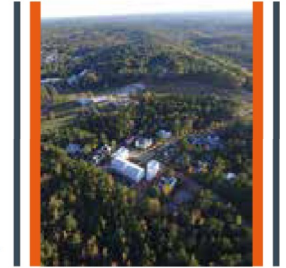
These developments are the largest of the approaches. The standard barrier of this approach is Serenbe.

Serenbe - Chattahoochee Hills, GA (1000 acres)

Planned for 1,200 residents, the development includes several food-based amenities, most notably a 25-acre professionally managed organic farm, forming the heart of the community. Serenbe also features an extensive nature trail system, stables, pastures, wetlands, forest, conserves water through landscaping, and naturally treats wastewater for use in irrigation.

Residential: The Community is scheduled to build 1000 – 1200 homes and live/work units.

Commercial: 250,000 square feet of office space, 110-room hotel, three restaurants, and art space.



PROPERTY TYPES

RESIDENTIAL

Single Family Detached | Townhomes | Condominiums | Cottages | Multifamily

ACTIVE ADULT

Age restricted | Age-targeted | Leisure Communities | Independent Living | Community Care | Retirement

COMMERCIAL

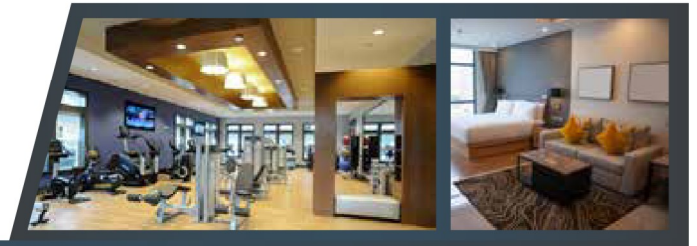
Office Buildings | Medical Centers | Hotels | Retail Store | Warehouses | Garage | Groceries | Pharmaceutical | Mixed - Use

AGRICULTURAL

Agrihoods | Timberland | Orchards | Community Gardens | Farmettes

SPECIAL PURPOSE

Spiritual Center | Learning Academies | Civic Buildings | Parks



TYPES OF ESTABLISHMENTS

HOSPITALITY

Hotels | Clubs & Bars | Cafe | Event Center | Boutique & Franchise Restaurants

RETAIL

Clothing | Groceries | Farmer Markets | Specialty | Convenience | Gas Stations | Lifestyle Centers | Bike Shop | Floral Design and Shop | Galleries

FITNESS AND WELLNESS

Spa & Salons | Gyms | Wellness Center

MEDICAL

Medical Center | Birth Center | Chiropractic | Specialty Services | Rehabilitation Center

EDUCATIONAL

Infant Care | S.T.E.A.M.S. Based Academy

CIVIC

Spiritual Center TYPES OF



CRYSTAL LAGOON



TYPES OF AMENITIES

GARDENS

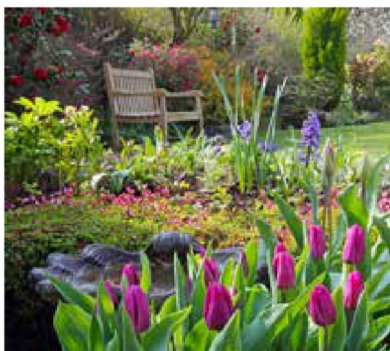
Community Gardens (Fruits & Vegetables (farm to table) | Botanical (Horticulture)

PARKS AND TRAILS

Neighborhood | Aquatic-themed | Amphitheatre | Skate Parks | Bike and Nature trails | Boardwalk | Beach | Recreation Centers | Pastures | Stables | Wetlands | forest

TRANSPORTATION

Autonomous Vehicles | Zip car rental | Ridesharing | Bike and Scooter Rentals



TECHNOLOGY AND ENVIRONMENTAL FEATURES

“Net zero energy”

ECO-FRIENDLY

Geothermal energy | Hydrothermal energy | Solar Power / Panels | Construction waste recycling | Landfill waste reduction | Pervious pavement | Water-efficient landscaping | Rainwater harvesting and reclamation | Greywater irrigation system | photovoltaic (PV) system | Reclaimed wood flooring | Prefinished and low-VOC (volatile organic compounds) flooring | low- or no-VOC and bio-resistant paints | super-efficient insulation | 100% recycled drywall | Tankless water heaters | Programmable thermostats and lighting control system | Energy Star lighting fixtures and appliances

CONNECTIVITY

Gigabit community with internet connection speeds 100x faster | Wi-Fi hotspots throughout.





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