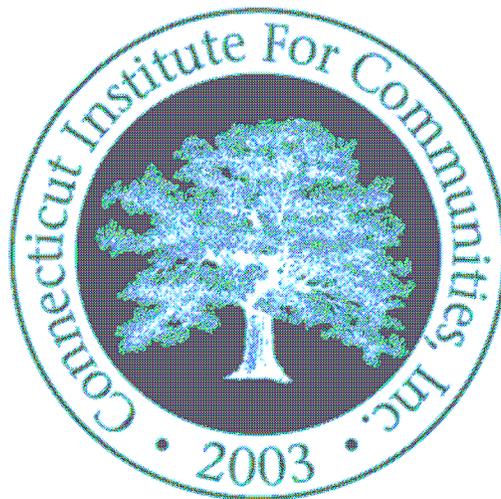


Connecticut Institute For Communities, Inc.

(formerly the Connecticut Resource Development Corporation)

2005 - 2006 Annual Report

"Growing stronger communities through the development of educational, human service, financial, and facility resources."



Dr. Francis J. Muska, Ph.D.
Chair, Board of Directors

Hon. James H. Maloney, J.D.
President & General Counsel

December 31, 2006

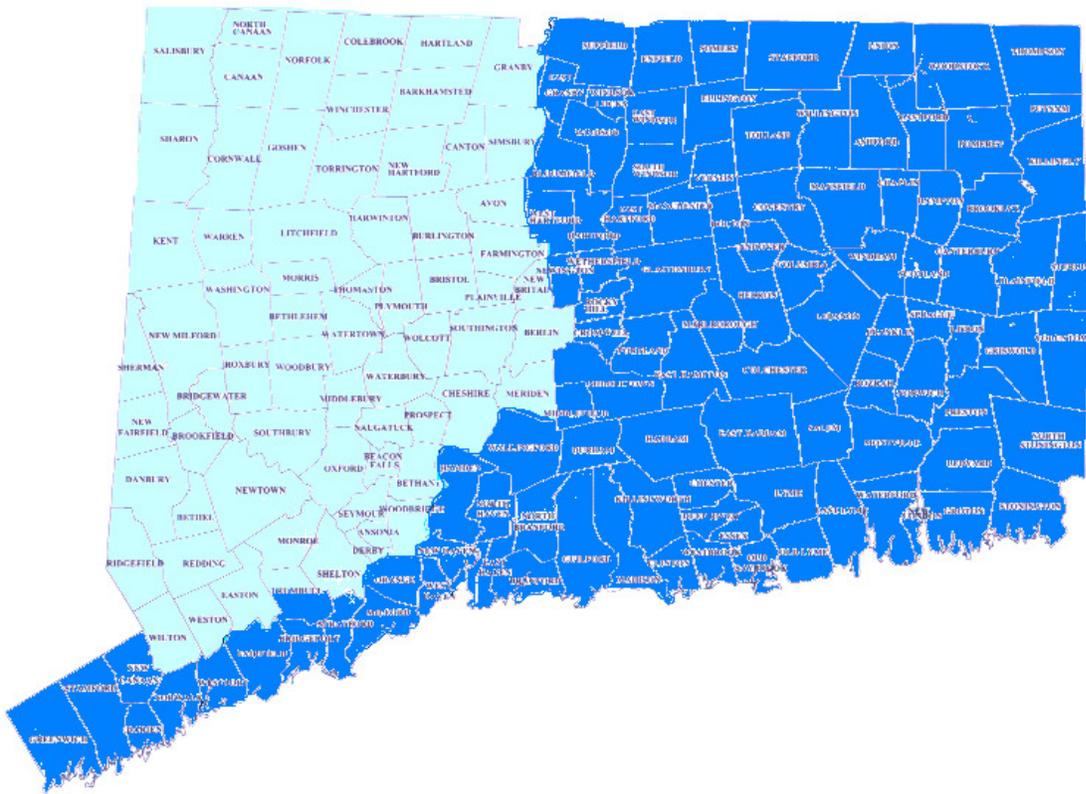
2005-2006 Annual Report

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MISSION STATEMENT

Connecticut Institute For Communities, Inc. is a community development corporation, a locally based non-profit organization serving the communities and low and moderate income families of Connecticut, dedicated to advancing our communities, and fostering greater opportunities for the individual residents of our service areas, through a combination of human service programs and economic development projects.



***Our General Service Area:
The State of Connecticut***

***Our Primary Service Area:
North of the Merritt, West of I-91***

DEDICATION

Our Annual Report for 2005/2006 is dedicated, with deep appreciation, to the families of the Beaver Street Apartments Cooperative in whose interest we at Connecticut Institute For Communities, Inc. work, and who join us in struggling to improve housing opportunities and the quality of life for working families in Connecticut.



The renovated Beaver Street Apartments Cooperative, Danbury, CT.

BACKGROUND

The Federal Government has long recognized the valuable contributions made by community development corporations. For example, the U.S. Office of Management and Budget recently found, as a consequence of its Program Assessment Rating Tool (PART), the growing capacity of community development corporations in relation to the need for “effective organizations that foster community development”. OMB, PART, 2003.

“At its best, community development is a nonlinear enterprise: tackling two or three different but related problems can produce dramatically more results than a single-minded assault on just one target. That’s why the usual itemized inventory of community development corporation activities – an apartment rehab project, small business assistance, a clean-streets program, a workforce development partnership – often gives a poor picture of the organizations’ real mission and potential. These aren’t discrete, or even simply cumulative, activities. They are something like a chemical formula, intended to produce a transforming reaction.” Local Initiatives Support Corporation (LISC), “The Whole Agenda: The Present and Future of Community Development”, 2002, page 8.



Officers of the Board of Directors

Left to Right: Jim Maloney, President/CEO; Bunny Jacobson, Vice Chair; William Knight, Assistant Treasurer; Leonard Romaniello, Treasurer; and Frank Muska, Chair; not pictured: Marlene Chavanick, Secretary; Sheila O’Malley, Assistant Treasurer.

LEADERSHIP'S ANNUAL REPORT

December 31, 2006



Dr. Francis J. Muska, Ph.D.
Board Chair



Hon. James H. Maloney, J.D.
President & CEO

Dear Friends:

The year 2005/2006 has been a period of continued dynamic accomplishment and growth for the Connecticut Institute For Communities, Inc.

Our Head Start of Northern Fairfield County program, which serves more than 300 children and their families every year, has continued to flourish. For the past two years, the program has offered a combination of 12 part-day (morning) Head Start Classes and 2 full-day classes. During the past twelve months we have added 2 new part-day (afternoon) classes as well, serving an additional 40 children and their families.

We have also continued to work with Danbury Mayor Mark Boughton, our bi-partisan State Legislative Delegation, and state and federal officials to refurbish and rehabilitate the former Immanuel Lutheran School in downtown Danbury into a state-of-the-art comprehensive Head Start Center for our Head Start (ages 3 and 4) and Early Head Start (ages 6 weeks through age 2) programs. Earlier this year we received approval of our final plans for the re-construction of the school from the Boston Regional Head Start Office, and we are now working with U.S. Senator Christopher Dodd to assist with funding from the Federal level. We anticipate moving into the fully re-furbished building in September of 2008. (Please also see the detailed Head Start Program Report at page 14.)

In our capacity as the US Department of Housing and Urban Development approved Managing Agent for the Beaver Street Apartments Cooperative, Inc., a seventy unit, low-income, family housing cooperative in downtown Danbury (and the only facility of its type in all of Western Connecticut), we are coordinating a comprehensive program of physical and organization renewal and improvement at the Cooperative. During 2006 we conducted a competitive qualification process for the selection of a consultant to guide CIFIC and the Cooperative through the complexities of housing rehabilitation financing. That process lead to the designation of the National Development Council of New York, NY and Bridgeport, CT. (Please also see the detailed Beaver Street Cooperative Program Report at page 16.)

In January of 2006, the Connecticut Institute For Communities, Inc. was designated as the Connecticut State Coordinating Agency for the AARP Money Management Program. As the AARP said in its Press Release awarding the designation:

“The AARP Money Management Program, a national AARP Initiative, uses trained volunteers to help clients organize their checkbook. These services help clients to remain independent, while preventing financial mishaps that could result in eviction or not having enough money to buy groceries. The AARP Money Management Program is offered at 125 sites in 21 states.

“Many of our [32,800 potential Connecticut] Money Management clients live primarily on Social Security or an SSI benefit. They are frequently isolated, and have difficulty budgeting and paying routine bills,” said Brenda Kelley, State Director of AARP Connecticut. “They are in control of their money, but need help keeping their finances in order. They typically have no one else to provide that kind of assistance, or were previously exploited by a family member or acquaintance.

“Given the continued aging of the population, we will be seeing an even greater demand for Money Management services in the years ahead,” Kelley said. “I am delighted that the project is in such capable hand[s as the Connecticut Institute For Communities, Inc.]”

(Please also see the detailed Money Management Program Report at page 17.)

The Connecticut Institute also sponsors a number of economic development activities. For example, we are working on behalf of the Town of Newtown to environmentally remediate a polluted, bankrupt 30 acre industrial site, known as the “Batchelder” property, and return that Newtown site to productive commercial use, and return tax revenues to the Town. In December, 2006, we were notified that the U.S. Bankruptcy Court had approved the legal arrangements that will allow us to begin physical work at the site. To assist with this work, we created earlier this year a limited affiliate non-profit organization, CIFIC Environmental, Inc.

In addition, during the past twelve months our Board of Directors and Staff engaged in a comprehensive strategic planning process, which concluded in the adoption of our first formal “Strategic Plan”. One of the most obvious outgrowths of our strategic planning process was our decision to change the name of our organization to the “Connecticut Institute For Communities, Inc.”. As we noted in the July 10, 2006 Press Release we issued in that regard,

“The original name ‘Connecticut Resource Development Corporation’ was intended to emphasize our organization’s expertise in fostering and managing public and private resources for the benefit of our program participants and the communities we serve.

“...we determined that our new corporate name, **Connecticut Institute For Communities, Inc.**, more clearly communicates the most central aspects of our work:

- (1) That we are engaged primarily in community services and development; and
- (2) That we are largely an educational institution both in reference to the majority of our activity and in our commitment to enhancing community development skills among our program participants and personnel”.

“We believe our new name makes clear our mission of non-profit service to the communities, both physical and demographic, with which we work. It also makes clear our special emphasis on educational and human development activities.”

Finally, just before we went to press with this report, we received word from the Connecticut Health Foundation that it had approved our grant application to undertake a comprehensive planning process for the development of a Federal Qualified Health Clinic for the Greater Danbury area. A Federal Clinic provides a wide range of health, dental and mental health services to un-insured and under-insured low income area families and individuals. That wonderful news, and all the other work we have initiated or advanced in 2005/2006, promises a further exciting and productive year ahead, a year once again committed to serving the people and communities of our service areas with high-quality, innovative community development programs and projects.

In financial terms, 2005/2006 was also a solid success. Our cash budget for calendar 2004 was \$1,108,222. In 2005, that grew to \$2,269,423. Our year-end estimated cash budget for 2006 is \$2,400,000.

So 2005/2006 has indeed been a dynamic year, a year of continued very solid progress and productive good work!

We are ever grateful to our talented and hard working staff, our dedicated and active Board of Directors, and to our many friends in both the public and private sectors, all of whom have made our progress possible and who will be the critical factors in our future success.

Yours truly,

Dr. Francis J. Muska, Ph.D.

Chair, Board of Directors

Maloney, J.D.

Hon. James H.

President & Chief Executive Officer

HISTORICAL HIGHLIGHTS

2003

In our inaugural year of 2003 the Connecticut Institute For Communities, Inc., then known as the Connecticut Resource Development Corporation, was able to achieve important fundamentals: we incorporated under Connecticut law, we successfully filed for our non-profit tax status with the **U.S. Internal Revenue Service**, and we put together our initial plan of organization and development.

2004

In early January, 2004, we received official word from the **United State Department of Health and Human Services** that we had won the competition to serve as the new sponsor of the federally funded Head Start Program in the greater Danbury area. The program serves more than 300 children and their families each year in the 8 town region of Danbury, Bethel, Brookfield, New Fairfield, Newtown, Redding, Ridgefield, and Sherman. Head Start is a comprehensive child and family development program that works to assure that low-income children ages 3 through 4 have the necessary pre-school education and social skills to be fully ready, at a level equal with more economically advantaged children, to enter into the regular school curriculum at age 5. Head Start has been widely acclaimed as one of our Nation's most successful human development programs. We commenced operations of the newly reorganized and renamed **Head Start of Northern Fairfield County Program** as of July 1st.

Also during 2004, we took significant strides in beginning to work with the Town of Newtown to environmentally remediate the "Batchelder" site, a badly polluted, bankrupt 30 acre industrial facility in southern Newtown near the Monroe border.



Architect's drawing of our Danbury Head Start Center.

2005

During 2005 we proceeded to expand and enhance our Federal Head Start Program with related grants from the **State of Connecticut**, and with the addition of a child nutrition program (for breakfast, lunch & healthy snacks) funded by the **US Department of Agriculture** and the **State Department of Education**. The **Fairfield County Community Foundation** has also supported the program with two important boosts: a grant to foster early childhood development “best practices” throughout our program, and a follow-up grant to enhance family literacy and reading activities.

We also began work, in close cooperation with **Danbury Mayor Mark Boughton**, and Danbury’s bipartisan Legislative Delegation led by **State Senator David Capiello** (R-24), **State Representative Robert Godfrey** (D-110), and **State Representative Lew Wallace** (D-109), in securing the financing needed to remodel and reconstruct the former Immanuel Lutheran School in Downtown Danbury into a comprehensive, state-of-the-art **Head Start Center**, containing twelve Head Start classrooms (for children ages 3 and 4), four classrooms for Early Head Start (for children age 6 weeks through 2 years), and program space for our Head Start Family and Social Services staff. The State Legislature, as a result of the dedicated work of our elected officials, authorized a nearly \$4 million State grant for the Center, matching the City’s support for the project.

The new Center will be a great boon to our Head Start children and families, but will also generally assist the children and taxpayers of Danbury by allowing the 12 Head Start classrooms now located in our local public schools to be used to accommodate the growing population of Danbury school children, and by freeing up space for the Danbury school system to develop an expanded all-day kindergarten program. Danbury taxpayers will greatly benefit from the project because our Head Start Center rehabilitation approach is much less costly than the alternative of constructing new classroom space to meet the needs of the school system. (A new twelve classroom school is estimated to cost about \$15,000,000, or about \$7,000,000 more than the Center’s total purchase and re-habilitation costs).

Also during 2005, the Institute took on the administration of the non-profit **Beaver Street Apartment Cooperative, Inc.** The Cooperative is home to 70 low-income families in units ranging from one to five bedrooms. It is the only facility of its type in all of Western Connecticut. At the request of the Cooperative’s Board of Directors, and with the approval of the **United States Department of Housing and Urban Development**, the Institute has been named the Cooperative’s official Managing Agent, and is engaged in a comprehensive program of physical and organizational renewal and improvement at the Cooperative.

By the end of 2005, the Institute had developed into a multi-service organization with more than 40 employees and a growing capacity to offer a portfolio of human service and economic development opportunities to the communities we serve.

OUR DEDICATED BOARD OF DIRECTORS

<p>Dr. Frank Muska, Ph.D. Board Chair & Director Sherman, CT Professor, Western Connecticut State University</p>	<p>Hon. James H. Maloney, J.D. President & Chief Executive Officer Danbury, CT Connecticut Institute For Communities, Inc.</p>
<p>Mrs. Marlene Chavanick Secretary & Director Wolcott, CT Retired Federal Service Coordinator, U.S. Government</p>	<p>Mr. John Erlingheuser Director Ansonia, CT Associate State Director, AARP-CT</p>
<p>Ms. Bunny Jacobson Vice-Chair & Director Danbury, CT Retired Marketing and Education Administrator</p>	<p>Ms. Christine Kennedy Alternate Director Danbury, CT HSNFC Parents Policy Council Alternate</p>
<p>Mr. William J. Knight Assistant Treasurer & Director Danbury, CT Knight Builders Group, William J. Knight Foundation</p>	<p>Mrs. Maria-Cinta Lowe Director Ridgefield, CT Director, Hispanic Center of Greater Danbury, Inc.</p>
<p>Attorney Charles A. Mullaney Director Redding, CT Professor, Western Connecticut State University</p>	<p>Mrs. Sheila O'Malley Assistant Treasurer & Director Waterbury, CT Mayor's Chief of Staff, City of Waterbury</p>
<p>Mr. Leonard Romaniello Treasurer & Director Waterbury, CT Retired Business Executive</p>	<p>Mr. Michael Ryer Director Ridgefield, CT Ryer Real Estate</p>
<p>Mr. Americo Santiago Director Bridgeport, CT Social Services Consultant</p>	<p>Ms. Heather Smith-Williams Director Danbury, CT HSNFC Parents Policy Council Representative</p>

<p>Mr. Jeffrey Zakrzewski Director Southbury, CT Retired Department Head, Southbury Training School</p>
--

(Affiliations listed for identification only.)



**"Growing stronger communities through
the development**

of educational, human service,
financial, and facility resources."

OUR TALENTED & HARD-WORKING STAFF

Business Office Staff

Head Start Education Staff

Auditors

UHY, LLC
Certified Public Accountants
Greg Marazita, CPA
555 Long Wharf Drive
New Haven, CT 06511

**Attorneys for Real Estate
Management & Development**

Pinney, Payne, PC
Ted D. Baker, Esq.
Kim Nolan, Esq.
83 Wooster Heights
Danbury, CT 06810

Attorneys for Head Start

Jerry V. Leaphart & Associates
Jerry V. Leaphart, Esq.
8 West Street, Suite 203
Danbury, CT 06810

Head Start Consultants

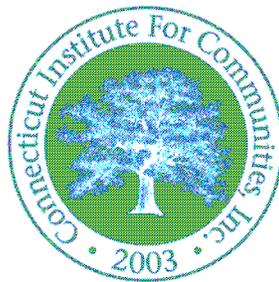
Acelero Learning, Inc.
Barbara Montero
1185 Avenue of the Americas
17th Floor
New York, NY 10036

Government Relations

Kenneth Przybysz
Richard Foley

Environmental Consulting

Down to Earth LLP
Arthur Bogen
73-D East Broadway
Milford, CT 06460



Community Service Awards

- 2004 – Hon. Mark D. Boughton,
Mayor of Danbury
- 2005 – State Senator David Capiello,
(24th District)
- 2006 – State Representative Robert Godfrey,
(110th District)
- 2006 – State Representative Lew Wallace,
(109th District)

Employees of The Year

- 2003 - Monica Marketto Bevilacqua,
Operations Manager
- 2004 - Patricia Keith Johnson,
Community Services Manager
- 2005 - Nancy Crain,
Family Advocate
- 2006 - Claudia Schoen, L.P.N.
Health Services Manager

Head Start of Northern Fairfield County Program Report



Shirley Ricart, BA., M.A.
Head Start Director

Dear Friends of Head Start:

The second full year of our Head Start Northern Fairfield County program demonstrated sustainability in program operations, and maturation in the various services we offer. The solidity of the second year has also given the program the opportunity to become more active in the community, allowing staff to develop meaningful connections and serving as a stronger liaison between our families and the community at-large. Of course, parents and staff continue to work together as partners in their child's Early Childhood experience through Policy Council, Advisory Committees, Center Committees, home visits, parent/teacher conferences, and through regular, personalized parent contact.

Creative Curriculum/Performance Enhancement

This year also marks the second year since our implementation of CreativeCurriculum.net (CC.net), a web-based early childhood development curriculum that helps teachers cater lesson plans to meet the individual needs of our children. CC.net has also assisted us to continually improve service delivery in the classroom through the analysis of classroom and program-wide data. In addition, this software system facilitates the tracking of outcomes of student progress over time. In this way, the teachers are able to quantitatively measure and monitor the growth of each child, helping him/her maximize on his/her pre-school experience. CC.net has also been beneficial in aiding Teachers to plan activities to promote group development in a child-centered environment.

The data reports generated by CC.Net are utilized for overall program planning as well. Twice a year, the data is analyzed during Service Planning Retreats, at which time goals and action steps are designed. The data is also utilized to plan staff training sessions that are relevant of the specific needs of the program.

Child and Family Services Reorganization

This past year our self-assessment and program data indicated a need for a closer focus on parent involvement as well as stronger community collaboration. In response, HSNFC partially reorganized our program team, assigning the existing Operations Coordinator management over the Social Service Area, and giving the former Social Service Manager more time to work with Community and Parents.

The past year, there was also a greater focus on children with Special Needs. The new position of Mental Health Specialist has allowed the program to work intensively with children requiring special services, while continuously working closely with the community to ensure a balanced approach when meeting the needs of these families.

Parent Involvement

HSNFC operates on the basis that the cornerstone of Head Start is parent

involvement. Accordingly, Center Committees, Parent Policy Council, Council Committees, and Program Advisory Committees continue to be a program strength, with very active parent participation.

Family Literacy

Also as a result of our analysis of our internal program data, as well as our 2005 Family Needs Assessment, the program has been working to strengthen Family Literacy. We note with great appreciation that the program has been the recipient of a Fairfield County Community Foundation program enhancement grant. The FCCF grant enabled us to further an intense approach to Family Literacy for the 2006-2007 program year. Work under the grant includes expanding the classroom and lending libraries, including books that culturally reflect the families with whom we work, purchasing Literacy Kits to supplement the curriculum, and offering training for families and staff focused on age appropriate literacy activities.

HSNFC Staff Development

- Throughout 2005-2006 we also continued to focus on strengthening our staff through on-going professional development, including Early Childhood course work with a concentration on language and technology training.
- In an effort to support and encourage continued professional development, the Institute implemented a reimbursement policy for our staff's advanced course work toward post-secondary degrees.
- We welcomed several new teachers and assistant teachers to our staff, as we expanded our afternoon session at the Mill Ridge Intermediate School site from one classroom to two.

The Year Ahead

In addition to the contribution of our program-wide literacy initiative, we look forward to expanding the services we provide for pregnant moms, offering nutritional guidance as well as dental and mental health services as needed to ensure the healthy development both baby and mother. Finally, we look forward to making additional progress in the development of our new Head Start Center (formerly Immanuel Lutheran School) that will give us the opportunity to unite our staff under one roof, expand services, extending class to a full day, full year program, and continue to meet the changing needs of the children and families we serve.

Respectfully submitted,

Shirley Ricart-Carter
HSNFC Director

Beaver Street Apartments Cooperative, Inc.
Program Report

The Connecticut Institute For Communities, Inc. (CIFC) Division of Housing Services, working as the Managing Agent for the Beaver Street Apartments Cooperative, Inc. (BSAC), has realized several major objectives over the past year.

Out of Foreclosure:

Our first, major objective for BSAC was to bring the Cooperative's mortgage financing arrearages up to date in order to prevent foreclosure. The financing is provided by the Federal National Mortgage Association and serviced by the U.S. Department of Housing and Urban Development (HUD). We fulfilled our goal by implementing proactive measures to strengthen the financial standing of the Cooperative. In meeting the mortgage obligations of BSAC, we prevented the loss of this unique community affordable housing resource. In addition, we were able to provide residents of the Cooperative with encouragement that their housing management could be stabilized.

In April 2006, an Independent Auditor's report of the financial position of Beaver Street Apartments Cooperative, Inc. as of December 31, 2005 was completed by Maletta & Company, Certified Public Accountants of Bristol, CT. Previous years' records indicated that audits had not been conducted in the manner or timing required by HUD. We were delighted with the results of the 2005 audit: a "clean" report with no questioned costs.

Rent Up to Full Occupancy:

When CIFC first took on the assignment of BSAC Managing Agent, approximately 20% of the apartments were vacant and another 20% were seriously behind on rent obligations. Currently BSAC is at full occupancy, and most of the non-payment matters have been resolved, which has greatly increased the Cooperative's rental revenue and financial stability.

Systematic Maintenance Program:

With the improvement in revenues, we have also been able to implement a systematic maintenance program in order to properly uphold the Quality Housing Standards required by HUD. We have integrated ongoing unit inspections into our tenant certification reviews, and have organized an action program of performing physical exterior grounds, building, and unit assessments and repairs.

Securing Grant – Fence project:

In mid year, CIFC, on behalf of the Cooperative, made application to the Community Development Block Grant (CDBG) Program offered through the City of Danbury, for new perimeter fencing for the property. New perimeter fencing will provide a measure of added safety and protection, as well as a substantial improvement to the appearance of the grounds of the BSAC community. We anticipate installing the new fencing in Spring '07.

Planning for Comprehensive Rehabilitation Financing:

In order to implement a comprehensive program of major physical renovations (required because of many years of deferred maintenance and poor property management), we recently undertook a competitive qualifications process to identify a Rehabilitation Financing Consultant. After careful review, we selected the National Development Council of New York and Bridgeport to lead these efforts, which we anticipate will provide approximately \$3,000,000 of new capital financing for a comprehensive rehabilitation of the Cooperative's buildings, units and grounds.

CIFC takes pride in providing services to the residents of BSAC, and looks forward to the Cooperative's further progress.

Respectfully submitted,

Lauren Williams
Resident Relations Specialist

AARP Money Management Program Report

The Money Management Program (MMP) was launched by the AARP Foundation in 1981 to prolong independent living for low-income individuals who are at risk of losing their independence due to an inability to fully manage their financial affairs, and to protect those individuals from exploitation. With basic money management support, these vulnerable individuals are able to independently remain in their homes for a longer period of time. This not only enhances their quality of life, but also protects them from financial exploitation. In addition, it relieves overburdened social service programs of the need to assist these individuals when a crisis emerges because of mismanagement of their money.

In an effort to expand the program, and in response to a 2003 formal needs assessment clearly identifying the urgent requirement for the program in Connecticut, the national AARP Foundation began a search to identify a Connecticut state-wide coordinating agency. As a result of that process, Connecticut Institute for Communities, Inc. (CIFC) was selected as the State-wide Coordinating Agency in 2006.

As reported in AARP's *Connecticut Money Management Program Needs Assessment*, over 32,000 seniors in our State have difficulties managing their finances. Of this number, some may receive appropriate assistance from family, friends, or professional financial advisors. However, it is documented that a significant number of low-income seniors and people with disabilities do not have such resources available to them. Instead, these people are at risk of exploitation and financial mishaps that can result in eviction, shut off of utilities, and inadequate funds for food and medicines.

The AARP Money Management Program uses trained volunteers to help low-income seniors and/or disabled clients organize and keep track of financial papers, establish budgets, write checks, and balance their checkbooks, enabling clients to remain independent. The volunteers are largely, but not exclusively, recruited by AARP Connecticut using their database of 600,000+ members. All program volunteers and client funds are covered by insurance provided by the AARP Foundation. These volunteers meet monthly, for approximately 4-6 hours, with their clients. Each month, volunteers submit documentation of their activities, which is reviewed by volunteer monitors directed by the Local Sponsoring Agency's coordinator. The local coordinator also provides regular seminars to update volunteers on the program's policies and procedures.

Currently, two local AARP Money Management Programs exist in Connecticut, serving the north-western and south-western regions (conducted respectively by Connecticut Community Care, Inc and the Southwestern Connecticut Agency on Aging). CIFC is responsible for bolstering these existing programs with resource development, program design, technical assistance, marketing, and oversight. In addition, CIFC is charged with establishing three new programs in the State serving residents of the greater Capitol, New Haven, and Eastern regions. In these areas, CIFC recently published Requests for Proposals to identify potential Local Sponsoring Agencies. In collaboration with AARP Connecticut and the Money Management Program State Advisory Council, CIFC will select Local Sponsoring Agencies responsible for the delivery of the Money Management Program to the people in their local areas and launch these programs in early 2007.

Respectfully submitted,

Lori Fernand
Director of Services for Seniors

Connecticut Institute For Communities, Inc.
would like to again thank our

2006 Community Contributors

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Mary & Jim Maloney

Group Sponsors

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Boughton
Kenneth L. Przybysz, LLC.

Friends

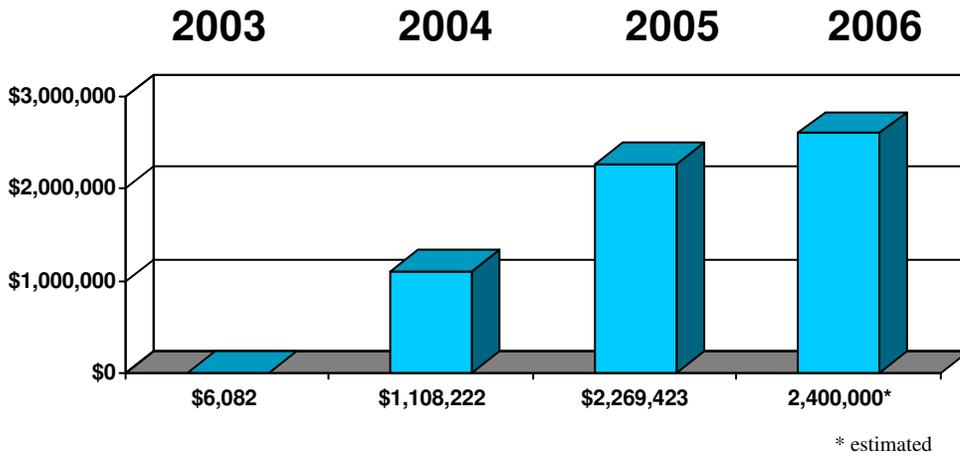
The Danbury Regional Child Advocacy
Center
(Ms. Susan Thomas, Executive
Director)

Dr. Thomas & Mrs. Patricia Draper
Mr. Richard Foley
Mr. Peter & Mrs. Mary Jane Given
Ms. Bunny Jacobson
Dr. Frank Muska

State Representative Lew and Mrs.
Rosemarie Wallace

Financial Summary

Total Cash Budgets 2003, 2004, 2005, 2006



**Sources of Support
2005
Cash and In-Kind Services**

