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Thoughts FROM THE CEO



For those of us lucky enough to have both, we tend to use the terms "house" and "home" interchangeably. To make the point about how they are different, please consider the old saying, "Home is where the heart is." It's not quite the same to say, "House is where the heart is."

The Oxford dictionary explains the meaning of that proverb by stating "your home will always be the place for which you feel the deepest affection, no matter where you are."

I really love that explanation and held within it is one of the core tenets of CIL – everyone deserves to have a place they can consider home. A home is more than a physical location or place to exist. A home is a place to live – to experience the joys (and the sorrows) of life in an atmosphere where we feel that we belong. It's a safe place that allows the dignity of risk that encourages us each to grow and be our true selves.

Since our very beginnings, CIL has been focused on developing places with the potential to become homes. I use the terms "places" and "potential" very intentionally. A residence can take many forms – a single-family house, a condo, an apartment, a duplex/multiplex, etc. We've developed them all and the form isn't the important part. The design and the location are really the important aspects because the place has to feel comfortable, functional, safe, convenient, and be part of a community. It can't become a home without having a sense of place, connection to neighbors, and as the Danish and Norwegians say, a certain amount of hygge.



Even if we get everything right in the development, and the dwelling we create has potential, it still isn't a home until someone lives there and makes it a place for which deep affection can be felt. Positive memories and experiences becoming associated with the place are the key to this change in perception. That's where our partnership with service providers comes in. It's the care, the attention, and the love that they provide in furnishing and operating the facility that transforms it into a home.

For those who have been housed in institutionalized settings without a feeling of belonging or sense of connection to and affection for a place, the opportunity to move into a home can be truly life-changing.

Even if they were fortunate in having good care in an institutional setting, the hygge – the coziness and comfort that encourages a feeling of contentment and well-being – is something you can only find in a home.

As with most important things that we do, we can't really do them alone. CIL can build residences and develop places and our partners in the service provider world can make them homes. Let's continue to find ways to work together to provide the hope of home to those who haven't yet felt that warmth and connection to where they live.



Kent M. Schwerdy

KENT M. SCHWENDY
President & CEO

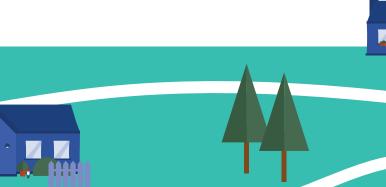




Photo Essay:



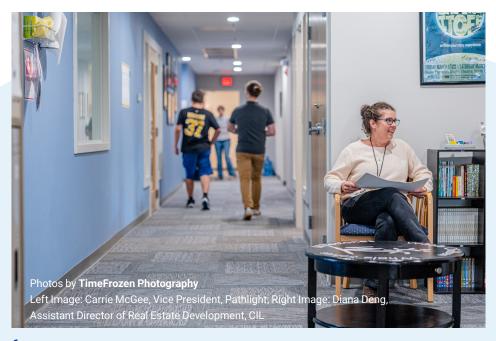
PATHLIGHT INCLUSIVE COMMUNITY CENTER

The Need for New Space

Carrie McGee had a vision when she, and a group of mothers, founded the Whole Children program in 2004. The program was created to meet every child at their skill level in the most appropriate environment for that child, offering afterschool programming and classes from toddler through teens with a range of abilities, and operated on a volunteer basis until 2010 when they joined Pathlight.

Since that time, the program has grown exponentially, with additional programs spinning off to meet the needs of participants as they aged. The Inclusive Community Center's old location in Hadley, MA was no longer meeting the needs of the growing programs and Carrie, Vice President at Pathlight and Director of the Whole Children, Milestones, and Whole Selves programs, knew it was time for an upgrade.

"We had been in our old space for 10 years. We had outgrown it and wanted to find a space that was more aligned to our mission: better



accessibility, in a location that allowed for more community integration and accommodated our growth," explained Carrie. Another goal for the new space was to bring together Pathlight's Autism programs, which had been in Easthampton, thus creating a more robust community center

housing five Pathlight programs in total: Whole Children, Whole Selves, Milestones, Family Empowerment, and Autism Connections.

"There are so many moving parts in a project of this scope, and when it's not something you do regularly, it is easy to get overwhelmed and go wildly over budget."

Enter CIL

Pathlight didn't need the financing solutions offered through CIL's traditional development model to make the Inclusive Community Center happen, but they knew they needed an ally to navigate the real estate, design, and construction coordination, so they reached out about development consulting services.



"I had worked with Chris Canna [CIL's Vice President of Real Estate Development] on a space in Pittsfield for Autism Connections and Family Based Living services," explained Carrie.

"I was so pleased with the quality, integrity and ease of working with Chris and CIL, that it was a quick decision to ask for help again."



CIL Assistant Director of Real Estate Development Diana Deng kicked off the project by facilitating the selection and hiring of an architect to conduct a space needs analysis. CIL managed correspondence with the architect's, led project meetings, and renegotiated the architects initial fee and scope, resulting in over \$10,000 of savings for Pathlight.

From there, CIL began site search and evaluation based on Pathlight's analysis and vision. CIL coordinated walk-throughs of possible locations with the realtor and architecture team to determine which space would best meet their needs.

The location that was selected has a bit of a poetic feel to it, the sense that a loop is being closed, that something is fully being made whole or right. Pathlight's new space sits on the spot of the former gatehouse that led to the Northampton State Hospital, where those with mentall illness were held in poor conditions away from their families. Now that spot will come to signify an inclusive space where a vision of community is being realized.

"[There was] this chemistry that really characterized the team; we worked like a well-oiled machine. And yes, challenges and unpredictable things with the pandemic certainly were thrown at you guys, and you just 'kept the course and stayed the course' as they say," said Ruth Banta, Pathlight's recently retired Executive Director (and CIL's newest Board member! Check out page 22 to learn more).

Once the location was acquired, the project moved into the renovation phase, which included the fit-out of the 16,448 SF building for use as office and programming space. Construction included upgraded flooring, lighting, room reconfigurations, kitchen and copy room renovation, and painting.

"We have really appreciated [your] expertise! In fact, when we renovated our headquarters II years ago, I wish we knew CIL did this level of consulting. We've spent so much time [renovating] a whole bunch of spaces really by the skin of our teeth, and [doing it] this way it feels like we're not on our own, that we've really got a good consulting partner."

Ruth Banta, Pathlight Executive Director (Retired)

A Look Inside

On a sunny fall afternoon, we were lucky enough to tour the new space to take photographs while programs were in session. When we walked through the doors, students at Pathlight welcomed us right away. Come along on this journey with us:

"You guys did a really great job! I really like the space!"

- Andy, a Pathlight Day Program Student

A group of students prepare Greek Chicken Tacos for lunch





Grace flashes a smile for us before enjoying group lunch

Bright 8 inviting classroom space for learning 8 crafts





The Friendship Band keeps the Center rocking every Tuesday for practice!

Quiet 8 spacious office space on the first level.





Jac strikes a pose while Andy & Dorothy help finish making lunch.

An exciting gym room, complete with a rock climbing wall 8 ball pit!



CIL teammates Alyssa 8 Diana giving their best Rock 'n Roll performance.

Impact Report



SINCE 1979, CIL HAS:

INVESTED

\$670,741,359

in developing communities



2,695

Homes developed



8.528

People 8
Families helped





154

Development consulting projects



321

Units of Multifamily & Mixed Use



258

Licensed MA Community Residences



542

Licensed CT Community Residences



470

Other production (home-buyer programs, office space, etc.)





Conduct kickoff meeting to discuss your vision, goals, budget, and financial feasibility

Schedule site visits of existing area homes if applicable

- Kickoff Meeting: I week
- D Site Visits: I week



Site Selection

Assign CIL developer to guide project from idea to reality.

While site selection can be the most unpredictable factor in our timeline, our developers aim to find your ideal site as quickly as possible. They commence site due diligence to ensure the selected site is free of environmental issues, supports renovation/new construction, and meets overall project goals. Commence State approval and site acquisition process.

- Site Selection: 3-6 months
- Acquisition: 3-4 months

Permitting Approvals

Regulatory approvals (conservation, stormwater, etc.) will require attendance at local meetings

Working with CIL



Anyone who has been involved with real estate development knows there are a lot of moving pieces, and our constant aim at CIL is to take the "hard" out of that process. Details of every project we encounter are different, but each project flows through the same overarching five phases. The phases outlined here are representative of a new construction, 4-bedroom community residence based on our experience developing over 2,000 homes.



Septic Approval (if applicable) (9 1 - 4 weeks

//////// Environmental Permitting (if applicable)

19 6 weeks - 2 months





Hold design kick-off meeting with architects taking a deep dive into design ideas, space planning, layout, and finishes

- P New Construction: 6 Weeks
- P Renovation: 3-4 weeks



Building Permit & Site Plan Approvals @ Varies





Oversee day-to-day site activity, including schedule and budget management to make sure project goals are met.

- New Construction: 10 months
- ® Renovation: 5 months

Vision Realized

Celebration time! Once construction is complete, the house is yours to make a home!



Thanking Our



DIRECT SUPPORT PROFESSIONALS

It's no secret - without Direct Support Professionals (DSPs), independent living wouldn't be possible for many people with disabilities. DSPs keep the people they serve at the heart of what they do, and to honor them during DSP Recognition Week—September 11-17, 2022—CIL called upon service providers & others alike to nominate their favorite DSPs to show our collective appreciation in the best way we know how: coffee.

CIL is proud to have presented Dunkin' gift cards to over **150** outstanding DSPs. We thank you for all you do day in and day out, your selflessness and dedication to the individuals you serve not only change their lives but entire communities as well. We could not do this without you.

As nominations came rolling in, so did the touching messages of thanks and gratitude:

"Marisa, appreciative of your dedication to your clients and your work - thank you for your compassion!"

"Larissa, I would like to express my appreciation for all your hard work. It never goes unnoticed. You are a great communicator as well, and always step up to the plate when needed. Thank you very much you are a star."

"Sandra, thank you so much for everything you do. You show up every day wanting to make a difference in the lives of everyone in your classroom. You have such creativity and passion it radiates to everyone around you. Our team is so much stronger because you are on it! Thank you for being a fierce advocate! You are a Rockstar!"

"Your compassion and respect for the people we serve is irreplaceable.

Thanks for ALL you do!"

AT THE HEART OF ALL WE DO

#DSPRW2022



"Anthony, in your short time you have already mad a major impact in the classroom. You have provided meaningful structure to the classroom and always come to work with a positive attitude and smile. Thank you for everything you do!"

"Amanda, your compassion and dedication to our mission and the clients is remarkable, and you are truly an inspiration!"

"Mark, you are an exceptional DSP. You take the time to get to know each person you support. You give them the space and encouragement to grow. You help when needed, but let people make their own choices. You are there when they need you. They can rely on you. You afford security in a day and age when participants don't always know who will show up to support them. You are valued. You are special. You are celebrated. Thank you for sharing your gifts!"

Jessica, you represent everything a DSP should be. You are kind, caring, giving, accepting, loving, steadfast, dependable, and so much more. Every person we support deserves someone as caring as you as their DSP. THANK YOU from us all. What you do matters to so many people, you really do make a difference!

"Thank you for all you do each and every day! Your commitment to the team, and the work you do is so appreciated not just today, but every day."

"Rachel, I would like to thank for all the work you have put in since coming on board. You have shown your dedication and time in many ways that do not unnoticed. Thank you for bringing your creative ideas as well as positive vibes. We are thankful. You are a star."

Team News



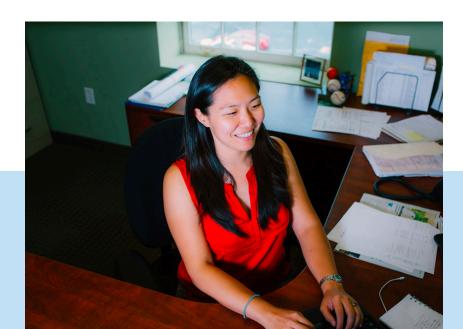
ACCOLADES & MILESTONES

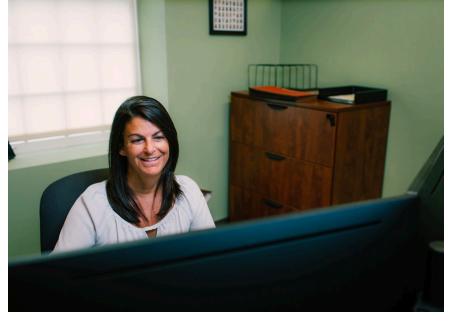
Diana Deng Promoted

At the start of the new year, Diana Deng was promoted to Assistant Director of Real Estate Development. Since joining CIL in 2016, Diana has held a wide array of responsibilities within the Development Department including community residence development, new project sourcing, project consulting, assessing financing options, and coordinating with architects and contractors. During her 5-year tenure, Diana has completed over 20 community residence projects, numerous consulting and special projects, and has been responsible for the sale of multiple finished properties.

"Diana's integrity and passion for helping others coupled with a strong dedication to our clients, has been a huge asset to CIL, and I'm confident that her hard work and extensive talents are a strong foundation for her future as Assistant Director of Real Estate."

- Chris Canna, VP of Real Estate Development





Fran Mazzarella Celebrated 35 Years at CIL

Fran Mazzarella became the longest serving CIL team member this year, hitting a major milestone of 35 years in February. Throughout her years at CIL, Fran has managed the AccesSolutions program, administering more than 600 grants and over 100 Money Follows the Person projects, helping numerous people lead more independent lives.

"She's made a difference in the lives of her clients through her strong commitment to them and the generous and kind way she approaches her work. Fran has always been thought of as the heart of our team and a wonderful coworker."

- Maria Green, CFO

"One of the many amazing things about Fran is that even after 35 years, she somehow maintains a fresh enthusiasm for what she does and a personal connection to each person her work touches. Fran represents a core value of CIL – that we are here to help and serve others."

- Kent Schwendy, CEO

Additional Team Member Anniversaries:

Brenda de los Reyes celebrated 15 years on March 19, 2022

Lisa Robinson celebrated **5** years on February 7, 2022

Samantha VanSchoick celebrated 5 years on June 3, 2022

Board of DIRECTORS NON-PROFIT ENTITIES, 2022



Sharon Malone / Chair
President, The Malone Group, LLC
Gioia Zack / Vice Chair
Economic Development Director, Town of Wethersfield
Barbara Pilarcik, RN / Treasurer
Retired, Pathlight
Kent Schwendy / President/CEO
President/CEO, CIL
Maria Green / Secretary
Vice President/CFO, CIL
Stan Ingersoll / Director
Retired, HARC
Patrick Pinnell / Director
Owner, Patrick Pinnell, Architecture & Town Planning
Jack Soos / Director
Director of Business Operations, Starbucks
Pastor Joseph C. Black, Jr./ Director
Founder & Pastor, Truth Apostolic Church, Inc.
Marisa Chrysochoou / Director
Department Head, UConn - Dept. of Civil & Environmental Engineering
Kelly Reyngold, CPA / Director
Controller at ISO New England

Board of directors FOR-PROFIT ENTITIES, 2022



William Farley / Board Chair		
Retired, President, CBRE, CT Region		
Michael Goman / V. Chair & Treasurer		
Principal, Advisory & Dev. Svcs., Goman + York		
Maria Green / Secretary		
Vice President/CFO, CIL		
Kent Schwendy / Director		
President/CEO, CIL		
Patrick Pinnell / Director		
Owner, Patrick Pinnell, Architecture & Town Planning		
Gioia Zack / Director		
Economic Development Coordinator, Town of Wethersfield		
Rev. Joseph Black / Director		
Founder & Pastor, Truth Apostolic Church, Inc.		
Samantha VanSchoick* / Benefit Officer		
Director of Strategic Partnerships, CIL		

^{*}Indicates no voting rights

Board of DIRECTORS



Welcoming New Board Members for FY '23!

Ruth Banta

Ruth Banta retired in 2022 from Pathlight, Inc, a human services organization that serves individuals with intellectual disabilities and autism in Western Massachusetts. Ruth worked at Pathlight for 20 years, first as the CFO and Vice President of Strategic Initiatives and then as Executive Director. At Pathlight she worked on many innovations to support independence and engaged lives for the people they served. She worked closely with the CIL team to build and renovate community residences, program spaces, and offices to meet the needs of Pathlight's growth.

Prior to joining Pathlight, Ruth worked in operations management and finance at JP Morgan, Aetna, and the University of Massachusetts, Amherst. She was guided to her career change from for-profit entities to human services by seeing the amazing work that human services staff accomplished with her younger son when he was diagnosed with autism as a toddler. Ruth is looking forward to bringing her finance, management, and leadership skills to the CIL Board to advance the organization's mission. Ruth holds a B.A. in Government from Smith College and an MBA from the Yale School of Management.





Paul Sanford

Paul Sanford, Executive Vice President of Operations at Cigna Corporation, has had a successful 20-year career with the company, holding a variety of leadership positions and leading several of the company's largest-scale initiatives. Prior to joining Cigna, Paul served in various payer and provider leadership roles at Prudential Health Care, Aetna Health Plans, and Scripps Health for more than 10 years. He holds a bachelor's degree from the State University of New York Stony Brook and an MBA from the University of Connecticut.

As an active member in his community, Paul sits on the board for The Cigna Foundation and is a member of the Council for Affordable Quality Healthcare and has held previous board positions for organizations such as Family Life Education and the Diversity, Equity and Inclusion Committee at the Renbrook School. Finding a shared mission between CIL and Cigna—to improve the health and well-being and peace of mind to those we serve, with a focus on whole-person health and increasing vitality—Paul was drawn to join the CIL Board of Directors to further advance the community-focused approach to helping people, individuals, families, and caregivers thrive.



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