

# **STATE OF CONNECTICUT**

**AUDITORS' REPORT  
SPECIAL REVIEW OF THE PROPOSED  
COMMUNITY LIVING ARRANGEMENT  
AT 9 COUNTRY CLUB WOODS CIRCLE  
IN WATERBURY**

**August 31, 2006**

**AUDITORS OF PUBLIC ACCOUNTS  
KEVIN P. JOHNSTON ♦ ROBERT G. JAEKLE**

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### **EXHIBITS**

- A     A General Overview of the Development and Operation of a DMR Private Sector Group Home - June 2006
- B     Frequently Asked Questions regarding the location of proposed DMR group homes and municipal notification in Connecticut - June 2006
- C     Memo to Auditors of Public Accounts- Responses to questions regarding the proposed Community Living Arrangements at 9 Country Club Woods Circle - August 24, 2006
- D     Memo to Administrative Auditor- Selection of Group Home - July 26, 2006
- E     Letter to Waterbury Mayor Jarjura from DMR following up on questions about 9 Country Club Woods Circle - June 20, 2006

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**BACKGROUND:**

The Department of Mental Retardation (DMR) supports and serves clients in both State-owned and private sector residential settings. One such setting is a group home also known as a Community Living Arrangement (CLA). Some CLAs are operated by DMR staff while the majority are run by private providers contracting with the State. For a general description of private sector group home development and operation, see Exhibit A entitled *A General Overview of the Development and Operation of a DMR Private Sector Group Home*. In addition, for further information on locating group homes and municipal issues, see Exhibit B entitled *Frequently Asked Questions Regarding the Location of Proposed DMR Group Homes and Municipal Notification in Connecticut*.

**INTRODUCTION:**

In response to inquiries from State officials, we conducted a review of the proposed development of a four bed CLA at 9 Country Club Woods Circle in Waterbury. The new CLA was proposed by HART, Inc. of North Haven, a private provider which operates nine CLAs in Connecticut.

One of the CLAs operated by HART, Inc. is 91 Columbia Boulevard in Waterbury, an eight bed facility. HART plans to transfer two of the eight clients living at 91 Columbia Boulevard to the new CLA and take two clients from a DMR waiting list for a total of four clients at the new CLA.

Our review was limited to DMR's and the Department of Social Services' (DSS) involvement with the development of 9 Country Club Woods Circle. We discussed the matter with appropriate DMR and DSS staff and reviewed available documentation on file at these two

State agencies. As described in Exhibit A, DMR has no direct involvement in the selection of properties for CLA development. That is the responsibility of the private provider. Nor does the State of Connecticut own privately operated CLA's such as 9 Country Club Woods Circle; such properties are purchased by the private provider. DMR's and DSS's role is to insure that the private providers' services and facilities meet the clients' needs on an ongoing basis, and that the facility is operated within financial parameters that are acceptable to the State.

## **REVIEW OF THE CLA DEVELOPMENT:**

### **Request for Proposal for 91 Columbia Boulevard:**

During November 2003, DMR issued a Request for Proposal (RFP) for the conversion of four State-run CLAs to be turned over to the private sector. The four were part of a DMR conversion of 30 State-run CLAs to the private sector to reduce costs and compensate for DMR staff losses. One of the four was the CLA at 91 Columbia Boulevard in Waterbury.

DMR follows standard State purchasing procedures in requiring RFPs for the placement of clients in a new CLA or when converting a State-run facility to a private provider. (The RFP process is outlined in the attached DMR overview.) DMR received four bids for 91 Columbia Boulevard which were evaluated by a review committee. The committee gave HART the highest score in the review process and recommended that they should be awarded the bid. The DMR Commissioner approved the committee's recommendation, awarding it to HART, Inc. We reviewed the available documentation of the RFP and the review committee's evaluation and recommendation. No discrepancies were noted in the bid award process.

### **9 Country Club Woods Circle:**

HART took over 91 Columbia Boulevard on June 19, 2004. We were informed that DMR had at some point discussed with HART, certain quality of life deficiencies existing with the CLA and that DMR would be receptive to any solutions HART would have to improve the situation. A major deficiency noted was clients sharing bedrooms. Ideally, each client should have his/her own bedroom. We would note that this was at the discussion level only. We found no documentation in the RFP process or in contracts with HART indicating the possibility of a second residence to resolve the deficiency.

HART first proposed downsizing 91 Columbia Boulevard during March of 2005. It was not until November of 2005 that HART notified DMR of a potential option (9 Country Club Woods Circle) for development. HART requested that DMR tour the home, which was subsequently done by a DMR regional staff member. On December 5, 2005, HART formally submitted a written request to DMR to develop 9 Country Club Woods Circle. The client capacity at 91 Columbia Boulevard would be reduced from eight to six, thereby improving living conditions, and the new CLA would be a three bedroom facility with two clients from 91 Columbia Boulevard and a third new client who was on a DMR waiting list. As noted above, DMR was not

involved in the new CLA selection process. HART used the Corporation for Independent Living (CIL), an experienced developer of group home projects and a realtor, Bannon and Hebert from Middlebury, to select 9 Country Club Woods Circle as the CLA. The new CLA was located approximately 3 ½ miles from 91 Columbia Boulevard.

The first level of official approval for the new three bedroom home was when the CLA Development Agreement was approved by the DMR Regional Office on February 13, 2006 and forwarded to the DMR (and DSS) Central Offices.

DMR considered HART's situation with 91 Columbia Boulevard unique and did not follow the standard RFP process for new CLAs for 9 Country Club Woods Circle. In the opinion of DMR the RFP for 91 Columbia Boulevard was considered sufficient to establish a new CLA since HART would continue to serve two of the existing clients. Also, as previously noted, there was an understanding with HART when they were awarded the conversion CLA that DMR would be receptive to changes in the existing living conditions.

DSS is responsible for the approval and payment of room and board rates for clients living in a CLA. DSS subsequently modified the approved request from the DMR Regional Office for 9 Country Club Woods Circle, adding a fourth client from a waiting list. DSS decided to increase the number of beds in the facility because it was considered more cost effective. By increasing the number of beds, the Department would be able to provide services for an additional client yet the overhead costs for the group home would remain the same.

The revised CLA Development Agreement for 9 Country Club Woods Circle was approved by the DSS and DMR Commissioners on April 3 and 6, 2006, respectively. It provided for alterations to convert a room to a fourth bedroom at 9 Country Club Woods Circle and was jointly approved by DMR and DSS during April 2006. The final CLA Development Agreement included budgeted costs of \$419,279. The DSS maximum rate for a 4-bed facility is \$400,000; however, the facility was approved for \$410,000. DSS may at times approve a rate that exceeds the maximum if it appears reasonable based on their past experience. It appears that DSS split the difference between the amount that the provider stated that the facility would cost and the DSS maximum rate. The approved amount of \$410,000 would be used to calculate the DSS interim per day, per bed, and room and board rates.

### **Current Rates for HART, Inc:**

As mentioned above and in DMR's attached overview, rates for services are paid by DMR, while room and board is paid by DSS. The following are rates paid for HART, Inc. as of July 2006.

<u>Program</u>	<u># of beds</u>	<u>Rate per day, per bed</u>	<u>DSS R&amp;B</u>	<u>Annual Cost</u>
91 Columbia Boulevard	8	\$217.27	\$21.00	\$695,748
Lawrence Hall II- Hamden	6	133.48	40.57	381,169
57 Eastgate Condos-Hamden	3	135.69	42.30	194,899
69 Eastgate Condos-Hamden	3	135.69	42.30	194,899
Victory House II- Hamden	6	148.73	29.72	390,804
93 Saw Mill Rd- Wallingford	6	168.03	31.49	436,948
320 Wolf Harbor Rd- Milford	5	212.27	45.19	469,864
Goldman House-New Haven	6	174.62	24.39	435,832
W/New Samryan House- NH	6	<u>153.80</u>	<u>22.69</u>	<u>386,513</u>
Totals		\$3,024,247	\$562,430	\$3,586,677

Annual cost= (DMR Services + DSS Room &Board) x (# of beds) x (365)

The interim per day, per bed rate based on funds budgeted for four clients at 9 Country Club Woods Circle is \$241.38 for services from DMR and \$42 for room and board from DSS.

#### **RATE SETTING PROCESS FOR A CLA:**

The following provides an overview of the CLA rate setting prices by DMR and DSS.

#### ***Department of Mental Retardation***

Private providers of residential services to DMR are contractually required to file audited consolidated operating reports (ACORs) annually. DMR procedures include reconciling the expenditures reported on the ACOR to the provider contracts and to the Independent Public Accountant (IPA) Report.

The process for setting the rate for DMR client services starts by using the totals reported on the ACOR to determine the provider's overall costs. The major portion of the reported costs is salaries and fringe benefits. The next step is to determine the utilization rate, which is the number of beds used multiplied by the number of days the beds were used. The usage is documented by attendance sheets sent from the provider to DMR. The overall costs are divided by the utilization rate to determine the cost per bed per day which will be the rate that the provider is paid. The billing rates are established on an interim basis and are adjusted retroactively when the ACOR reports are received.

The rate can vary anywhere from \$70 a day to \$900 depending on the level of client care. Thus each provider will have a separate rate. All the rates are sent to DSS for review and approval since payments to the private providers are eligible for Medicaid reimbursement. The monthly attendance sheets are sent from providers to DMR (and DSS) to document utilization.

***Department of Social Services***

The room and board rate is calculated in accordance with Section 17b-244 of the Connecticut General Statutes. The Department of Social Services sets the room and board rate using a cost-based prospective method. The rate includes costs for food, laundry, maintenance, housekeeping, utilities, fuel, property insurance, property taxes, interest and depreciation related to moveable equipment/furniture, and facility depreciation and interest/fair rent. The Department's rate calculation is based on two separate calculations. In the first calculation, the Department determines the cost for the facility's fixed property and land. This is based on costs related to facility depreciation and interest/fair rent. In the second calculation, it determines an estimation of the remaining costs that are incurred to operate the facility. For existing facilities, the rate is based from the facility's prior year's costs as reported on its annual cost report. The annual reporting period for CLA facilities is July 1st through June 30th. Therefore, the rates set for July 1, 2006, are based on cost reports that were filed for the July 1, 2004 through June 30, 2005 period. Allowable operating expenses include costs for food, laundry, maintenance, housekeeping, utilities, fuel, property insurance, property taxes, and interest and depreciation related to moveable equipment/furniture. The Department begins by using the amounts reported on the facility's cost report in the previous fiscal year. The Department reviews these costs and makes adjustments as needed. The amounts reported by the provider will be reduced if the costs are unallowable. Those adjustments will be made if the provider is unable to provide support to the Department for the amounts included or if the amounts appear to be unreasonable. The total amount of operating costs is then multiplied by an inflator to account for the inflation of costs from the previous fiscal year. The Department uses the Gross Domestic Product (GDP) Deflator as its inflator which is provided by the State's Office of Policy and Management.

The inflated operating costs are then added to the amount that the Department determined to be associated with fixed property and land. This amount is divided by the expected client days for the next fiscal year to get the amount of the daily room and board rate per client for the facility. The expected number of client days is calculated by multiplying the number of authorized beds in the facility by 365 days.

DSS internal control procedures include desk reviews on all cost reports and periodic audits performed on the facilities by its Quality Assurance Division.

## **OTHER MATTERS**

The following provides a brief description of the exhibits to this report.

- Exhibit A     *A General Overview of the Development and Operation of a DMR Private Sector Group Home - June 2006.* An overview developed by DMR to describe the process for developing a CLA.
- Exhibit B     *Frequently Asked Questions regarding the location of proposed DMR group homes and municipal notification in Connecticut - June 2006.* This was developed by DMR to answer frequently asked questions about various CLA issues.
- Exhibit C     *Memo to the Auditors of Public Accounts- Responses to questions regarding the proposed Community Living Arrangements at 9 Country Club Woods Circle - August 24, 2006.* This is a memo containing the results of the Auditors of Public Accounts review of questions submitted from the Country Club Community Association.
- Exhibit D     *Memo to Administrative Auditor- Selection of Group Home - July 26, 2006.* This is a memo containing the results of our review of questions referred to the Auditors of Public Accounts by the Office of the Attorney General.
- Exhibit E     *Letter to Waterbury Mayor Jarjura from DMR following up on questions about 9 Country Club Woods Circle - June 20, 2006.* This is DMR's response to questions from Waterbury Mayor Jarjura regarding 9 Country Club Woods Circle. It is a follow up to a public meeting on the new CLA development held in Waterbury on June 7, 2006.

## **CONCLUSION**

Our review of the conversion of the 91 Columbia Boulevard CLA in Waterbury from a State-run to private operation did not find any deviation from standard State purchasing procedures.

We did find, however, that the subsequent development of 9 Country Club Woods Circle in Waterbury was done without a separate RFP process being conducted, as is normally required in the development of a new CLA residence. DMR took the position that because two of the clients scheduled to reside at 9 Country Club Woods Circle were already residents of another home (91 Columbia Boulevard), both of which were to be operated by the same provider, that it was not necessary for DMR to conduct a separate RFP process.

We have not been able to find anything in writing that documents DMR's upfront approval of HART's establishment of a new CLA prior to the selection of 9 Country Club Woods Circle. It also appears questionable to us whether the purchasing authority cited by DMR (i.e. privatization contract award for 91 Columbia Boulevard) was sufficient to allow the State to proceed with the development and operation of the group home at 9 Country Club Woods Circle. As discussed herein, DMR's normal procedure for developing a new group home begins with the issuance of an RFP. In this instance this procedure was not followed.

While DMR maintains that the unique circumstances surrounding the development of the group home at 9 Country Club Woods Circle did not legally require it to initiate a separate RFP process, a position supported by their own in-house legal counsel, we are referring this matter to the Attorney General for his further review.

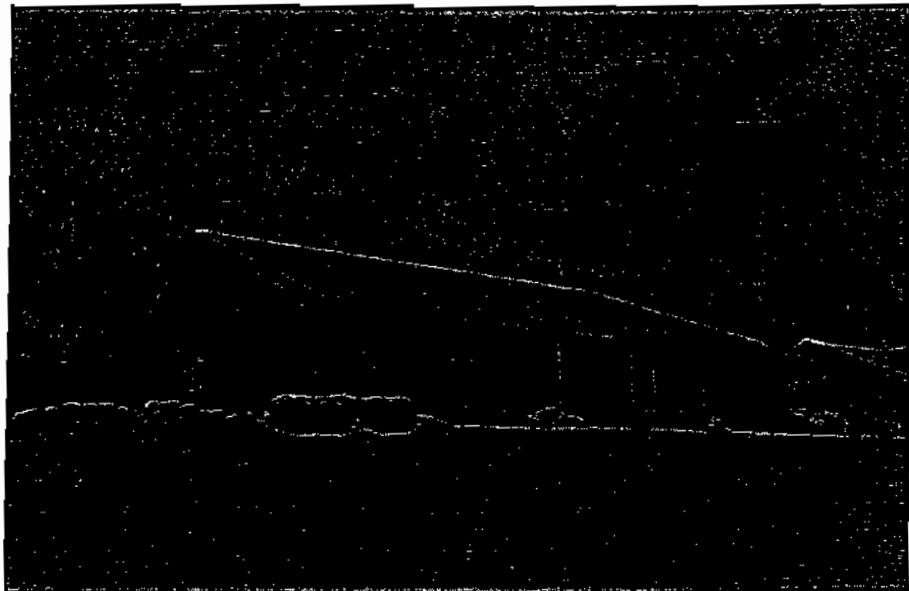
Donald R. Purchla  
Principal Auditor

Approved:

Kevin P. Johnston  
Auditor of Public Accounts

Robert G. Jaekle  
Auditor of Public Accounts

*Attachment A*



**APPRAISAL OF REAL PROPERTY**

**LOCATED AT:**

9 Country Club Woods Circle  
Volume 3769, Page 23  
Waterbury, CT 06708

**FOR:**

Corporation for Independent Living  
30 Jordan Lane, Wethersfield, CT

**AS OF:**

January 6, 2006

**BY:**

Michael N. Hamilton  
307 Route 87  
Columbia, Connecticut 06237

**COPY**

Borrower CIL \_\_\_\_\_ File No. \_\_\_\_\_  
Property Address 9 Country Club Woods Circle  
City Waterbury      County New Haven      State CT      Zip Code 06708  
Lender Corporation for Independent Living

**APPRAISAL AND REPORT IDENTIFICATION**

This appraisal conforms to one of the following definitions:

- Complete Appraisal** (The act or process of estimating value, or an opinion of value, performed without invoking the Departure Rule.)  
 **Limited Appraisal** (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.)

This report is one of the following types:

- Self Contained** (A written report prepared under Standards Rule 2-2(a) of a Complete or Limited Appraisal performed under STANDARD 1.)  
 **Summary** (A written report prepared under Standards Rule 2-2(b) of a Complete or Limited Appraisal performed under STANDARD 1.)  
 **Restricted** (A written report prepared under Standards Rule 2-2(c) of a Complete or Limited Appraisal performed under STANDARD 1, restricted to the stated intended use by the specified client or intended user.)

### **Comments on Standards Rule 2-3**

I certify that, to the best of my knowledge and belief:

The statements of fact contained in this report are true and correct.

The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.

I have no (or the specified) present or prospective interest in the property that is the subject of this report, and no (or the specified) personal interest with respect to the parties involved.

I have no bias with respect to the property that is the subject of this report or the parties involved with this assessment.

I have no bias with respect to the property that is the subject of this report or the parties involved with this My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My engagement in this assignment was not contingent upon developing or reporting predetermined results. My compensation for completing this assignment is not confinement upon the development or reporting of a predetermined value or direction in value that favors the cause.

My compensation for completing this assignment is not contingent upon the achievement or reporting of a pre-determined value or duration in value that favors the cause(s) of the client, the amount of the value contains the attainment of a stimulated result or the occurrence of a subsequent event directly related to the intended use of this document.

My analyses, opinions and conclusions were developed and this report has been prepared in conformity with the Uniform Standards of Professional Appraisal Practice.

I have (or have not) made a personal inspection of the property that is the subject of this report.

No one provided significant real property appraisal assistance to the person signing this certification. (If there are exceptions, the name of each individual providing significant real property appraisal assistance must be stated.)

### **Comments on Appraisal and Report Identification**

Note any departures from Standards Rules 1-3 and 1-4, plus any HSPAP-related issues requiring disclosure:

**APPRASIER:**

Signature: Michael N. Hamilton  
Name: Michael N. Hamilton  
Date Signed: January 28, 2006  
State Certification #: RCG.267  
or State License #: \_\_\_\_\_  
State: CT  
Expiration Date of Certification or License: 04/30/06

**SUPERVISORY APPRAISER** (only if required):

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
Date Signed: \_\_\_\_\_  
State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_  
State: \_\_\_\_\_  
Expiration Date of Certification or License: \_\_\_\_\_

Did     Did Not    Inspect Property

## Uniform Residential Appraisal Report

File #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.											
Property Address 9 Country Club Woods Circle				City Waterbury				State CT Zip Code 06708			
Borrower C.I.L.		Owner of Public Record Dwyer		County New Haven							
Legal Description Volume 3769, Page 23											
Assessor's Parcel # Map 429, Block 1057, Lot 0041				Tax Year 2005				P.L.E. Taxes \$ 9,452			
Neighborhood Name N/A				Map Reference 5380				Census Tract 3519			
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant				Special Assessments \$ N/A				<input type="checkbox"/> PUD HOA \$ N/A <input type="checkbox"/> per year <input type="checkbox"/> per month			
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)											
Assignment Type <input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)											
Lender/Client Corporation for Independent Living				Address 30 Jordan Lane, Wethersfield, CT							
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No											
Report data source(s) used, offering price(s), and date(s). MLS indicates subject is listed for \$329,000 and under contract to sell for \$329,000.											

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Sale contract not provided to appraiser.

Contract Price \$ 329,000 Date of Contract Unknown			Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)		
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If Yes, report the total dollar amount and describe the items to be paid. N/A					

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Half Housing Trends			Recent Home Sales			Market Conditions						
Location	Urban	Suburban	Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	%				
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%				
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	250	Low	Multi-Family	%				
Neighborhood Boundaries	Subject neighborhood is bounded to the east and south by the Country Club of Waterbury, and to the west and north by Interstate 84.										450	High	40	Commercial	%
											325	Prod.	20	Other	10 %

Neighborhood Description The subject is located on Country Club Woods Circle a lightly travelled residential road that runs parallel to I-84 in the western portion of Waterbury. The neighborhood is improved with a variety of homes, most around 20 years old. Subject has good access to shops and services along Route 64 and 63 aka Straits Tpke. Convenient access to I-84 into Danbury and Hartford and points south along Route 8. Market Conditions (including support for the above conclusions) Demand and supply are currently in balance with average marketing times approximating 2-3 months for reasonably priced homes. Interest rates have remained low providing an attractive market for both first time buyers and those trading up in the community and surrounding areas.

Dimensions 123' FF	Area 0.33 Acres	Shape Irregular	View Average
Specific Zoning Classification RS	Zoning Description Single family residential		
Zoning Compliance <input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal Nonconforming (Grandfathered Use)	<input type="checkbox"/> No Zoning	<input type="checkbox"/> Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe			

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Paved	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Aley N/A	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	FEMA Flood Zone C	FEMA Map # 090091 0004B	FEMA Map Date 11/01/79		
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
Site rises from street grade to rear lightly wooded area. No adverse easements or encroachments noted.							

General Description			Exterior Description			Interior Description			Materials/Condition		
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	Concrete	Floors	HW/Crt/Tile/Aver					
# of Stories One	<input checked="" type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl	Walls	Drywall/Aver					
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 2,239 sq.ft.		Roof Surface	Asphalt Shingle	Trim/Finish	Wood/Aver					
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %		Gutters & Downspouts	Aluminum	Bath Floor	Tile/Aver					
Design (Style) Ranch	<input checked="" type="checkbox"/> Outside Entry/Exit		Sump Pump	Window Type Double Hung/Csmnt	Bath Walls/ceil	Drywall/Aver					
Year Built 1988	<input type="checkbox"/> Evidence of Infestation			Storm Sash/Insulated -	Car Storage	<input type="checkbox"/> None					
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Yes	<input checked="" type="checkbox"/> Driveway	# of Cars 5					
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) #	Driveway Surface	Paved					
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs <input type="checkbox"/> Other	Fuel Oil		<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> Fence	<input checked="" type="checkbox"/> Garage	# of Cars 2					
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Cooling		<input checked="" type="checkbox"/> Patio/Deck 180 sf	<input checked="" type="checkbox"/> Porch 184 sf	<input type="checkbox"/> Carport	# of Cars					
<input type="checkbox"/> Finished <input type="checkbox"/> Heated <input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool		<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-In				
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											

Finished area above grade contains: 7 Rooms 3 Bedrooms 2 Bath(s) 2,239 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Subject features large master bedroom with attached bathroom, sunroom off dining area, shared bathroom with tub and shower stall, fireplace in dining area, central vac, security system, irrigation, and central air.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Subject is a large, 3 bed ranch style home that has been periodically updated and considered to be in average condition. No deferred maintenance noted.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

# Uniform Residential Appraisal Report

File #

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 289,900 to \$ 369,900							
There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 295,000 to \$ 355,000							
FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	9 Country Club Woods Circle Waterbury, CT 06708	47 Campfield Drive Waterbury		141 Larchmont Ave Waterbury		115 Richardson Drive Waterbury	
Proximity to Subject		0.41 miles		0.50 miles		0.48 miles	
Sale Price	\$ 329,000	\$ 330,000		\$ 297,000		\$ 363,500	
Sale Price/Gross Lv. Area	\$ 190.95 sq.ft.	\$ 157.14 sq.ft.		\$ 150.23 sq.ft.		\$ 206.07 sq.ft.	
Data Source(s)	THall / Commerc, Rec / MLS		Same		Same		
Verification Source(s)							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		None noted		None noted		None noted	
Date of Sale/Time		11/14/05		12/19/05		6/22/05	0
Location	Average	Average/Good	-5,000	Average	0	Good	-10,000
Leasehold/Fee Simple	Fee Simple	Fee Simple	0	Fee Simple	0	Fee Simple	0
Site	0.33 Acres	0.50 Acres	0	0.67 Acres	-3,000	0.79 Acres	-5,000
View	Average	Average	0	Average	0	Average	0
Design (Style)	Ranch	Ranch	0	Ranch	0	Raised Ranch	0
Quality of Construction	Average	Average / Brick	-5,000	Average	0	Average	0
Actual Age	18	41 yrs (remod)	+5,000	57 yrs (remod)	+10,000	29 yrs (remod)	0
Condition	Average	Average	0	Average	0	Average	0
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 2	8 3 2	0	6 3 2	0	7 3 2.5	-3,000
Gross Living Area	2,239 Sq.Ft.	2,400 Sq.Ft.	+4,170	1,977 Sq.Ft.	+7,860	1,764 Sq.Ft.	+14,250
Basement & Finished Rooms Below Grade	2,239 Sq.FL	Full / Unfin		0 Full / Part Fin	-5,000	Full / Fin & Bth	-10,000
Functional Utility	Average	Average	0	Average	0	Average	0
Heating/Cooling	Adeq/CAC	Adeq/CAC	0	Adeq/None	+5,000	Adeq/CAC	0
Energy Efficient Items	None	None	0	None	0	None	0
Garage/Carport	2 Car Att	2 Car Under	0	None	+10,000	2 Car Under	0
Porch/Patio/Deck	FP, Prch, etc	FP, Dck, wetbar	0	FP, Deck	+3,000	FP, Dck, etc	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 830	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 27,860	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 13,750
Adjusted Sale Price of Comparables			\$ 329,170		\$ 324,860		\$ 349,750
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain							

SALES COMPARISON APPROACH

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Public record, MLS

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Public record, MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	N/A	N/A	N/A	N/A
Price of Prior Sale/Transfer				
Data Source(s)	Public Records			
Effective Date of Data Source(s)	1/06			

Analysis of prior sale or transfer history of the subject property and comparable sales None noted.

Summary of Sales Comparison Approach Based on the above sales, a market value of \$330,000 is estimated. Comparable Sale 3 is somewhat dated, however, along with Sales 1 and 2 they are similar homes in the immediate area that provide a good indication of value. All Comparable Sales are within a mile of the subject. Sales 1 and 3 are superior in location warranting downward adjustment. They are further away from I-84 with less traffic noise. Sale 2 is situated in an area of lower priced homes, however, little traffic noise, with offsetting adjustments. Sale 3 is superior in location. Recent listings and sales in the area neighborhood indicate a higher value range and also show signs of good appreciation in the past year. Above grade GLA adjusted at \$30/SF, bathrooms adjusted \$4,000 per full bath and \$2,000 per half bath, garages adjusted \$5,000 per garage bay.

Indicated Value by Sales Comparison Approach \$ 330,000

Indicated Value by Sales Comparison Approach \$ 330,000 Cost Approach (if developed) \$ 332,819 Income Approach (if developed) \$

The Sales Comparison Approach is the best indicator of value as it reflects the actions of buyers and sellers in the market. The Cost Approach is included and lends support to the sales analysis.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 330,000, as of January 6, 2006, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

## **Uniform Residential Appraisal Report**

Fig. 1

ADDITIONAL COMMENTS																															
<p><b>Cost Approach to Value</b> (including comments)</p> <p>Provide adequate information for the lender/client to replicate the below cost figures and calculations.</p> <p>Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value estimated based on area lot sales reported by MLS.</p>																															
<b>COST APPROACH</b>	<p><b>ESTIMATED</b> <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW</p> <p>Source of cost data Local builder's estimates</p> <p>Quality rating from cost service Good Effective date of cost data 1/06</p> <p>Comments on Cost Approach (gross living area calculations, depreciation, etc.)</p> <p>Physical depreciation based on the age-life method of depreciation.</p> <p>Square footage calculation based on property field card on file at town Assessor's office. Site value based on recent lot sales in an around the immediate area. Construction cost estimated based on Marshall &amp; Swift cost estimated coupled with local builders estimates.</p>		<p><b>OPINION OF SITE VALUE</b></p> <table border="1"> <thead> <tr> <th>DWELLING</th> <th>2,239 Sq.Ft. @ \$ 100.00</th> <th>= \$ 223,900</th> </tr> </thead> <tbody> <tr> <td></td> <td>2,239 Sq.Ft. @ \$ 25.00</td> <td>= \$ 55,975</td> </tr> <tr> <td></td> <td></td> <td>= \$</td> </tr> <tr> <td></td> <td></td> <td>= \$ 11,520</td> </tr> <tr> <td></td> <td>Total Estimate of Cost-New</td> <td>= \$ 291,395</td> </tr> <tr> <td></td> <td>Less Physical Functional External</td> <td></td> </tr> <tr> <td></td> <td>Depreciation 48,576</td> <td>= \$( 48,576)</td> </tr> <tr> <td></td> <td>Depreciated Cost of Improvements</td> <td>= \$ 242,819</td> </tr> <tr> <td></td> <td>"As-is" Value of Site Improvements</td> <td>= \$ 20,000</td> </tr> </tbody> </table>		DWELLING	2,239 Sq.Ft. @ \$ 100.00	= \$ 223,900		2,239 Sq.Ft. @ \$ 25.00	= \$ 55,975			= \$			= \$ 11,520		Total Estimate of Cost-New	= \$ 291,395		Less Physical Functional External			Depreciation 48,576	= \$( 48,576)		Depreciated Cost of Improvements	= \$ 242,819		"As-is" Value of Site Improvements	= \$ 20,000
	DWELLING	2,239 Sq.Ft. @ \$ 100.00	= \$ 223,900																												
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		"As-is" Value of Site Improvements	= \$ 20,000																												
Estimated Remaining Economic Life (HUD and VA only)	50 Years	<b>INDICATED VALUE BY COST APPROACH</b>		= \$ 332,819																											
<p><b>Income Approach to Value</b> (including comments)</p> <p>Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$</p> <p>Summary of Income Approach (including support for market rent and GRM)</p>		Indicated Value by Income Approach																													
<p><b>Project Information Schedule</b></p> <p>Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached</p> <p>Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.</p> <p>Legal Name of Project N/A</p> <p>Total number of phases N/A Total number of units Total number of units sold</p> <p>Total number of units rented Total number of units for sale Data source(s)</p> <p>Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.</p> <p>Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source</p> <p>Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.</p>																															
<p>Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.</p> <p>Describe common elements and recreational facilities.</p>																															

# Uniform Residential Appraisal Report

File #

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions: No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an Identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

# Uniform Residential Appraisal Report

File #

## APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

# Uniform Residential Appraisal Report

File #

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER**

Signature Michael N. Hamilton  
 Name Michael N. Hamilton  
 Company Name Hamilton & Associates  
 Company Address 307 Route 87  
 Columbia, CT 06237  
 Telephone Number 860-228-1328  
 Email Address mikeham1@sbglobal.net  
 Date of Signature and Report January 28, 2006  
 Effective Date of Appraisal January 6, 2006  
 State Certification # RCG.267  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CT  
 Expiration Date of Certification or License 04/30/2006

**ADDRESS OF PROPERTY APPRAISED**

9 Country Club Woods Circle  
 Waterbury, CT 06708

**APPRaised VALUE OF SUBJECT PROPERTY \$ 330,000**

**LENDER/CLIENT**

Name \_\_\_\_\_  
 Company Name Corporation for Independent Living  
 Company Address 30 Jordan Lane, Wethersfield, CT  
 Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State CT  
 Expiration Date of Certification or License 4/30/2003

**SUBJECT PROPERTY**

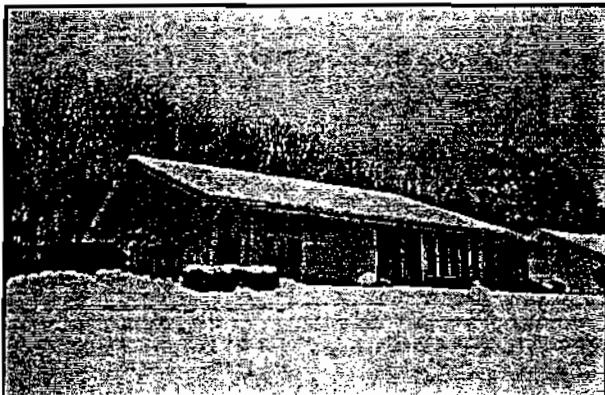
- Did not inspect subject property
- Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_
- Did inspect interior and exterior of subject property  
 Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street  
 Date of inspection \_\_\_\_\_

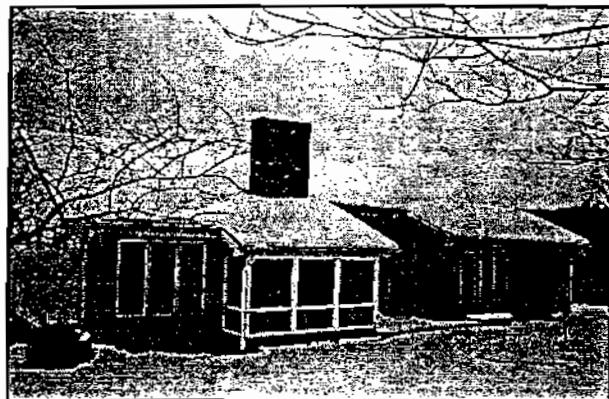
## Subject Photo Page

Borrower/Clien	CIL				
Property Address	9 Country Club Woods Circle				
City	Waterbury	County	New Haven		
Lender	Corporation for Independent Living	State	CT	Zip Code	06708



### Subject Front

9 Country Club Woods Circle  
Sales Price 329,000  
Gross Living Area 2,239  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2  
Location Average  
View Average  
Site 0.33 Acres  
Quality Average  
Age 18



### Subject Rear



### Subject Street

## Comparable Photo Page

Borrower/Clien	CIL	Property Address	9 Country Club Woods Circle	County	New Haven	State	CT	Zip Code	06708
City	Waterbury								
Lender	Corporation for Independent Living								



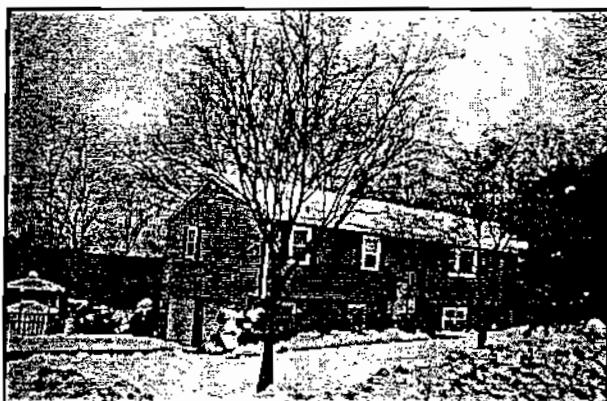
### Comparable 1

47 Campfield Drive  
Prox to Subject 0.41 miles  
Sale Price 330,000  
Gross Living Area 2,100  
Total Rooms 8  
Total Bedrooms 3  
Total Bathrooms 2  
Location Average/Good  
View Average  
Site 0.50 Acres  
Quality Average / Brick  
Age 41 yrs (remod)



### Comparable 2

141 Larchmont Ave  
Prox to Subject 0.50 miles  
Sale Price 297,000  
Gross Living Area 1,977  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 2  
Location Average  
View Average  
Site 0.67 Acres  
Quality Average  
Age 57 yrs (remod)

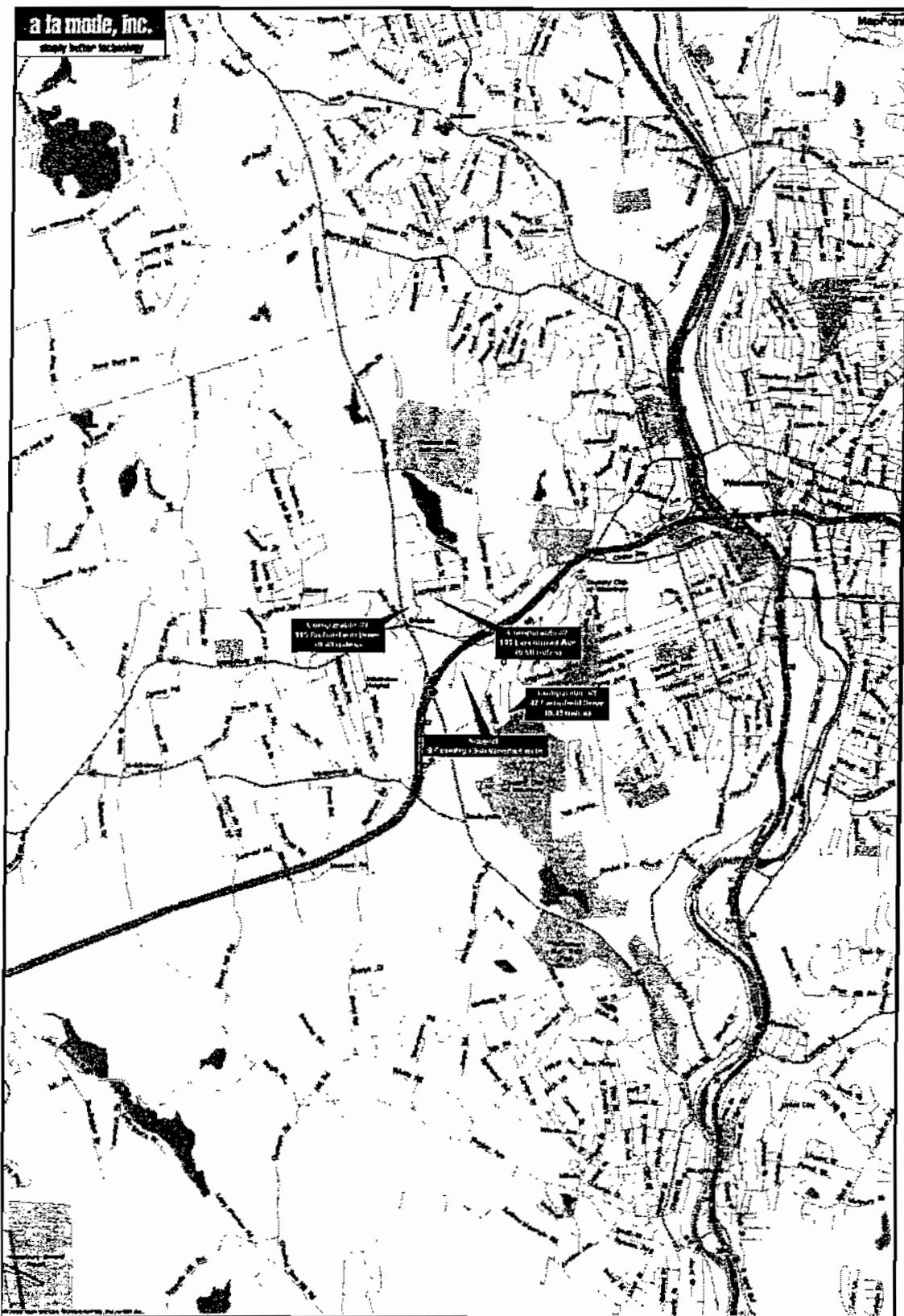


### Comparable 3

115 Richardson Drive  
Prox to Subject 0.48 miles  
Sale Price 363,500  
Gross Living Area 1,764  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.5  
Location Good  
View Average  
Site 0.79 Acres  
Quality Average  
Age 29 yrs (remod)

## Location Map

Borrower/Client CIL	Property Address 9 Country Club Woods Circle	City Waterbury	County New Haven	State CT	Zip Code 06708
Lender Corporation for Independent Living					



## Supplemental Addendum

File No.

Borrower/Client CIL	Property Address 9 Country Club Woods Circle	City Waterbury	County New Haven	State CT	Zip Code 06708
Lender Corporation for Independent Living					

### Purpose of the Report

The purpose of this report is to assist the client, CIL, its client and assigns, in determining the valuation of the subject for loan servicing. Any other use of the report is not sanctioned by the appraiser.

### Cost Approach

The cost approach lends support to the estimated value obtained in the Sales Comparison Approach.

### Adverse Environmental Conditions

There were no apparent adverse environmental conditions noted at the time of inspection either on the site, in the improvements, or area of the subject. However, the appraiser is not an environmental expert. The existence of potentially hazardous material or toxic material used in the construction or maintenance of the subject property and/or existence of potentially hazardous or toxic material on the subject property (which may or may not be present) was not observed by the appraiser. The appraiser has no knowledge of the existence of any hazardous or toxic materials on the property. The appraiser is not, nor does she pretend to be, qualified to detect the existence, extent, or potential damage, of any hazardous or toxic materials on the subject property. The existence of any hazardous or toxic material in or on the subject property may have an effect on the estimate of market value for the subject property. Subject is situated in proximity to older railroad tracks that are no longer in use and do not impact the marketability of the subject.

### Digital Photographs

This report contains digital imaged photographs. Each photo is an original and the appraiser has not altered the photo's in any way that would misrepresent the properties.

### Digital Signatures

This appraisal report utilizes a digital signature which complies with the Uniform Standards of Professional Appraisal Practice. The software used to sign the report has the required security measures in place to protect the appraisers signature and only the appraiser has control of placing the signature in the report.

Electronically affixing a signature to a report carries the same authenticity and responsibility as an ink signature on a printed paper report.

### Extent of the Appraisal Process

The scope of the appraisal involves valuation of the property based upon an interior inspection, information obtained by public records, town hall records, multiple listing services (MLS), and from the appraisers files. Where possible data obtained from MLS is confirmed from a second source. Pertinent information and data developed is presented in this report as descriptive information or as market data in the applicable approaches to value. All three approaches to value( the cost approach, the sales comparison approach and the income approach) have been considered. The final opinion of value is made after the completion of all information gathering and data analysis.

### Final Reconciliation

In developing the final estimate of value, the appraiser considered all resources to developing value. The Income Approach, while considered, was not developed due to the lack of sufficient data to confirm a GRM. The Sales Comparison Approach was the only approach that was fully developed as it represents the actions of the typical buyer and seller. The Cost Approach supports the value estimated in the Sales Comparison Approach.

### Additional Certifications

In accordance with the competency provisions of USPAP, the appraiser certifies that his education experience and knowledge is sufficient to appraise this type of property and that no other appraiser has provided significant professional assistance to the person in inspecting the property and in the completion of the analysis.

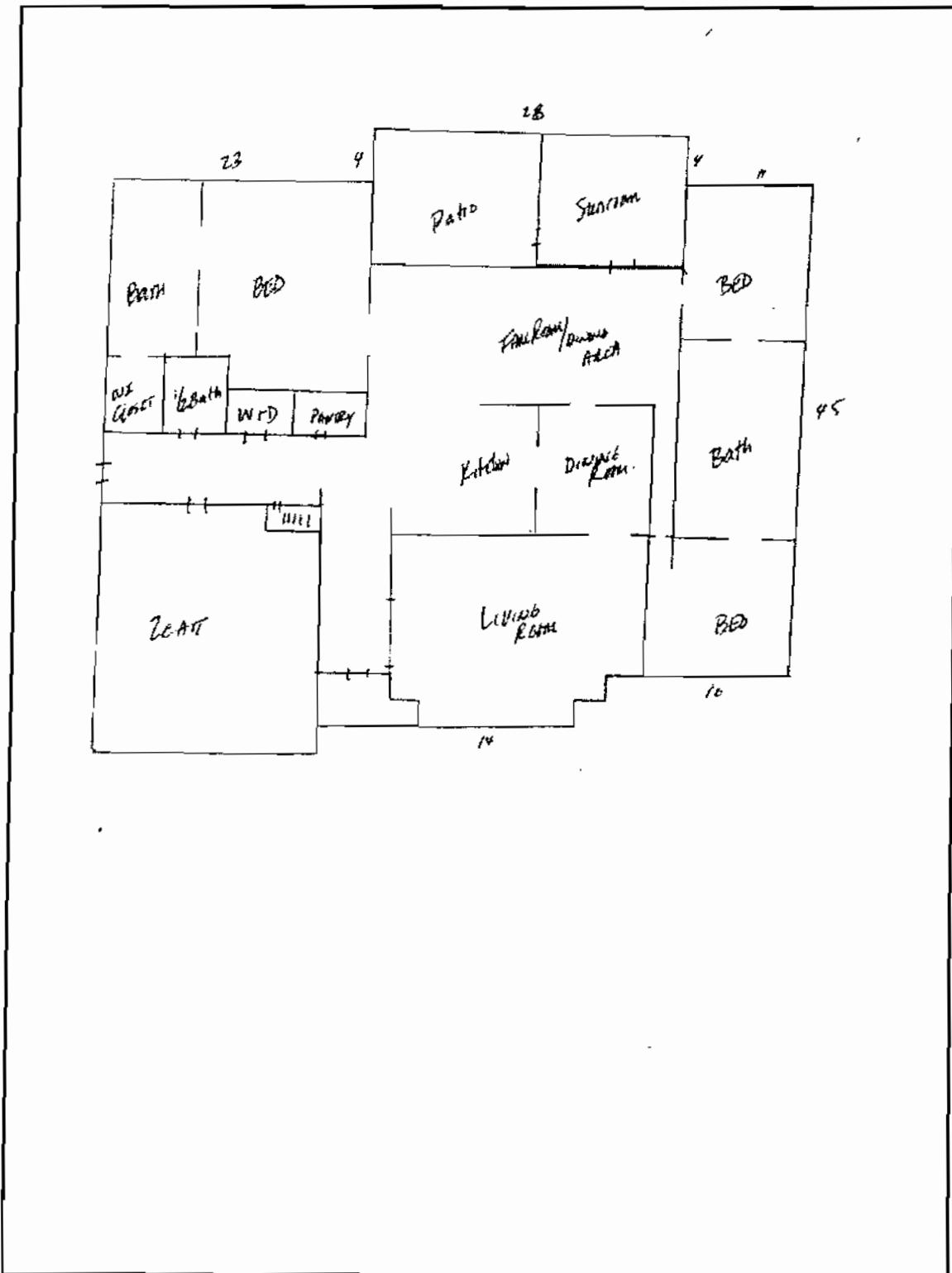
I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

My engagement in this assignment was not contingent upon the developing or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of the appraisal.

As of the date of this report, Michael Hamilton has completed the requirements of the continuing education program of the State of Connecticut.

### Building Sketch

Borrower/Client CIL	Property Address 9 Country Club Woods Circle	City Waterbury	County New Haven	State CT	Zip Code 06708
Lender Corporation for Independent Living					



STATE OF CONNECTICUT ♦ DEPARTMENT OF CONSUMER PROTECTION

Be it known that

**MICHAEL HAMILTON**

307 ROUTE 87  
COLUMBIA, CT 06237

has been certified by the Department of Consumer Protection as a licensed

**CERTIFIED GENERAL REAL ESTATE APPRAISER**

License # RCG.0000267

Effective: 05/01/2005

Expiration: 04/30/2006

  
Edwin R. Rodriguez, Commissioner

A  
B

# Corporation for Independent Living

## 2005 Annual Report

NET REVENUE

A year of growth  
and diversification

designed to  
keep CIL firmly  
rooted in its  
Vision, Mission  
and Purpose

# CIL Managers

*Left to right -*

**David McKinley**

*Vice President, Development*

**Joan Hechtman**

*Vice President, Corporate Affairs*

**William Lennon**

*Vice President, Construction Services*

**Martin Legault**

*President and CEO*

**Stanley de Mello**

*Vice President, Asset Management*

**Joseph DiCosimo**

*Vice President, Controller*



## VISION

The places we call home are very important to the quality of our lives. The vision of the Corporation for Independent Living is that all neighborhoods will welcome new neighbors regardless of disability. Housing professionals and government officials will be responsive to various requirements that will make housing safe, affordable and usable by all. All people, especially people with disabilities, will have choices available to them regarding where they live.

## MISSION

The mission of the Corporation for Independent Living is to provide accessible and affordable housing to help individuals, especially people with disabilities, live as independently as possible in noninstitutional, community settings.

## PURPOSE

The Corporation for Independent Living secures financing and provides construction services to build and maintain quality, affordable and barrier-free homes. We also work with neighborhood organizations to deliver affordable housing and to develop their capacity to rebuild neighborhoods.

## VALUES

The Corporation for Independent Living is guided by the following values:

1. The housing needs of people with disabilities are best met when all housing is noninstitutional, integrated into the community, affordable, and barrier-free.
2. People with physical and/or mental disabilities and their families share the same aspirations for quality of life as other people. Their housing is our priority.
3. Independent living means different things to different people, given the level of disability. CIL provides those community housing services that are required by the individual/family and not our notion of what is best.
4. CIL housing is designed to blend into the residential neighborhood where it is located and to be integrated into the community. The size and design of the home are important factors that distinguish a home from an institution.
5. Communities are strongest when there is investment in neighborhoods. Quality, affordable housing supports both personal and financial investment in residential neighborhoods.

# Executive Report from the President and Board Chair



Martin Legault  
President and CEO



Anthony LaCava  
Board Chair

As suggested by our cover theme, FY 2005 has been a year of growth and opportunity for CIL. We are proud of our accomplishments both in pursuing new directions and continuing along our traditional lines of expertise. One of our greatest strengths has proven to be our ability to respond successfully to new challenges and opportunities and continue to pursue our mission despite changes in our political, economic and social landscape. What follows are some of the milestones of FY 2005:

- CIL marked the successful completion of our first 17 units of market rate housing at Stetson Place in Danbury.
- We celebrated the long-awaited completion of our first five PILOTS supportive housing condominiums. We expect to complete another 24 units of supportive housing throughout the state in the coming year.
- In the affordable housing arena we were encouraged by the State's decision to create a Housing Trust Fund which will provide \$20 million in bond funds annually for the next five years for affordable housing development. Our work in this area in FY 2005 included the completion of 16 new units in Hartford.
- We completed four licensed community residences in Massachusetts to serve people who had been inappropriately housed in nursing homes and have now moved into the community. In Connecticut we completed three licensed community residences and are currently developing four Intermediate Care Facilities for Persons with Mental Retardation (ICF/MR) which will be leased to Community Residences, Inc.

- We published our newly designed website in June and invite you to take some time to review its contents. Our internet address is [www.cilhomes.org](http://www.cilhomes.org).
- We were awarded a three-year, \$120,000 grant from the Hartford Foundation for Public Giving to launch a new program called AccessSolutions that will enable us to purchase and install temporary ramps to meet the emergency needs of low-income people with disabilities.
- Our annual golf tournament, CILGOLF2005, raised a record-setting \$55,000 which again will be used to fund accessibility modifications for those in need.
- Our plans for the coming year include the development of 50 market-rate condominiums in Windsor through the complete renovation of an 88,000 square foot factory.

As always, none of our accomplishments would be possible without the dedication and expertise of our excellent staff. We have many employees with more than 10 years of service and all are committed to fulfilling our mission. We are also fortunate to have a highly skilled and diverse Board of Directors who provide support and enthusiasm for our work and our vision. Finally, we offer our sincere appreciation for the support of the many stakeholders embedded in CIL's roots, including provider agencies, consumers, lenders, vendors, donors and others who share our goal of making affordable and accessible housing available to all those who need it.

The townhouse (below) on Front Street in New Haven and two-family house (right) on Division Avenue in New London are two recently completed PILOTS single-family housing projects.



## Creating Accessible Lives



One of the programs at the core of our mission is our Loans and Grants for Accessibility Program, a program we have been administering since 1984 with funding provided through the Connecticut Department of Economic and Community Development (DECD). This program assists people with disabilities who are in need of financial

assistance to make accessibility modifications to their homes or apartments.

In the program's 21 year history we have renovated 420 homes. Because of the enormous demand for these services we have also been supplementing state funding with funds raised through our annual golf tournament. This has allowed us to serve more than 200 additional families in the past 15 years. The state funding we received enabled us to provide the modifications summarized below.

Bathrooms	342
Ramps	300
Bedrooms	210
Kitchens	66
Porch Lifts	48
Stair Glides	42
Minivators/Lifts	25

These additional modifications were provided with golf tournament proceeds.

Van Conversions	95
Home Repairs	55
Movable Equipment	25
Appliances	25

As available funds are simply not sufficient to accommodate the growing number of qualified applicants, we launched a new program this year called AcceSolutions in order to increase our capacity to respond to critical and emergency needs of those we serve. After analyzing incoming requests for accessibility support, our initial focus has been on ramps, one of the greatest unmet needs for people with disabilities.

We were fortunate to receive a kickoff grant from the Hartford Foundation for Public Giving (HFPG) totaling \$120,000 over three years to provide emergency ramps to people with disabilities in the Greater Hartford region. This project will directly benefit at least 50 families who will receive temporary ramps during the project period. By addressing the most basic accessibility needs of family members with disabilities the program will improve the quality of life of the individual and the family. In the coming year we hope to leverage these funds to expand AcceSolutions to address additional accessibility needs.



A record-setting \$55,000 was raised at CIL's annual golf tournament.

## Austin's Ramp

Austin Sanetrik is a first-grader who lives with his parents, twin brother and older sister in Columbia, Connecticut. Almost two years ago he was diagnosed with a brain tumor which required immediate surgery. His follow-up treatment involved radiation, chemotherapy and a stem-cell transplant. Soon after his treatment was completed, Austin lost the ability to walk. Austin attends school three days a week and spends Mondays and Fridays at doctors' appointments and receiving occupational, physical and speech therapy.

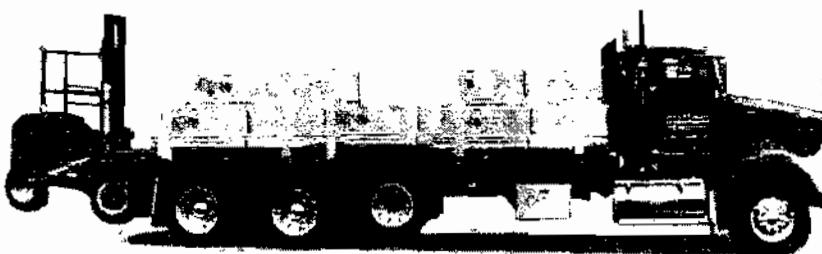
CIL staff first learned about Austin from one of his physical therapists at Connecticut Children's Medical Center who told us that Austin was in critical need of a ramp as he was rapidly becoming too big to be carried in and out of the house. After visiting Austin's home and talking with his parents, we were compelled to help find a solution to this problem. Bill Lennon, Vice President of Construction Services, called Edd Goralnik, President of the Lyon and Billard Lumber Company, and explained the situation. Without hesitation, Edd offered to donate all the lumber the Sanetrik family needed to have a ramp built for Austin. This generous donation (close to \$5,000 worth of lumber) was given in addition to their corporate sponsorship of CILGOLF2005.

A group of volunteers from the community helped the Sanetrik family build the ramp which Austin now uses with ease. We are delighted we could help make this dream a reality for Austin's family and are very grateful to the Goralnik family of Lyon and Billard for supporting this worthwhile endeavor.



*Austin Sanetrik on his new ramp along with (left to right) his sister, mother and brother*

*At right, Lyon & Billard Lumber Company President, Edd Goralnik, takes Austin for a ride on his new ramp. The Lyon & Billard Timber Company donated and delivered nearly \$5,000 worth of lumber to the Sanetrik home to build the ramp.*



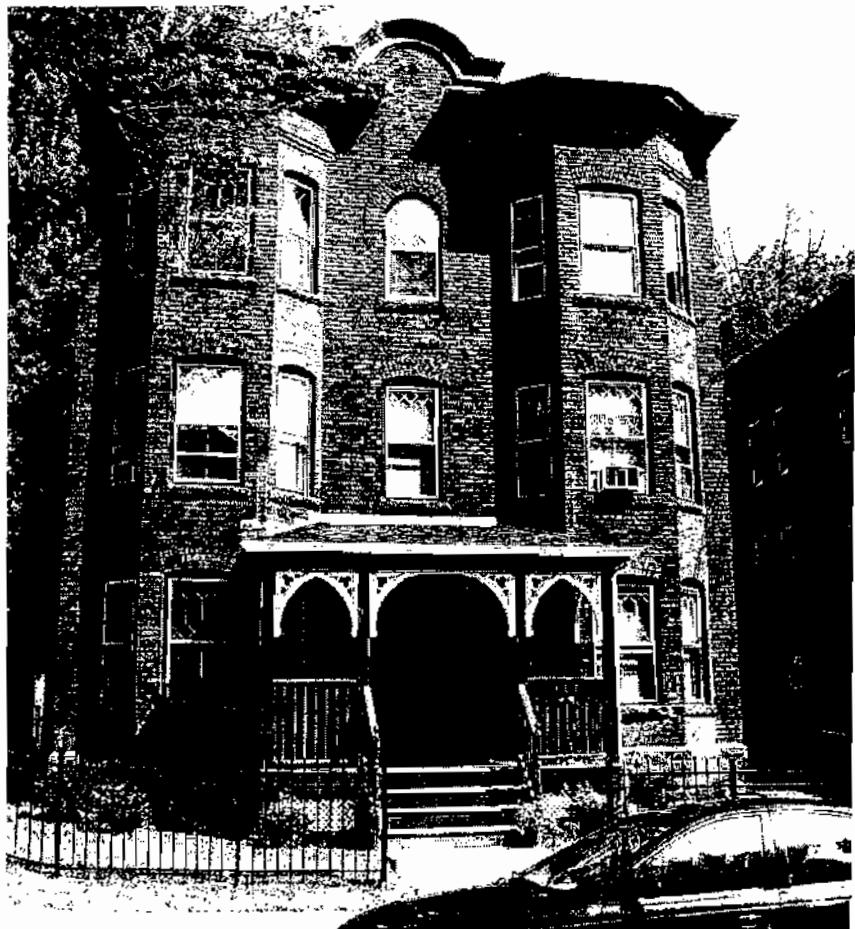


All of our new endeavors are rooted in the desire to create a broad-based source of income to support our core values

## Affordable Housing

In Hartford we completed three buildings on Edgewood Street and one each on Benton, Jefferson and Garden Streets. Our three-phase Mortson/Putnam Heights project was also completed, bringing to 67 the total number of affordable units either built or renovated on those two streets over the past four years. As a result of this project 30 blighted buildings or lots were redeveloped and 52 new homeowners were added to these two blocks.

In partnership with the Greater New Britain Community Development Corporation we developed a 17 unit limited equity cooperative by renovating three buildings on South High and Walnut Streets in New Britain and converting them to two, three, and four bedroom units for low-income families.



Completed restoration of Putnam Heights in Hartford



Two newly constructed houses on Edgewood Street in Hartford

## Stetson Place

We made dramatic progress this year on Stetson Place, our first major venture into mixed income housing development. Phase 1 of the project, consisting of 29 units in buildings 1, 2 and 3, was completed in August 2005 with all units fully occupied. Phase 2, consisting of 25 units in buildings 4 through 7, as well as a clubhouse, is well underway with a projected completion date of late fall 2005. Phase 3 includes the final 16 units in buildings 8 and 9 which will be completed in the winter of 2006.

Among the highlights at Stetson Place this year was the opportunity to provide home ownership to 10 people with disabilities. After extensive negotiation with the Danbury Housing Authority, Marty Legault and Jean Bowen, Executive Director of Western Connecticut Association for Human Rights (WeCAHR), were able to facilitate the purchase of the 10 accessible units by people with either physical or cognitive disabilities.



The WeCAHR buyers (left to right, Lisa Moran, Lucy Brumke, Richard Webster, Jim Huber, Gwendolyn Hughes, Rev. Bennett (representing daughter Sara), Stacy Reichenbach, Donald Lundstrom and Pam McCormick (representing daughter Marie).



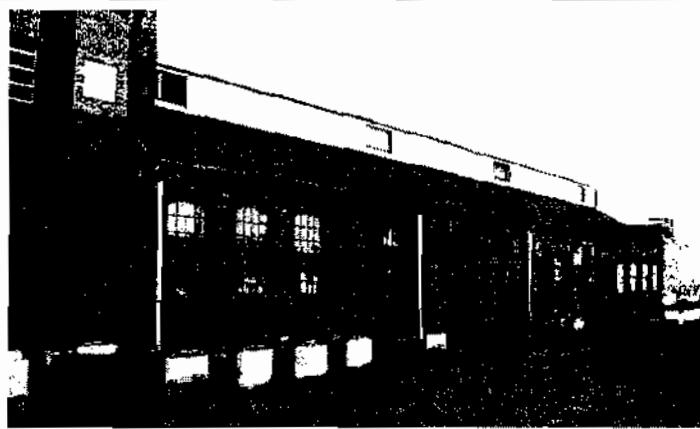
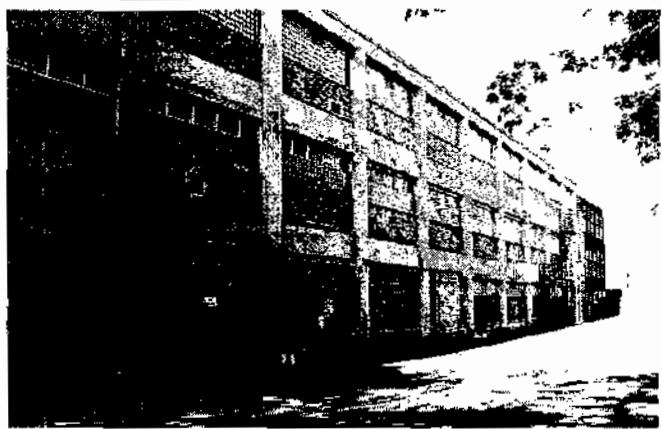
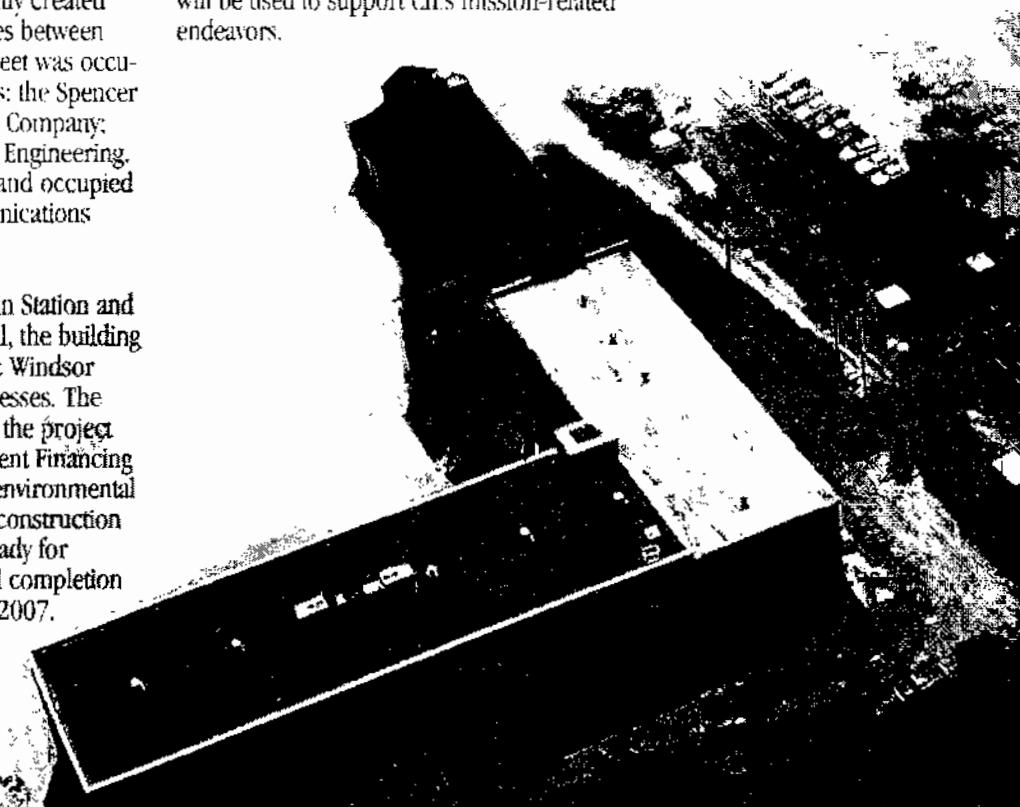
Pictured here clockwise, from above are:  
Lisa Moran, proud owner of unit #1 at  
Stetson Place, the Stetson Place entrance sign  
View of the now completed 29-unit  
Phase 1 section, main entrance with  
a view of Building 1, view of buildings  
2 and 3, from the road

## Coming Soon - First Town Square

First Town Square is a 50-unit, market rate condominium complex being developed in a factory building located in the center of Windsor. This property is being developed by CIL Development of Windsor, a subsidiary of CIL Development, Inc., our recently created for-profit subsidiary. Built in stages between 1883 and 1920, 33 Mechanic Street was occupied by several notable occupants: the Spencer Arms Company; the Eddy Electric Company; General Electric and Combustion Engineering. The property is currently owned and occupied by the Vintage Radio and Communications Museum of Connecticut, Inc.

Tucked between the Windsor Train Station and the Farmington River walking trail, the building is within one block of the historic Windsor town green and many local businesses. The Town of Windsor is supportive of the project and will be providing Tax Increment Financing of \$800,000 towards the cost of environmental remediation. We expect to begin construction in late 2005 with the first units ready for occupancy in mid 2006. The final completion of the project is planned for mid 2007.

Condominium units will range in size from 1,100 to 1,700 square feet and will feature high ceilings, large windows, open floor plans, two bedrooms, two bathrooms, and covered parking with storage. Profits from the project will be used to support CIL's mission-related endeavors.



*Clockwise from top*  
*Aerial view of the First Town Square site from the north,*  
*Building A - West side; Buildings 1 and B - East side view,*  
*and Building C - North side view*



# Housing Production Report

Cumulative since 1979

	Homes	People/Families	Development Cost
<b>LICENSED COMMUNITY RESIDENCE PRODUCTION</b>			
Purchased Homes (incl. Rehab)	306	1,522	\$ 99,516,300
Condominiums	66	166	9,700,000
New Construction	78	334	29,970,600
Capital Improvements (CIL Homes)			4,700,000
Working Capital Loans			12,000,000
<b>TOTALS</b>	<b>450</b>	<b>2,022</b>	<b>\$ 155,886,900</b>
<b>AFFORDABLE HOUSING PRODUCTION:</b>			
Purchased Apartment Developments	132	255	\$ 7,200,000
Supported Housing	27	50	1,907,000
Limited Equity Housing Cooperatives	125	394	14,847,000
Homebuyer Program	101	334	15,680,000
<b>TOTALS</b>	<b>385</b>	<b>1,033</b>	<b>\$ 39,634,000</b>
<b>CONDOMINIUMS:</b>			
Mixed Income Condominiums	29	55	\$ 7,500,000
<b>DEVELOPMENT CONSULTING PROJECTS (Not Owned):</b>			
Licensed Community Residences	56	335	\$ 17,100,000
Limited Equity Housing Cooperatives	16	32	2,100,000
Supported Housing	35	65	5,400,000
Transitional Housing	31	77	2,300,000
Camp	N/A	80	500,000
<b>TOTALS</b>	<b>138</b>	<b>589</b>	<b>\$ 27,400,000</b>
<b>GENERAL CONSTRUCTION PROJECTS:</b>			
"Homes for Living" Renovations	82	162	\$ 975,000
Other Construction Initiatives	36	47	3,492,000
<b>TOTALS</b>	<b>118</b>	<b>209</b>	<b>\$ 4,467,000</b>
<b>LOANS AND GRANTS FOR ACCESSIBILITY PROGRAM:</b>			
Loans	95	361	\$ 2,629,000
Grants	321	927	7,440,000
<b>TOTALS</b>	<b>416</b>	<b>1,288</b>	<b>\$ 10,069,000</b>
<b>GRAND TOTALS</b>	<b>1,536</b>	<b>5,196</b>	<b>\$ 244,956,900</b>

## Consolidated Financial Summary

	June 30, 2005	June 30, 2004
<b>ASSETS:</b>		
Current Assets (Including Restricted Funds)	\$ 52,217,188	\$ 46,133,750
Net Investment in Direct Financing Leases	69,438,914	75,013,670
Debt Service Reserve Funds	12,934,328	12,976,238
Property, Plant and Equipment	6,083,509	5,374,480
Other Assets	3,376,647	3,267,859
<b>TOTAL ASSETS</b>	<b>\$ 144,050,586</b>	<b>\$ 142,765,997</b>
<b>LIABILITIES:</b>		
Long-Term Debt	\$ 98,430,107	\$ 103,437,793
Revolving Construction Loans	14,445,005	8,903,264
Other Liabilities	2,757,883	3,038,026
<b>TOTAL LIABILITIES</b>	<b>115,632,995</b>	<b>115,379,083</b>
<b>UNRESTRICTED NET ASSETS</b>	<b>28,417,591</b>	<b>27,386,914</b>
<b>TOTAL LIABILITIES/UNRESTRICTED NET ASSETS</b>	<b>\$ 144,050,586</b>	<b>\$ 142,765,997</b>
<b>REVENUES:</b>		
Interest Income from Direct Financing Leases	\$ 5,403,957	\$ 5,961,426
Other Interest Income	971,857	1,055,949
Grant Income	179,992	-
Fees	994,411	1,015,548
Other Income	1,135,851	1,032,901
<b>TOTAL REVENUES</b>	<b>\$ 8,686,068</b>	<b>\$ 9,065,824</b>
<b>EXPENSES:</b>		
Interest Expense	\$ 2,286,898	\$ 1,440,519
Compensation & Benefits	2,208,693	2,151,398
Other Operating Expenses	1,370,819	1,202,947
Financing Fees	1,325,096	1,406,847
Grant Expenditures	14,146	-
Depreciation & Amortization	449,739	426,068
<b>TOTAL EXPENSES</b>	<b>\$ 7,655,391</b>	<b>\$ 6,627,779</b>
<b>INCOME FROM OPERATIONS</b>	<b>\$ 1,030,677</b>	<b>\$ 2,438,045</b>

Copies of audited Financial Statements are available upon request



## Corporation for Independent Living Staff - 2005



In December the CIL family reluctantly bid farewell to Nomaatbemba Shepherd as she returned to South Africa after twelve years of outstanding service. Her enthusiasm and spirit left an indelible impression on us all and she will remain an important part of our company culture.

- |                          |                                         |
|--------------------------|-----------------------------------------|
| <b>Corinne Bailey</b>    | - Cash Administrator                    |
| <b>Peter Benvie</b>      | - Senior Housing Developer (MA)         |
| <b>Jeffrey Carter</b>    | - Housing Developer                     |
| <b>Stanley de Mello</b>  | - Vice President, Asset Management      |
| <b>Christine Devine</b>  | - Asset Manager                         |
| <b>Joseph DiCosimo</b>   | - Vice President, Controller            |
| <b>Maria Green</b>       | - Director of Realty Accounting         |
| <b>Joan Hechtman</b>     | - Vice President, Corporate Affairs     |
| <b>Carol Heffernan</b>   | - Administrative Assistant              |
| <b>Donna Julian</b>      | - Cash Administrator                    |
| <b>Jane Koley</b>        | - Housing Developer                     |
| <b>Martin Legault</b>    | - President and CEO                     |
| <b>William E. Lennon</b> | - Vice President, Construction Services |
| <b>Mark Liljedahl</b>    | - Project Manager                       |
| <b>Kenneth Martin</b>    | - Project Manager                       |
| <b>Stephen Martino</b>   | - Construction Projects Director        |
| <b>Fran Mazzarella</b>   | - Projects Administrator                |
| <b>David McKinley</b>    | - Vice President, Development           |
| <b>Rose Parker</b>       | - Property Manager                      |
| <b>Thomas Perkins</b>    | - Housing Developer                     |
| <b>Eric Plummer</b>      | - Technology Manager                    |
| <b>John Rosenthal</b>    | - Housing Developer                     |
| <b>Ronald Scaramozza</b> | - Project Manager                       |
| <b>Stephanie Schmidt</b> | - Administrative Assistant              |
| <b>Kimberly Vik</b>      | - Administrative Assistant              |
| <b>Cheryl Wolmer</b>     | - Assistant Controller                  |

## Corporation for Independent Living Board of Directors 2004-2005

Chair	- Anthony LaCava Disability Resource Center of Fairfield County
Vice-Chair	- Barbara Price Barbara Price, LLC
Secretary	- Luis F. Gutierrez Pratt & Whitney
Treasurer	- Frank Sambor Haggett, Longobardi & Co.
Director	- Andrew Bate UCEDD
Immediate Past Chair	- Hollace Brooks HARC, Inc.
Director	- Martha Dale Leeway, Inc.
Ex-Officio Director	- Christine Friedberg Philanthropy Advocates, Ltd.
Director	- Evans Jacobs Humanidad, Inc.
Ex-Officio Director	- Martin Legault Corporation for Independent Living
Director	- Candace Low Independence Unlimited
Director	- John J. Patrick Jr. TD Banknorth
Director	- James Standish Masonicare, Inc.

## CIL Realty of Massachusetts Incorporated Board of Directors 2005

Chair	- Christine Friedberg Philanthropy Advocates, Ltd.
Vice-Chair	- Sharon A. Smith Road to Responsibility, Inc.
Secretary/Treasurer	- Peter Hamilton Nee Merrill Lynch
Director	- George H. Dixon Harvard Pilgrim Health Care, Inc.
Ex-Officio Director	- Martin Legault Corporation for Independent Living
Director	- Jo Ann Simons East Middlesex ARC



CORPORATION FOR INDEPENDENT LIVING

30 Jordan Lane, Wethersfield, CT 06109-1258

(860) 563-6011 • Fax: (860) 563-2562

[www.cilhomes.org](http://www.cilhomes.org)

*A recently completed licensed community residence on Pleasant Street, Houston, Massachusetts.*



## MEMORANUM

**To:** Robert G. Jaekle, Auditor of Public Accounts  
Kevin P. Johnston, Auditor of Public Accounts

**From:** Donald Purchla, Principal Auditor

**Date:** July 26, 2006

**Subject:** Whistle Blower #07-04- Department of Mental Retardation (DMR)-  
Selection of Group Home

We discussed the following questions regarding the 9 Country Club Woods Circle Group Home in Waterbury with DMR officials and incorporated their responses below. Also attached is the (1) General Overview of the Development and Operation of a DMR Private Sector Group Home and (2) The Community Living Arrangement Agreement for 9 Country Club Woods Circle, Waterbury.

***1. Has DMR enumerated specific criteria for the selection of group homes?***

DMR's regional administration will issue a Request for Proposal (RFP) identifying the type of setting that clients will need for their future home, taking into account the necessary level of care, supports and supervision required. The specific geographical area for the home will be in the RFP since DMR attempts to serve clients in the area where they live, grew up work and socialize.

Responses to the RFP are evaluated by a committee that includes DMR staff, clients and family members. DMR works with the committee to select a provider based on upon factors such as quality of service, reliability, experience of staff, etc. The provider often meets with the clients and their families to determine any wants or needs for their new home. Next, the provider, through a realtor, goes about finding/developing a property. It could be either building a new house or an existing home. When the home/property is selected, the DMR resource manager inspects the property to verify it meets the criteria contained in the RFP.

Once accepted by DMR, the provider submits a "Community Living Arrangement (CLA) Development Agreement" for formal review and approval by both DMR and the Department of Social Services (DSS). The agreement details all costs involved. In general, DMR pays for client support services while DSS pays for the clients' room and board. Once approved by DMR and DSS, the provider proceeds with the development of the CLA.

***2. Allegedly DMR looked at 10 properties before the selection was made-what were they and why was each property eliminated in relation to DMR criteria?***

The elimination of any properties under consideration is part of the provider's selection process and not known or reviewed by DMR. DMR is only concerned that the property selected by the provider meets their criteria.

***3. How does DMR select a realtor? Why was Bannon & Herbert based in Middlebury selected?***

DMR does not select a realtor. It is selected by the provider working with the developer.

***4. What are the renovation plans for 9 Country Club Woods- Is the footprint going to change?***

According to the CLA Development Agreement approved by DMR and DSS, the estimated cost of renovations was approximately \$43,500. The renovations involve fire and structure safety, space conversion, environmental improvements and various repairs and upgrades. None of the renovations would appear to change the footprint of the home.

***5. DMR is going to add a 4<sup>th</sup> floor bedroom? How often does it happen in a purchase where an additional bedroom is needed/added?***

A 4<sup>th</sup> bedroom will be added. We were informed that adding an additional bedroom is not an unusual event. The approval for an additional client (resulting in an additional bedroom) comes from DSS since they are responsible for funding a client's room and board.

***6. If DMR needed 4 bedrooms, why was a 3 bedroom purchased?***

The house was originally developed for three clients. Subsequently, DSS renegotiated the arrangement and added a fourth client.

***7. What is DMR's definition of existence of a social network, proximity to supportive services, proximity/availability of a public utility (does bus service=public utility?)***

DMR's response is contained within the attached "General Overview..." and is as follows:

"In most instances, DMR attempts to serve clients in the area where they live, grew up, work and socialize. The location of the group home is based on numerous factors, including but not limited to the clients' existing social network; his or her job or vocational program; the characteristics and needs of clients and families; availability of public utilities; proximity to supportive services and facilities; and the location of other DMR homes and services."

***8. How did DMR find this house?***

DMR was not involved in finding the house. It was determined by the provider working with the realtor.

***9. Approximately 60 properties are on the market with 4 bedrooms plus. With this number of homes on the market with four bedrooms, why was a three bedroom chosen? Will there be additional costs incurred to add a bedroom? If so, how much additional will it cost?***

DMR does not get involved in searching the market. Therefore, the agency would not know whether any of the available properties were appropriate for development or renovation into a community living arrangement. Also, the fact that 60 properties with four or more bedrooms were available on the market does not appear relevant since the original search was apparently for a three bedroom house

Regarding the costs of adding a bedroom, the CLA development agreement with HART, Inc. estimates the conversion of the living area to a bedroom, along with converting some of the same area to office space, would cost \$6,500.

Please advise if any additional information is necessary.

cc: Robert G. Jaekle, Auditor of Public Accounts  
Kevin P. Johnston, Auditor of Public Accounts  
Stephen R. Eckels, Deputy State Auditor  
Patricia A. Wilson, Administrative Auditor



**STATE OF CONNECTICUT**  
**DEPARTMENT OF MENTAL RETARDATION**

**DMR**

M. JODI RELL  
GOVERNOR

PETER H. O'MEARA  
COMMISSIONER

A General Overview of the Development and Operation of a  
DMR Private Sector Group Home  
June 2006

The Department of Mental Retardation (DMR) supports/serves approximately 20,000 individuals with mental retardation in Connecticut. These individuals reside in family homes, community training homes, DMR campus settings and in over 800 Community Living Arrangements (CLAs or group homes) licensed and funded by DMR. As of June 2006, there are 829 DMR CLAs licensed by DMR (98 operated by DMR and 731 by private providers). The individuals in these settings live and work, go to school, and enjoy the many opportunities that our communities provide. Federal HIPAA laws and state laws do not permit us to discuss individual clients, however, each person we serve has an individualized service plan that identifies their special needs. As a result of their planned services and supports, staffing decisions are made to assure that the person is successful and receives the appropriate level of supervision and support.

On an administrative level, funding of group homes is borne by the Connecticut Department of Mental Retardation and the Connecticut Department of Social Services (DSS). DMR pays for "support services" which include salaries, wages, and benefits (such as workers compensation and health insurance) for staff; payroll taxes; the service provider's administrative expenses; program related supplies and transportation costs. DSS pays for "room and board," utilizing residents' government benefits and residents' earned income. The room and board payment is used to fund rent/mortgage, food, utilities, maintenance and upkeep and other related operating expenses.

In some instances, families with an allocation of DMR funds may collaborate to develop a CLA and select a provider based on a self-directed service model. However, group home development typically begins when DMR's regional administration issues a Request for Proposals (RFP). The RFP identifies the type of setting the individuals will need for their future home. Taken into account is the level of care, supports and supervision required. The RFP also identifies the specific geographic area where the home will be located. In most instances, DMR attempts to serve clients in the area where they live, grew up, work and socialize. The location of the group home is based on numerous factors, including but not limited to the clients' existing social network; his or her job or vocational program; the characteristics and needs of clients and families; availability of public utilities; proximity to supportive services and facilities; and the location of other DMR homes and services.

Private Providers respond to the RFPs by submitting proposals in which they explain how they will provide residential and support services to the individuals in question. A committee that includes DMR staff, clients and family members evaluates proposals submitted by private providers. Working with the committee, DMR then selects a provider to serve these individuals, based upon factors such as quality of service, reliability, experience of staff, etc.

Once the RFP has been awarded, it is often practice for the provider to sit down with the families and individuals to determine any wants or needs for the new home. The provider begins to work with a realtor or developer to identify a site based on all the information they have gathered. The provider can either purchase an existing home or purchase land on which to build a new house. Once a possible site has been found, the DMR resource manager will inspect the property to determine whether it meets the criteria detailed in the RFP.

Once a private provider has been selected, DMR begins to negotiate the amount of funding that will be paid for the services provided to the residents. That negotiation is based upon the funding available to DMR and the needs of the residents.

After a home or site has been accepted by DMR, the provider prepares a "Development Agreement" for formal review, revision and approval by DMR and DSS. The Development Agreement identifies the cost of the home, and all of the necessary modifications for fire, safety and licensing needed to meet the needs of the individual residents. Modifications and renovations are typically made for accessibility, bathtub and shower accommodations, sprinkler systems, ingress and egress, fire safety and code requirements. The Development Agreement review by DSS may result in some modifications to the requested development amount in order for the total cost of the CLA to meet DSS guidelines. Once DSS and the agency have agreed upon the total development cost, private provider agencies and/or their developers proceed with the development of the CLA.

When the home nears completion, the DMR resource manager will perform a pre-licensing inspection. The private provider will make any and all necessary corrections. The home is then inspected by DMR's Quality Management Division. Subject to inspection the home is licensed by DMR.

During the development process, a room and board rate will be requested by the private provider agency. The DSS room and board rate-setting system establishes the amount of room and board charged residents. The room and board revenue collected from residents provides the revenue stream that allows the private provider to pay the mortgage. The room and board rates are paid from the funding and entitlement awards received by individual residents. Typically, this funding is from the Social Security Administration's disability insurance program (SSDI), from Social Security's Supplemental Security Income Program (SSI), and from DSS's State Supplement Program. Residents who earn income through work may be required to contribute toward the cost of the room and board. Mortgages on group homes are typically repaid over a 30-year period.

In the development of a group home, Connecticut applies cost guidelines that are based upon the number of beds in and the size of the home. These housing-cost guidelines, promulgated by DSS are based on the housing guidelines published by the federal Department of Housing and Urban

Development (HUD) for all of Connecticut. These guidelines establish a control over the total development cost of the group home facility.

The foregoing explains the bricks-and-mortar aspects of developing and maintaining a group home. Once the home is ready, residents receive various support services, funded by DMR. Funding for support services is based on the negotiated residential service contracts between DMR and the private provider. The contracts negotiated with the private providers depend upon the overall funding appropriated by the Legislature in the state budget. Generally, payment is based on the needs of the individual residents. Supplemental funding may also be available for "one-time" needs that might arise during the fiscal year.

The department licenses all CLAs and licensing inspectors must conduct an initial inspection before the home opens. Licenses are then issued for two years with bi-annual inspections scheduled. Regional Quality Improvement staff visit each home at least twice a year. Individual service delivery to each person is coordinated and monitored by a DMR Case Manager.

On an annual basis, private providers submit a cost report to DMR along with financial statements audited by independent certified public accountants. Non-profit providers are required to submit cost reports in compliance with Connecticut's State Single Audit Act. The cost report captures the room and board costs funded primarily by DSS, and the service costs funded by DMR. DSS uses these historical costs to compute the room and board rates for subsequent years. To ensure that DMR and DSS funds are properly spent, the private providers are required to submit annual audited financing statements.

Most of the service costs associated with CLAs are subject to reimbursement under a federal-state Medicaid Waiver program. In fiscal year 2005, federal reimbursement to the State of Connecticut for DMR operated programs was in excess of 303 million dollars.

Department of Mental Retardation  
Community Living Arrangement Development Agreement

January 23, 2006  
DATE

The purchase of 9 Country Club Woods Circle, Waterbury for the purpose of developing a community residence for four (4) persons is hereby approved. The purchase price will not exceed \$ 315,000 and is subject to appraisal. This development proposal is not approved until signed by the appropriate signatories. It is understood that creating a licensable community residence at this property that will accommodate the needs of the residents will require the following scope of work:

<u>IMPROVEMENT OR CHANGE</u>	<u>ESTIMATED COST</u>
<b>Fire and Structure Safety</b>	
<u>Smoke and fire alarm, egress windows, sprinkler system, additional water line</u>	<u>\$28,000</u>
<b>Space Enlargement and Client Accommodation</b>	
<u>Convert living area to bedroom with tempered glass for existing windows, provide office space for staff</u>	<u>\$6,500</u>
<b>Environmental Systems Improvements</b>	
<u>Radon mitigation, service furnace and hot water heater</u>	<u>\$3,000</u>
<b>Other</b>	
<u>Carpenter ant treatment, safety fence, chimney repairs, exterior repairs, electrical upgrades</u>	<u>\$6,000</u>
Total estimated cost of conversion to licensable residence	<u>\$43,500</u>

It is understood that the scope of work described above will be completed using standard construction bidding procedures.

*Other related development expenses (i.e. carrying charges, insurance, closing costs, etc.) Please list:*

Architect	\$1,000
Home Inspection	\$500
Appraisal	\$400
Environmental review per lender	\$900
Bank Construction Inspections	\$500
A-2 Survey & Engineering	\$1,400
Property Taxes	\$3,500
Electricity and Gas	\$400
Insurance - property and liability	\$1,000
Interest on construction loan	\$7,500
Title Examination	\$200
Title Insurance	\$2,000
Recording Fees	\$1,060
Loan Origination fee	\$1,500
Legal Counsel - Lender & Agency	\$4,000
Legal Counsel - CfL - Purchase & Sale	\$3,700
Development Services Fee at 6.00%	\$22,998
CHFA Financing fee 2.00%	\$8,221
TOTAL FEES	\$60,779

Estimated total cost of residential development  
(Includes the cost of purchase, renovation and all other costs listed above.)

\$419,279

Minus estimated total cost for Fire Safety and DMR licensing requirements:

-\$28,000

Adjusted estimated total cost:

\$391,279

More accurate cost information to be included in the agency's DSS rate request will be available after the completion of construction drawings, selection of contractor, and issuance of a building permit.

Changing of the residents and additional information on their housing needs and evacuation capabilities may result in changes to the scope of work. Failure to execute this agreement by February 28, 2006 may result in loss of said property for development. The undersigned acknowledge that this document does not constitute a contract for development of a property and further acknowledge that any payments by the State of Connecticut related to this property may only be made pursuant Sections 17-313b and 19a-483 of the General Statutes and Regulations promulgated thereunder.

PROPOSED BY:

Private Residential Provider

Diane Tambs /1/06  
(Signature) (Name) (Date)

PROPOSED BY:

Development Staff/Property Developer

David O. McKinley /1/06  
(Signature) (Name) (Date)  
**DAVID O. MCKINLEY**  
**VICE PRESIDENT, DEVELOPMENT**

After consultation with:

Regional Office  
Department of Mental Retardation

Edward J. Hoyt /1/06  
(Signature) (Name) (Date)  
**EDWARD J. HOYT**  
**Commissioner**  
Department of Social Services  
Edward J. Hoyt 2/13/06  
203-805-7411

M. T. H. 4/3/06  
(Signature) (Name) (Date)

Commissioner  
Department of Mental Retardation

David O. McKinley 4/6/06  
(Signature) (Name) (Date)

\*Approved for \$410,000 including fire and safety costs, with 30 years depreciation and a 4 bed licensed capacity. Approved amount will include costs for radon mitigation, carpenter ant infestation and roof repairs as cited in home inspection report.



**STATE OF CONNECTICUT**  
**DEPARTMENT OF MENTAL RETARDATION**

**DMR**

M. JODI RELL  
GOVERNOR

PETER H. O'MEARA  
COMMISSIONER

June 20, 2006

Mayor Michael Jarjura  
Chase Municipal Building  
236 Grand Street  
Waterbury, CT 06702

Dear Mayor Jarjura:

This letter is in follow up to issues that were raised at the June 7, 2006 public meeting at Kennedy High School in Waterbury regarding the siting of a Community Living Arrangement (CLA) at 9 Country Club Woods Circle. Please keep in mind that pursuant to the federal Health Insurance Portability and Accountability Act (HIPAA) and under state law, the Department of Mental Retardation (DMR) is prohibited from providing "protected health information" (PHI) concerning any DMR client or consumer. This along with existing state laws on client confidentiality prohibit covered entities such as the DMR from disclosing individually identifiable health information.

Q. What renovations are planned for 9 Country Club Woods Circle?

A. A fourth bedroom, half-bath, and sprinkler system are scheduled to be implemented.

Q. Have permits been applied for?

A. The Corporation for Independent Living (CIL) is in the process of seeking permits this month.

Q. What is the budget for the proposed home?

A. The development agreement with approved renovations for this home (including Fire and Safety) totals \$410,000 (including \$315,000 for the purchase price of the home) which is funded through the Connecticut Department of Social Services (DSS) Room and Board rate. The anticipated annual operating cost to DMR of supporting the clients is projected to be approximately \$300,000. This includes funding for "support services" which include salaries, wages, and benefits for staff (such as workers compensation and health insurance); payroll taxes; the service provider's administrative expenses; program related supplies and transportation costs.

Q. What is the employee screening process by HART Inc.?

A. 1. A detailed application is required (see attached).  
2. A detailed questionnaire is completed by the prospective employee (see attached).

Phone: Voice 860 418-6000 TDD 860 418-6079  
460 Capitol Avenue, Hartford, Connecticut 06106  
Website: [www.dmr.state.ct.us](http://www.dmr.state.ct.us)  
*An Equal Opportunity Employer*

**EXHIBIT E**

3. Criminal background checks are provided through Hettrick, Cyr & Associates.
4. Driving records of the prospective employee are checked through Rose & Kiernan, Inc.
5. The DMR Abuse/Neglect Registry is checked to ensure that the prospective employee is not listed.
6. Interviews are conducted by the HART Human Resource Director.
7. References are checked and re-interviews are performed if needed to ensure quality staffing.
8. The employee selection process is detailed and efficient and makes every effort to select quality candidates.
9. Extensive training is requested before an employee can work at HART Inc.

Q. What is the staffing pattern for the proposed home?

A. Although we are unable to share the specific details of the proposed staffing pattern, it has been reviewed by DMR and it will comply with DMR Licensing Regulations Sec. 17a-227-13, regarding staffing, which states that: (a) The administrator shall have policies and procedures delineating licensee personnel practices, hiring practices, performance expectations, duties and responsibilities, evaluation and termination. (b) **Each residence shall have sufficient direct care personnel at all times to ensure that the individuals' essential requirements for health and safety are met.** No violation of this subsection may be found for a residential facility which receives a service rate from the department and which maintain direct care staffing levels which are consistent with the funding provided for that purpose. The licensing division of the department shall promptly notify the appropriate region if a determination is made that the residence is maintaining staffing levels consistent with the contract but that those staffing levels are inadequate to meet the essential requirements for health and safety of the individuals.

Q. What type of vehicle will be used at the new group home?

A. HART Inc. plans to use a 2004 Chevrolet Venture 7 passenger van.

Q. Does HART Inc. serve any criminal offenders?

A. As noted at the June 7<sup>th</sup> meeting, DMR is unable to discuss individual clients, however, only a small percentage of the individuals with mental retardation served by DMR are involved in the criminal justice system.

Q. What are the regulations and procedures for selection of properties and approval process?

A. See attached "General Overview of the Development and Operation of a DMR Private Sector Group Home-June 2006." I have also attached a copy of the DMR licensing regulations that a provider must comply with.

Q. How was 9 Country Club Woods Circle chosen?

A. HART Inc. contacted CIL (Corporation for Independent Living) regarding the development process. CIL has been developing licensed group homes for the State of Connecticut for over 25 years. HART Inc. provided a geographic area appropriate best to meet the needs of the prospective residents. HART and CIL contacted a local realtor to assist with the process (Bannon & Hebert from Middlebury). The realtor, CIL and a HART representative sought out homes for sale in the area that were appropriate. More than ten properties were looked at to

determine the most appropriate location and home design to ensure that the highest quality of services would be provided to the prospective residents. CIL and the realtor negotiated and agreed on the purchase price of the home. 9 Country Club Woods Circle was selected based on meeting many of the considerations outlined in the attached "General Overview of the Development and Operation of a DMR Private Sector Group Home-June 2006" specific to the prospective clients' needs. As I offered at the June 7th meeting, I asked DMR's Director of Legal and Government Affairs Division, Attorney James Welsh, to review the selection process for this specific CLA. His review has determined that the selection process was done appropriately and in accordance with established law and practices including proper appraisals and evaluation of comparable homes.

Q. What is the location of other DMR CLAs in Waterbury?

A. This information, as well as copies of all CLA licensing reports, are available on the DMR website. Here are the addresses and corresponding provider information:

- 41 Anawan Avenue (Prime Care, Inc.)
- 11 Armand Drive (RMS Development, Inc.)
- 503 Bucks Hill Road (CIB)
- 91 Columbia Boulevard (HART)
- 107 Gail Drive (CIB)
- 98 Herkimer Street (CIB)
- 6 Indian Trail (RMS Development, Inc.)
- 65 Meriline Avenue (RMS Development, Inc.)
- 313 Newridge Avenue (ICES)
- 315 Newridge Avenue (ICES)
- 17 Vivian Drive (CIB)
- 19 Vivian Drive (CIB)

Q. What improvements are planned for 91 Columbia Boulevard (A former DMR operated CLA that is now run by HART)?

A. The proposed improvements for 91 Columbia Boulevard include new vinyl siding, roof repairs, the addition of shutters, enhanced landscaping to beautify the exterior of this home and decorative black railings to replace the current metal fencing. (The process and approval for these renovations to go through a capital improvement process required by DMR.)

In addition, since HART assumed operation of 91 Columbia Boulevard from DMR, the following improvements have been accomplished:

1. Interior painting
2. New appliances
3. New flooring and carpeting installed
4. New furniture for the residents
5. Garage door repairs
6. Decorative railings on front exterior porch and railing that leads to the front yard
7. Plumbing and heating renovations
8. Bathroom renovations
9. Water specialists eradicated water leakages
10. First floor bedroom renovations

11. Continuous plan to ensure control of extermination problems
12. Weather stripping of windows

Q. Request copies of licensing reports for 91 Columbia Boulevard.

A. As mentioned above, DMR CLA licensing inspection reports are available on the DMR website at <http://www.dmr.state.ct.us/license.htm>. I have attached those specific to 91 Columbia Boulevard. In addition, I did order an unannounced visit by a DMR Licensed Facilities Specialist that occurred on 6/8/06. There were no significant findings and as previously indicated there are substantial site improvement plans underway by HART Inc. for this property.

In addition to the specific questions above, I have also attached another copy of the list of frequently asked questions regarding the location of proposed DMR group homes and municipal notification in Connecticut. As mentioned at the meeting, DMR and HART, Inc. will be happy to entertain suggestions regarding landscaping and fencing issues at 9 Country Club Woods Circle. As promised, I have personally performed a site inspection of both properties Monday 6/19/06 and found them to be suitable and appropriate for the individuals that will and do reside there. Finally, please note that the Joint Statement of the Department of Justice and Department of Housing and Urban Development, submitted by Mr. DeCesare, is supportive of both the rights of persons with mental retardation to reside in communities and their needs for health and safety.

I hope that you will find all of this information helpful and we look forward to moving ahead and continuing to be good neighbors in the 141 of the 169 towns and cities in Connecticut where over 800 DMR licensed and funded CLAs are located.

Sincerely,



Peter H. O'Meara  
Commissioner

Cc: Senator Joan Hartley  
Representative Anthony D'Amelio  
Representative Jeffrey Berger  
Carl Breiner, President, Country Club Woods Circle Association  
Kathryn duPree, DMR Deputy Commissioner  
Dimitri Triantafillakis, Director, DMR West Region  
Diane Tanenbaum, Executive Director, HART Inc.