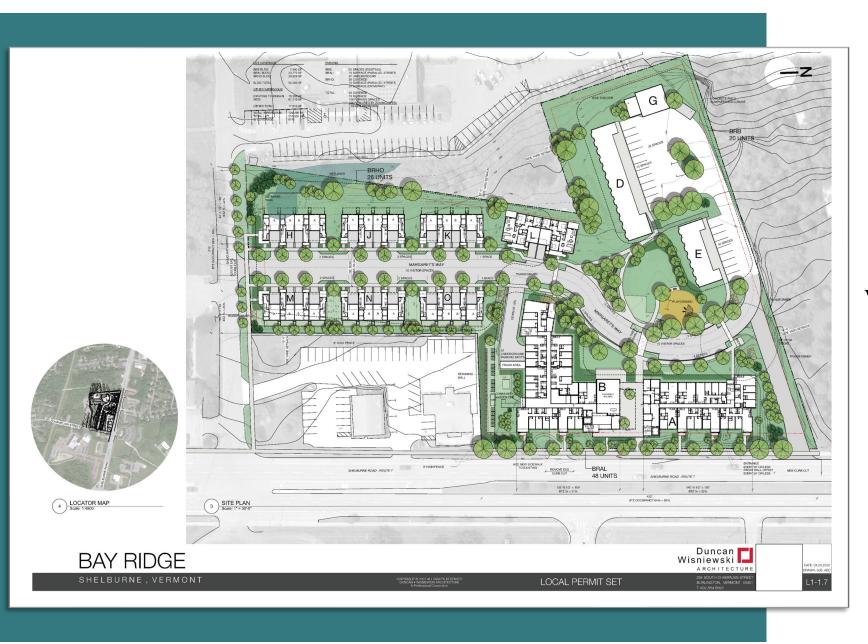


Kathy Beyer Senior VP Real Estate Development Evernorth



EVERING IN COMMUNITIES. Investing in communities. Building possibilities.



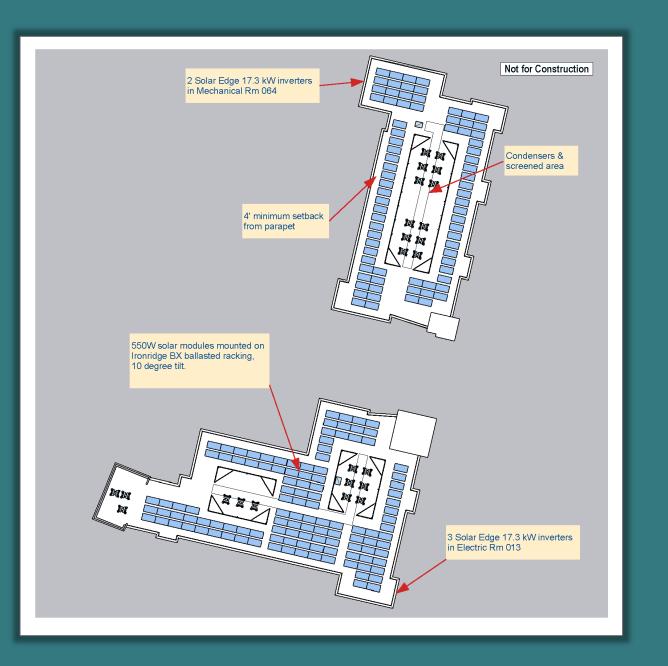
Bay Ridge Site Plan

By reducing the use of fossil fuels for heating, Bay Ridge will reduce carbon emissions by

189 tons per year.

Bay Ridge Apartments



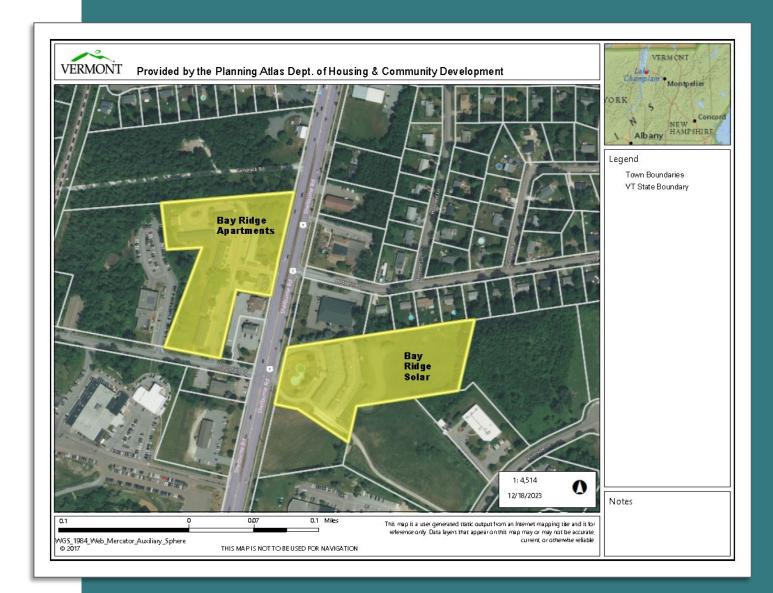


Bay Ridge Rooftop Solar

Adding solar to Bay Ridge Apartments is critical to the operating sustainability of the building.

Bay Ridge Aerial View

The State's Energy Plan stresses the need "to ensure that the impacts of renewable energy are equitably distributed



Bay Ridge Solar Site Plan



Bay Ridge Solar Rooftop & Off - Site

	Rooftop	Offsite	Combined
kwh production	113,500	270,800	384,300
net-metered credits generated	\$17,971	\$32,875	\$50,846
% total usage offset	15%	36%	51%