

SHIFTING LANDSCAPES 2019 CIL ANNUAL REPORT





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THOUGHTS FROM THE CEO

Kent Schwendy, President/CEO



Stefan Stenudd took a somewhat philosophical approach in describing time and change when he said, “Time is a way of describing change, but it isn’t the change. The movement is. Time is a tool by which the observer can measure the change.” He went on to muse, “If you want to understand what might happen, you must start by accepting that everything changes, whether you like it or not.”

I think we should all strive to drive change, rather than fight it or even just accept it. Change is going to happen, so the real question is how do we make it positive change or how do we turn it into a positive? One of our board members recently brought this home to me while we were discussing a pretty significant setback dealt to CIL. While the rest of us were lost in our gloomy thoughts about this bad change, she said, “This is horrible. Now what good can we make from it?”

Anyone working in the not-for-profit world can probably instantly list dozens of negative changes. State budgets are being cut, philanthropy is threatened by new tax laws, towns are trying to tax properties which should be exempt, borrowing money is harder and harder while grant sources are drying up. I could go on and on.

CIL is not immune to these changes. The tax-exempt bond market upon which we’ve relied for financing for decades is undergoing massive change. New Securities and Exchange Commission rules enacted in October of 2016 have reduced the advantages for many investors. Fewer investors means higher rates. Additionally, the cost of letter of credit enhancements has gone up significantly as an unintended consequence of implementing the Basel III international regulatory accord. In total, the cost of borrowing money in the tax-exempt bond market has more than doubled for CIL over the past five years.

There is also a tectonic shift occurring in the independent living movement as the activism-based leaders who have led the charge since the 1970's are retiring and being replaced by new leaders who grew up in a world with different standards and expectations.

Demographic shifts across all populations are challenging us to rethink where and how we want to live. The built environment always lags behind these changes and we're in the middle of a huge change. For decades people moved away from renting in cities to owning in the suburbs. Now, people are moving in the other direction.

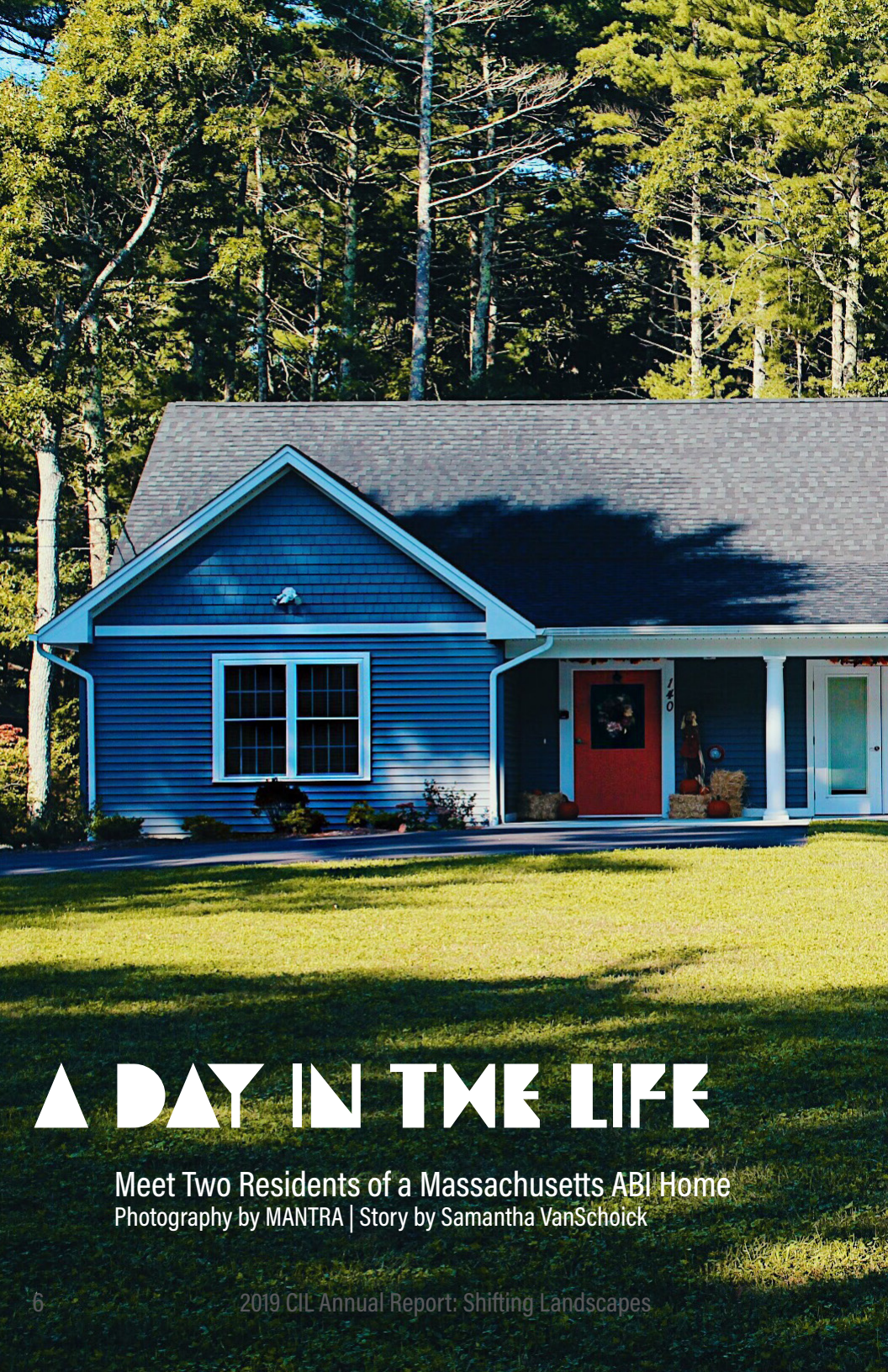
All of these changes represent opportunities to find what good we can make from them. We know we can't continue to use yesterday's solutions to address today's problems. Over the past year, our team has been doing a lot of research, a lot of listening, and a bit of talking. We have been listening to service providers, state agencies, families, and individuals about the challenges they are facing due to the shifting landscape. We have been researching different housing models and new funding strategies and thinking about how CIL can help to address current and future needs.

We are inspired and excited by the conversations about what could be next. We have found, unsurprisingly, that there won't be a single solution. People will always have various preferences for where to live, what type of home to have, and with whom they share their lives. They will also have varying needs for level of care and support, which will change as they age. Working together, we can find the appropriate solutions.

CIL was founded in response to a need for real estate development expertise to support not-for-profit organizations. The appropriate solutions may have changed over the years, but the underlying need for that expertise remains.

We're prepared to do our part to help solve the problems of today and tomorrow, but we can't do it without our partners providing their expertise and input. This is a team sport and we all need to work together. We look forward to continuing the conversation and implementing new solutions. ■

**“WE KNOW WE
CAN'T CONTINUE TO
USE YESTERDAY'S
SOLUTIONS TO
ADDRESS TODAY'S
PROBLEMS.”**



A DAY IN THE LIFE

Meet Two Residents of a Massachusetts ABI Home
Photography by MANTRA | Story by Samantha VanSchoick



Developed for The Arc of Greater Plymouth, this new construction project was designed for five residents with acquired brain injury (ABI). Completed in 2018, residents moved in just in time for the winter holidays. On a sunny fall day, we had the opportunity to spend time with two of the residents, Wendy and Judy, as they reflected on the upcoming one year anniversary of living in their new home.



Wendy



WENDY IS A BUSY LADY.

She loves iced coffees, cooking meatloaf for her housemates, and going out with Arc staff on drives.

“I don’t mind shopping,” Wendy admits with a wink. “I also love arts and crafts, as you can plainly see. Some days, I’m just down to watch a movie or something.”

Like many residents in group living, Wendy participates in a day program a few days a week. Depending on a person’s individual needs, programming often includes a mixture of group therapy, peer support, pre-vocational tasks, community-oriented groups, expressive and music groups, and health and wellness offerings.





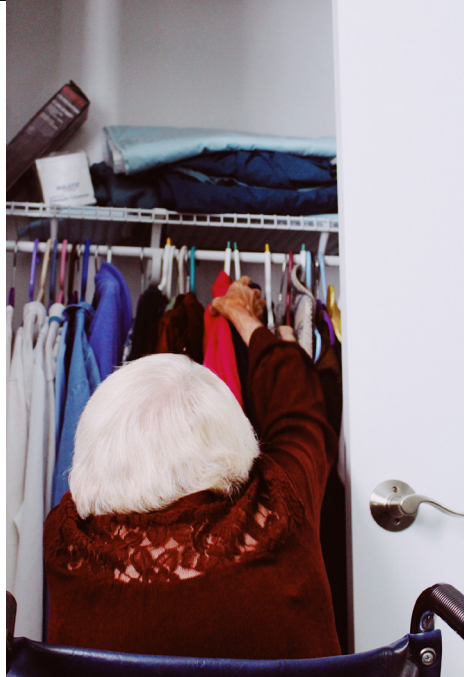
MEET JUDY.

When I asked Judy what her favorite part of the house to spend time in was, she did not hesitate. "My bedroom – it's my girl cave!"

When we entered Judy's room, the first thing you see is a notable photograph on her dresser. "I used to be a playboy bunny. In '67 or '69, I worked at the Playboy Club in Boston."

**"I DIDN'T WANT TO
BE IN A NURSING
HOME FOR THE
REST OF MY LIFE."
- JUDY**

Before Judy moved into the new home, she had been living in a nursing home. "I was really worried before I came here, because I didn't know what was going to happen to me," she explained. "We are really lucky."



"IT WAS HARD
WORK, I'LL TELL
YOU THAT. YOU
HAD TO STAND IN
YOUR HEELS FOR
8 HOURS!"

- JUDY, ON HER TIME WORKING
AT THE PLAYBOY CLUB.







**“I LOVE IT HERE.
WE HAVE GREAT
COMRADERY. WE
ALL GET ALONG
REALLY WELL.”
- JUDY**

With all the talk of group living being a thing of the past, it's important to acknowledge the difference this option can make in people's lives.

While we at CIL will continue to innovate and investigate new solutions, we will also continue to develop community residences, because everyone deserves a choice about what place they want to call home. ■



INSIDE THE DEVELOPERS STUDIO

Get to Know Chris Canna, CIL's New Vice President of Real Estate Development



How do you describe your role at CIL?

My job has three main components. One is making sure our current business operations proceed smoothly, so making sure our developers have what they need to provide good service to our customers. Two is making sure that new customers are coming in. Third, throw product development in the mix!

How did you get interested in real estate?

I've always really liked cities. I grew up in a rural town and wanted to move to a city, so I went to college in Montreal. Worked in International Development, went to London, D.C., Bangkok, so always lived in big cities. Then I came back to Connecticut and lived in Hartford, and it just got me thinking 'what's the difference between Hartford and these other cities, and what makes a city thrive?'

So, I went to study Urban Planning, with a focus on Urban Design and Real Estate, because I thought that was an interesting way to tackle that question.

What's something that people don't understand about real estate?

People have no idea how much stuff costs! And how that, necessarily, translates to rent.

What is one work-related thing that you are looking forward to?

I'm looking forward to figuring out new supportive housing models. Specifically, a production model we can develop. What's really worked about the model that CIL uses to develop group homes in MA and CT is that it's a production model. There is a need identified, a client can come to us and we can get the financing on-demand – versus waiting for a funding round (most affordable and supportive housing is funding-round dependent and thus very slow).

The group home model, because it relies on financing that can happen quickly, can help people faster. If we can find some type of equivalent for less than 24-hour care housing, that would have a huge impact. We also want to do the slower, larger stuff, but that's not necessarily what makes CIL unique.

Tell me more about product development and the behind-the-scenes efforts going on.

Traditionally, CIL has been a pretty creative place. The core of what we do has always been group homes, but we have been involved in a wide range of affordable housing, community development, and other types of supportive housing models. We've done that exclusively in CT, so one of the big pushes for product development is to figure out what we could be doing in Massachusetts, with a particular focus on supportive housing for the same populations we build group homes for.

Group homes are a 24-hour care setting, and we are looking at how to do housing with service providers in a less than 24-hour care setting. It could be a wide-range of things – things that to the outside observer might look like a group home or it could look like a 100-unit complex where 10% of the units are set aside for people with disabilities.

We are trying to understand our current clients' needs in these areas by meeting with them as often as I can and seeing their current projects. For example, I went to Massachusetts yesterday to meet with DDS. We have this basic concept for housing people with Autism-only diagnosis and DDS has a lot of people they are working with and want to find some better strategies for them, and we have a service provider partner who also wants to do that. We (CIL) are trying to understand what they actually need – so it's a lot of talking and listening.

The Development Team has been attending events like the Connecticut Family Support Network (CTFSN)

Housing Group. What are the benefits of attending events like these?

It's challenging for CIL to work directly with the populations we aim to serve. That's why it's good for us to go to groups like CTFSN and interact with people first hand. People forget. They focus so much on a population's "problems," that they forget people are just people and their problems are really the same as everyone else – with a need for different kinds of supports.

"PEOPLE FORGET. THEY FOCUS SO MUCH ON A POPULATION'S "PROBLEMS," THAT THEY FORGET PEOPLE ARE JUST PEOPLE AND THEIR PROBLEMS ARE REALLY THE SAME AS EVERYONE ELSE."

They have the same wants: to move out of their parents' house, to be able to work, to play video games, to have friends – or not! So anytime we get to talk to people it is useful to remember that they are not problems to be managed, they are people.

We want to create independent living settings for people. Figuring out a way to do that with our service providers, where we walk that fine line between the help that the people *actually* need and not being overbearing, is really interesting. The more we can involve the people that are actually going to live there, the better we can do that. ■

IMPACT REPORT

SINCE 1979, CIL HAS...

INVESTED

\$611,866,817

IN DEVELOPING COMMUNITIES



2,640

HOMES DEVELOPED



8,253

PEOPLE & FAMILIES HELPED



AccessSolutions

ADMINISTERED 600 GRANTS AND
128 MONEY FOLLOWS THE PERSON
THROUGH ACCESSOLUTIONS



146

DEVELOPMENT
CONSULTING PROJECTS



321

UNITS OF MULTIFAMILY &
MIXED USE



212 LICENSED MA
COMMUNITY RESIDENCES



535 LICENSED CT
COMMUNITY RESIDENCES



465

OTHER PRODUCTION
(HOMEBUYER PROGRAMS, OFFICE
SPACE, ETC.)

TEAM NEWS

TEAM MILESTONES



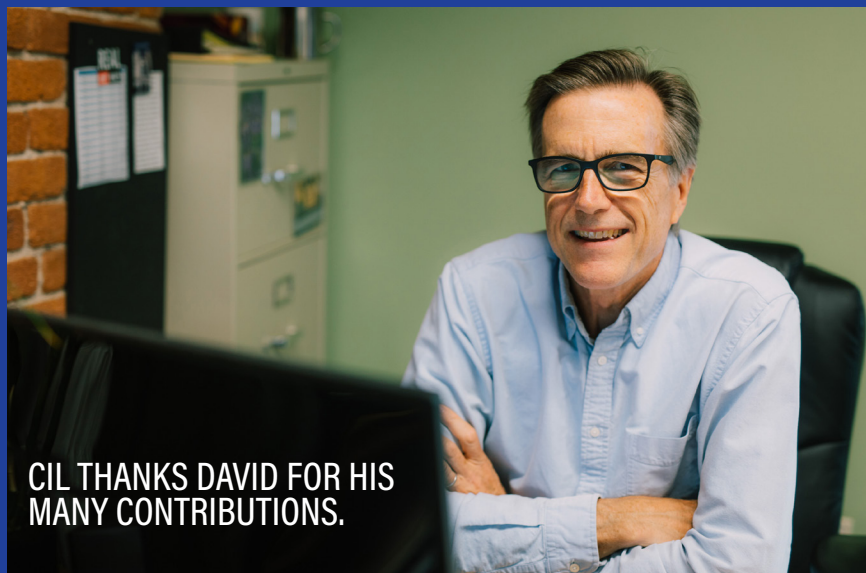
Top left, clockwise: Maria Green celebrates 25 years, Melissa McGeown celebrates five years, and Chris Cana celebrates five years at CIL!

NEW TEAMMATES

JANELLE NEVES
STAFF ACCOUNTANT



WE'LL MISS YOU, DAVID!



CIL THANKS DAVID FOR HIS MANY CONTRIBUTIONS.

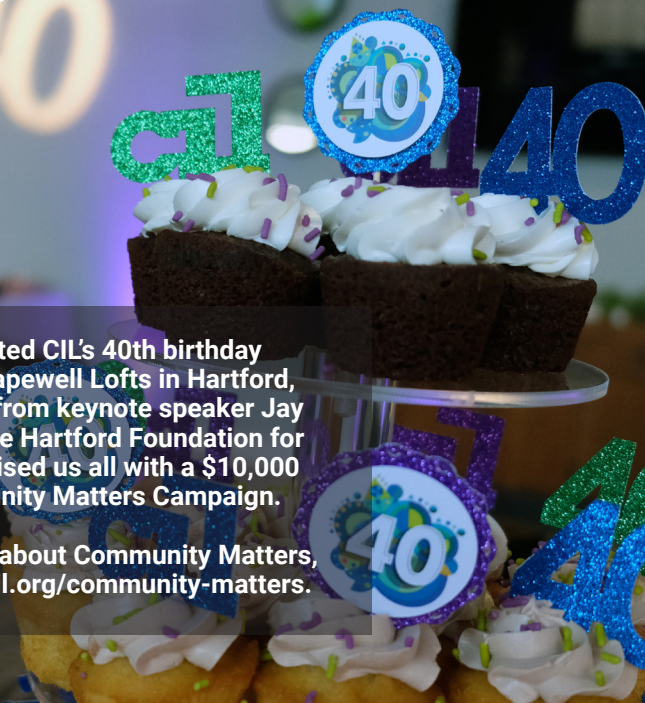
David McKinley, long-time CIL Vice President of Real Estate Development, is retiring from CIL, but looking to keep “at least one foot” in community development and advocacy work.

David, who joined the CIL team in 1986, has been instrumental in the development of supportive housing, affordable rental housing, home ownership opportunities, market-rate housing, and program and office space development for nonprofit organizations. David will retain his title as Benefit Officer for CIL Development, Inc.

As a long-time Hartford resident, David has a deeply vested interest in revitalizing blighted Hartford properties. He currently serves as the Board President for the Hartford Community Loan Fund, is a Commissioner on the Hartford Planning and Zoning Commission, is a member of the State Codes and Standards Committee, and is the Founder and Secretary/Treasurer of Mayor Mike Peters Little League.

David has played a role in housing production and advocacy for over thirty-five years. While working at the Neighborhood Housing Coalition, he developed programs and policies that addressed problems of housing production, preservation and affordability. ■

CIL TURNS 40!



Over 140 people celebrated CIL's 40th birthday on June 26th, 2019 at Capewell Lofts in Hartford, CT. We enjoyed hearing from keynote speaker Jay Williams, President of the Hartford Foundation for Public Giving, who surprised us all with a \$10,000 donation to CIL's Community Matters Campaign.

To donate or learn more about Community Matters, visit our website, www.cil.org/community-matters.

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*indicates partial year term.



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WITH THE TAG #CILDEVELOPSFUN!



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