

**CITY OF NORWICH**  
**COMMUNITY DEVELOPMENT BLOCK GRANT • APPLICATION FOR FUNDING**  
**PUBLIC SERVICES**  
**PROGRAM YEAR 2023 (PY 49) • SEPTEMBER 1, 2023 – AUGUST 31, 2024**

**DUE: Friday February 10<sup>th</sup>, 2023 AT 4 PM AT 23 UNION STREET, NORWICH, 2<sup>ND</sup> FLOOR**

Office of Community Development  
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**PART I: GENERAL INFORMATION**

**AGENCY:** Thames Valley Council for Community Action, Inc.

**LEGAL NAME**  
**(if different from Agency)** \_\_\_\_\_

**ADDRESS:** 1 Sylvandale Road, Jewett City, CT 06351

**E-MAIL:** [mmilanese@tvcca.org](mailto:mmilanese@tvcca.org)

**EXECUTIVE DIRECTOR:** Deborah Monahan, CEO

**CONTACT NAME AND TITLE:** Mary Milanese, Development Director

**TELEPHONE:** 860-425-6508

**AGENCY FISCAL YEAR:** April 1, 2023 March 21, 2024  
**Begin** **End**

**PROGRAM OR PROJECT NAME:** TVCCA Homeless Prevention Program

**CDBG REQUEST & AWARD AMOUNTS:**

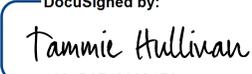
	REQUEST	AWARD
<b>UPCOMING FISCAL YEAR (This Request)</b> <b>(September 1, 2023 – August 31, 2024)</b>	\$ <u>20,000</u>	\$ _____
<b>CURRENT FISCAL YEAR (Prior Year Award)</b> <b>(September 1, 2022 – August 31, 2023)</b>	\$ <u>20,000</u>	\$ <u>20,000</u>

The information contained herein and attached as exhibits hereto is, to the best of our knowledge and belief, true, correct and complete and that the City of Norwich can rely upon these statements in determining whether to fund this project. We certify that the Agency Board of Directors has approved this application.

DocuSigned by:  
  
\_\_\_\_\_  
EXECUTIVE DIRECTOR/DEPT. HEAD

Deborah Monahan, CEO  
**Printed Name** 1/18/2023

**DATE**

DocuSigned by:  
  
\_\_\_\_\_  
PRESIDENT, BOARD OF DIRECTORS

Tammie Hullivan  
**Printed Name** 1/18/2023

**DATE**

## **A. INTRODUCTION/AGENCY INFORMATION**

### 1. Brief history, mission, structure, membership

Incorporated in 1965 as New London County's Community Action Agency, Thames Valley Council for Community Action, Inc. (TVCCA) is a 501(c)(3) not-for-profit organization providing low-income area residents with programs and services to address social and economic disparities, and mitigate both the causes and consequences of poverty. TVCCA's mission is to provide services and partner with other organizations to address the social determinants of health – housing, food security, employment, education, and basic needs – of low-income and vulnerable households in Eastern Connecticut, with a focus on building the community's self-sufficiency and resiliency.

From a single service in 1965, TVCCA has developed a comprehensive network of 30 programs to assist people with great needs but few resources. Our annual operating budget of \$35,212,832 funds the following programs: **Housing Services** (Rental Assistance, Section 8 Housing Vouchers, Homelessness Prevention, Rapid Re-Housing, Permanent Supportive Housing, Homeless Collaborative Network, and CHESS/CT Housing Engagement & Supportive Services, our most recent Housing program); **Community Services** (Emergency Assistance, Case Management, Service Coordination, Financial Literacy); **Low-income Heat/Energy Assistance**; **Early Childhood Education** (Head Start, Early Head Start, Little Learners); **Nutrition Programs** (Meals on Wheels, Senior Congregate Meals, SNAP/Supplemental Nutrition Assistance Program, WIC/Women, Infants and Children Supplemental Nutrition); **Retired & Senior Volunteer Program (RSVP)**; **Employment and Training Programs** (Jobs First, Youth services, Workforce Innovation and Opportunity Act services), and our newest service, the **Alliance for Family Support**, a multi-agency consortium of home visiting programs that provides young families with education and resources for prenatal health, child health and development, positive parenting, and community connections.

While TVCCA's primary service area encompasses New London County's 21 municipalities, we also provide Senior Nutrition, Housing, Employment & Training, RSVP, and the Alliance programs in all 15 Windham County towns, and in parts of Tolland and Middlesex Counties. The agency is widely recognized as a community leader and a trusted partner in advocating for and meeting the needs of the region's at-risk individuals and families.

Utilizing an integrated service delivery approach known as the Human Services Infrastructure, TVCCA provides a customer-focused framework that connects clients to the tools, resources, programs, and services they require – within TVCCA or through other community-based human services organizations – all in an effort to promote self-reliance, and help people achieve both short- and long-term economic security. The Human Services Infrastructure coordinates all social services to address client needs holistically and comprehensively; it is designed to foster self-sufficiency and reduce clients' need for social services over time.

The agency's Chief Executive Officer reports directly a 21-member, tripartite Board of Trustees, composed of representatives from seven New London County municipalities, seven individuals representing the low-to mid-income clientele TVCCA serves, and seven members of the local business and nonprofit community. The unique composition of TVCCA's Board reflects the

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diversity of the agency's efforts, its breadth of support within the communities it serves, and its innately collaborative nature. TVCCA's Board is a "hands-on" group which meets ten times a year. Meetings require a quorum, and detailed minutes are kept. The Board is kept apprised of and must approve all TVCCA activities, initiatives, plans and financial matters. Each contract, grant, and agreement must be reviewed and ratified by the Board.

The CEO works closely with TVCCA's five-person Leadership team – Chief Operations Officer, Chief Fiscal Officer, Chief Human Resources Officer, Senior Director of Marketing and Development, and Senior Director of Finance – who supervise essential agency functions, oversee the administration of all programs, and manage the daily activities of 340 employees.

ACCOMPLISHMENTS: The impact of TVCCA's comprehensive services can be seen in the lives of more than 25,000 people in Eastern Connecticut town who turned to TVCCA for help. Some notable examples in the past year:

- \* 450 unemployed adults obtained employment through TVCCA's Employment & Training Services;
- \* 434 employed adults completed TVCCA career-advancement training to qualify for higher wages and/or increased benefits;
- \* 925 children participated in TVCCA's Early Head Start, Head Start and Little Learners Early Education programs, providing them with skills for school readiness;
- \* 3,152 seniors (age 65+) received assistance to maintain their independent living status;
- \* 274,525 meals were delivered to the homebound elderly by TVCCA's Meals on Wheels;
- \* 1,291 households maintained safe and affordable housing for 180+ days;
- \* 7,477 households received Energy Assistance to keep their homes warm in the winter;
- \* 3,108 individuals enrolled in TVCCA's WIC program increased their nutrition skills -- cooking, shopping, and growing food;
- \* 37,283 service hours were volunteered by local citizens working with TVCCA to improve the well-being of their neighbors.

2. What are the hours of operation for your agency?

TVCCA program office hours are 8 am - 4:30 pm Monday through Thursday, and 8 am - 4 pm Friday; evening and weekend hours can be arranged by appointment to accommodate clients' work schedules. Our Early Childhood Education Centers operate from 7 am – 5 pm.

3. What is the total number of persons employed by your agency?

TVCCA currently employs 232 full-time and 108 part-time staff members, and we benefit greatly from the assistance of approximately 600 volunteers.

4. Person responsible for compliance with Section 504 of Rehabilitation Act of 1973 - Nondiscrimination under Federal Programs:

Deborah Monahan, TVCCA Chief Executive Officer

5. Do you receive more than \$500,000 Federal Funding through any means, including grants & loans?

Yes, TVCCA provides a wide range of government-funded programs to address low-income area residents' basic needs. Although the agency's largest funders are Federal and State entities, these sources offer only limited support for housing efforts aimed at averting homelessness.

Even now, in the wake of the Covid-19 pandemic and the ensuing economic collapse, the use of government resources to prevent evictions and homelessness is subject to narrow and often confusing eligibility requirements, including household income, employment status, amount of rent arrearages, and whether the client is enrolled in another government funded housing program. In most cases, applicants must not be receiving any other government funded Covid-related rental mitigation assistance, and landlords must agree before tenants can access aid.

TVCCA's Homelessness Prevention/Diversion program targets both poverty-level households as well as the "gap group" of individuals and families who are disqualified from government housing programs because of these arcane requirements.

## **B. STATEMENT OF NEED**

1. Define the problem or need to be addressed through your program and provide evidence to support the need as well as citing resources for verification of any statistical information provided.

The availability of safe, adequate, and affordable housing for Norwich's low-to moderate-income residents has long been a concern, but never more so than now, as inflation continues to drive up the cost of living while wages remain stagnant, especially for workers at the lower end of the earning scale.

Pre-pandemic, about half of TVCCA's Norwich clientele lived at or below the Federal Poverty Level (\$13,590 for a single person, \$27,750 for a family of four). The rest are identified as "working poor," aptly described by the acronym ALICE: **A**sset-**L**imited, **I**ncome **C**onstrained, **E**mployed. Even in good economic times, the adults in these households earn barely enough to support their families, but often too much to qualify for government assistance programs. And few of these households had the financial reserves to carry them through a once-in-a-century crisis like Covid with its unprecedented economic upheavals.

The latest data from the US Census Bureau (2017-2021 American Community Survey 5-Year Estimates) notes that Norwich's Median Household Income (MHI) is \$59,791, 32% lower than New London County's \$79,040 MHI. Other sources report median income for Norwich renters is lower still, just \$39,561 ([www.point2homes.com](http://www.point2homes.com)). No surprise that nearly half of Norwich renters are housing cost-burdened (i.e., 30% or more of monthly income goes to pay for shelter). Likewise, while unemployment rates have fallen, Norwich's current 3.75% figure is considerably higher than the County's 3.28% rate.

In these uncertain times, stopping homelessness before it starts is imperative, and that's just what our Homelessness Prevention/Diversion program does. It provides financial aid to low-income individuals and families in housing crises which, if not promptly resolved, could lead to eviction

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and entry into homeless shelters. By covering rent/utility arrearages, security deposits, and rent payments, the program helps the people most severely affected by the pandemic to get back on track.

Since state and federal protections for tenants in arrears ended a year ago, the number of evictions filed in Norwich has skyrocketed. While the federal CARES and ARPA relief packages include housing assistance for renters impacted by Covid, not everyone qualifies for this aid. Each government source has its own strict (and sometimes confusing) eligibility requirements regarding income, duration of unemployment, amount of rent arrearages, “affordability” of unit, and the timeframe in which funds can be used.

Such restrictions often disqualify our neediest clients, e.g., debt-burdened renters, or formerly stable households now at risk of homelessness in the wake of the pandemic economic downturn. In most cases, applicants must not be receiving any other government funded Covid-related rental mitigation assistance, and landlords must agree before tenants can access aid. Similarly, credit checks run on tenants renewing their leases can provide landlords with reasonable cause to deny a new lease. We should also add that TVCCA has assumed the critical function of acting as a clearing house for information on targeted government rental assistance programs, helping clients navigate this daunting web of resources.

Although the local economy continues to rebound from the Covid collapse, the struggle for Norwich’s less affluent households is ongoing. City residents who turn to TVCCA for help – largely unskilled hourly worker whose jobs were first to disappear when the pandemic arrived – are now facing new challenges: inflation that chips away at their buying power, and trouble finding adequate housing in a tight rental market.

Norwich has long been beset by a shortage of rental units, especially for asset-limited tenants. The area’s low vacancy rate (< 5%), coupled with a hiring surge at Electric Boat and other local employers, means that lower-income residents must compete with a flood of new arrivals. On top of that, inflation has increased monthly rents by 10-15% in the past year, while earnings have largely stagnated. Although Connecticut’s minimum wage will rise to \$15 this June, much of this gain will be wiped out by higher costs for rent, food, transportation, and utilities. Case in point: Norwich Public Utilities’ rate hikes that went into effect last November have increased Norwich residents’ monthly utility bills by 10-12%.

Furthermore, in an attempt to recoup their own pandemic losses, most of the landlords we deal with have doubled their security deposit requirements. Just to sign the lease, a family moving into a market rate 2-bedroom apartment (\$1,400/month) must come up with more than \$4,000 – a barrier that is all but insurmountable for households that live paycheck-to-paycheck.

And finally, last year for the first time in nearly a decade, Connecticut saw a 13% increase in the number of people experiencing homelessness compared to 2021. It is telling that the rise was not in the chronically homeless population – people with substance abuse or mental health issues – but among formerly stable households who lost their homes through eviction, or who have been priced out of the market.

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2. Are the services you provide offered by other agencies serving Norwich? If yes, please explain uniqueness.

TVCCA Housing services are tightly integrated into the Eastern Connecticut Coordinated Access Network (ECAN), a consortium of local human service organizations, healthcare providers, and municipal/state government entities that collaborate to address the needs of area residents in danger of homelessness. Affiliates work together to standardize access to and provision of housing services for their shared clientele. Over the past decade, the statewide CAN system has not only significantly enhanced services to at-risk households, but also increased the effectiveness and efficiencies of participating agencies.

In an effort to ensure the equitable and timely delivery of services, Connecticut's CANS recently transitioned to the HUB service model, which centralizes client intake and assessment; within ECAN, initial screenings are now conducted at three member agency sites. Cases are triaged by urgency of their situation, and assigned to multi-agency housing teams where providers analyze and assign cases based on factors such as client location, available funding, and agency expertise and/or caseload.

While several of our Norwich ECAN partners – Norwich Human Services, Thames River Community Services, Catholic Charities, Salvation Army – offer rental assistance programs similar to TVCCA's, their financial support per household is generally more limited. ECAN members are aware that TVCCA is one of the few local organizations raising private funds for Homelessness Prevention/Diversion services, so we are often sought out to help clients with especially high housing barriers.

In fact, member agencies routinely pool resources to ensure clients with greatest needs receive assistance promptly. Rather than focus on the success of any one agency, ECAN members engage in ongoing collaboration to solve problems and develop creative housing solutions for the area's most vulnerable residents. Working collectively, partner agencies can accomplish much more than they could as separate entities.

The ongoing process of collaboration among ECAN members – their collective expertise and willingness to pool resources – is integral to continued progress toward our common goal to end homelessness in our area and provide adequate housing as a first step to help constituents increase their self-reliance and economic autonomy. All ECAN participants share a commitment to the service delivery model known as Housing First, which prioritizes stable housing as the optimal starting point for clients working to achieve self-sufficiency.

3. Describe how the program will address the needs of the community and help solve the need

When job loss, domestic dispute, medical emergency, or the ongoing economic downturn set off by Covid-19 threatens to destabilize a family's housing, TVCCA's Homelessness Prevention/Diversion Program provides the means to avoid eviction and clients' progress toward economic independence and self-sufficiency. In addressing the needs of poverty level households as well as the working poor (people who make too much to qualify for government housing assistance but nowhere near subsistence level for the area), TVCCA's Homelessness Prevention/Diversion Program offers a safety net in the form of monetary assistance for rent, security deposits,

overdue utility bills, rent arrearages and ancillary expenses, and promotes stable housing for struggling families.

Because housing instability is often symptomatic of larger issues, the program links monetary assistance with comprehensive case management to identify and resolve other barriers contributing to housing crises. Case managers offer life skills training (e.g., financial literacy, budgeting, tenancy best practices), referrals to additional programs within TVCCA, such as employment/job training, heat & energy assistance, childcare and early education, nutritional resources (SNAP, WIC, area food banks), and transportation vouchers, as well as to services from local providers to address healthcare, counseling, and treatment needs. These integrated services help struggling clients achieve stable housing, while strengthening family cohesion and preserving the social continuity of neighborhoods.

From a community perspective, TVCCA's Homelessness Prevention program enables local government to avoid eviction-related expenses; these include costs associated with storing an evicted family's belongings, temporary hotel stays for evictees with children, transporting evicted children to school once the family is placed in emergency housing. Similarly, the program helps small business owners (landlords) avoid the considerable expense of a full eviction process, which can exceed \$5,000 (to clean/advertise the unit, screen potential tenants, not to mention income foregone while unit is empty).

4. Does your program have a waiting list? If yes, how many people are on the waiting list?

With the recent transition to the HUB model to screen, evaluate, and triage clients in housing crisis, ECAN has developed two waiting lists: one for households at imminent risk of homelessness, and a Stabilization list for tenants seeking diversion services to forestall shelter entry.

ECAN compiles separate lists for individuals and families; TVCCA's focus is mainly on families. There are currently 12 families on the first and more urgent list, which is organized by first available placement or clients' preferred location (New London or Windham County). Six households have opted for "first available," with the remainder equally divided – three choosing placement in New London County, and three opting for Windham. The Family Stabilization list is somewhat larger and also more dynamic. Our skill at diverting families means that clients continually move off this list, making room for new households to take action to avert shelter entry.

### **C. PROGRAM DESCRIPTION**

1. Provide a general description of the program for which you are requesting funding by identifying the specific activities and/or services provided.

TVCCA's Homelessness Prevention/Diversion Program is an essential resource for struggling families who lack the wherewithal to weather unexpected setbacks, the economic collapse triggered by the Covid-19 pandemic being a prime example. This program delivers financial

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assistance and programmatic interventions that form a vital safety net to keep families safely housed and help them regain their economic equilibrium.

Preventing homelessness has been central to TVCCA's Housing Services for more than three decades, as has finding alternatives to shelter entry for clients in danger of losing their homes. Our Homelessness Prevention/Diversion program became even more important with the 2016 closure of the Norwich Family Shelter, as we transitioned from the temporary fix of homeless shelters to a concerted effort to stop homelessness in its tracks.

As the name implies, TVCCA's Homelessness Prevention/Diversion Program's efforts are two-fold: preserving clients' current housing (prevention), and when that is not possible, securing a new unit (diversion). Prevention is generally the first step: here we provide mediation services (i.e. negotiating with landlord to avert eviction), as well as financial assistance for rent or utility arrearages. Housing staff can also help clients identify alternative living arrangements – for example, doubling up with a friend or relative. If these strategies are unsuccessful and the client must find a new home, TVCCA offers housing navigation services and monetary support for security deposits, first month's rent, and ancillary expenses (e.g., application fees, inspections, or temporary motel stays for those awaiting transition to permanent housing).

Norwich residents in housing crises can access Homelessness Prevention services by calling United Way's 211 helpline; all requests for assistance are forwarded to ECAN which conducts screening/assessment at a HUB site. Clients are then assigned to a member agency which creates/executes housing services plan in accordance with each constituent's needs and preferences.

When financial assistance is required, TVCCA staff thoroughly vets and documents requests, issuing payments directly to landlords, property managers, utility companies, et al, on behalf of clients. Households are expected to contribute towards these payments; we find that most are eager to share in such settlements, perhaps because it provides a way to regain a sense of agency and self-reliance in difficult times.

The program incorporates comprehensive case management services to identify and resolve less apparent issues that may be interfering with clients' ability to progress toward stable housing. Among these services are coaching sessions (e.g., guidance on how to budget, manage a checking account, be a successful tenant), recommendations for additional services within TVCCA, (e.g., employment/job training, WIC, Head Start, heat/energy assistance, and/or services from other community agencies to meet clients' physical and mental wellness needs.

Timely financial and programmatic interventions are essential to restoring vulnerable clients' housing. Prevention/Diversion not only costs far less than the alternative – eviction and shelter entry – it also leads to better overall outcomes. It is also worth noting the detrimental effect shelters have on children: any time kids spend in homeless shelters can negatively impact their development and educational achievement over the long-term. Furthermore, in resolving housing crises, case managers often model new skills their clients may lack. For example, a case manager's assistance negotiating a dispute with a landlord provides a real-life example of self-advocacy and helps the client become more self-reliant. The program is committed to helping

constituents uncover the opportunities that are embedded in every crisis and turn them to their advantage.

Although the focus of TVCCA's Homelessness Prevention/Diversion Program is on securing stable housing for disadvantaged residents, it is not a one-off effort: it does not hand clients housing support and walk away. Rather, TVCCA engages with each household, working with them to help them find a way forward. Many of our constituents have no experience with budgeting, setting goals, managing credit card debt, or devising a savings plan. TVCCA case managers offer such guidance, meeting individuals where they are, building on each person's competence, and moving them forward to reach their individual goals.

Moreover, housing interventions are often catalysts for change. Clients facing eviction are in a very vulnerable position, and it is human nature to be most open to change when a one's defenses are down. Housing staff also lay the groundwork for the next stage of the process: working with clients to set longer-term goals and create evidence-based plans to achieve these objectives. In short, TVCCA stands ready to help disadvantaged local residents meet the many challenges of the ongoing pandemic and its economic upheavals.

While Housing Services staff are guided by policies and observe protocols, they recognize each constituent is unique and that the circumstances of their housing crises are equally diverse. Homelessness Prevention/Diversion is not a "one-size-fits-all" program; every case must be approached with an eye to innovation and flexibility, especially now, as rapid economic changes endanger so many families' housing stability. Whether it's devising a creative, non-monetary plan to preserve a family's housing situation, or offering just enough financial assistance by covering security deposit and first month's rent, our goal in working with each client is to identify and deploy the right intervention at the right time.

In providing housing services to literally homeless and at-risk of becoming homeless households, TVCCA follows all state and federal regulations regarding housing cost (fair market rents), inspections of apartments, lead paint rules, confidentially managing client housing files and records, etc. Housing staff has expertise in rent calculations, utility allowances, assisting tenants and landlords with leasing agreements, and the leasing renewal process under Section 8 guidelines.

TVCCA carefully vets every application for financial assistance to prevent duplication and verify that funds are used only for approved activities. All monies are passed through to landlords, property managers, utility companies, etc. on behalf of struggling households to mitigate shortfalls in rents/security deposits, utility arrearages, and sundry client support expenses. The program follows procedures developed and continually refined over TVCCA's 34 years of administering multiple housing programs, including Section 8 rental assistance, HUD Housing Choice Vouchers, Rapid Rehousing, Permanent Supportive Housing (the Homeless Collaborative Network), DMHAS-funded Next Steps Supportive Housing, Homelessness Prevention/Diversion, and MyHomeCT, a new program that offers homeowners assistance with mortgage, taxes, etc.. Just last fall TVCCA added CT Housing Engagement & Supportive Services (CHESS) to its list of housing services. CHESS is an innovative program that combines Medicaid health coverage with housing support. By coordinating healthcare and housing, it seeks

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to improve outcomes for clients whose chronic health conditions present barriers to housing stability.

Finally, we should note that in administering every program, TVCCA adheres to the principle of Constituent Choice, which works to maximize individuals' preferences. Therefore we do not coerce clients to deal with a problem on our timeline; rather, we encourage them to take responsibility for their decisions, and provide them with guidance and access to resources accordingly. At the same time, case managers promote community integration, household stability, and individually-defined goals, both long- and short-term.

- a. Explain how this program aligns with the 5-year Consolidated Plan (see [www.norwichct.org](http://www.norwichct.org))

TVCCA's Homelessness Prevention/Diversion program aligns with the priorities of the City of Norwich's Consolidated Plan 2020-2024. We share the City's overarching commitment to ensuring decent, safe and affordable housing for the City's low-income residents, as well as its interest in mitigating cost burdens for Norwich renters. We are especially attuned to the needs of the lower-income residents, particularly households that make too much to qualify for government housing assistance, but not enough to support their families, much less build up financial reserves to cope with everyday emergencies, and certainly not an unprecedented crisis like Covid-19. The program for which we seek funding addresses and endeavors to make progress in three areas, and provides a portal for constituents to access services that will improve their short- and long-term prospects, including employment & training, early care and education, nutrition, as well as referrals to healthcare, counseling and much more.

- b. Describe how this program collaborates with other programs and organizations

TVCCA is a major provider of housing services within the framework of the Eastern Connecticut Coordinated Access Network, a consortium that draws on the experience and resources of 30+ providers in the eastern third of the state. TVCCA and its ECAN partners are committed to the Housing First service delivery model, which makes housing stability a priority for clients on the road to self-sufficiency and economic security. ECAN's service protocols continually evolve to enhance overall provision of services and maximize each agency's limited resources. Not only does ECAN streamline access for people needing housing assistance, it also strengthens collaboration, communication, efficiency, and transparency among participating agencies – all in an effort to promote housing stability for the region's most vulnerable residents.

Participating ECAN agencies ensure the clear dissemination of information on eligibility guidelines, walk clients through the application and referral processes, and raise community awareness of the goals and achievements of housing programs. The ongoing process of collaboration among ECAN members – their collective expertise and willingness to share resources – is integral to continued progress toward our common goal to end homelessness in our area and provide adequate housing as a starting point in guiding our clients towards self-reliance and financial independence.

Among our New London County ECAN partners are Thames River Community Services, Norwich Human Services, Catholic Charities, Salvation Army, St. Vincent de Paul, Always

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Home, New London Homeless Hospitality Center, Southeastern Mental Health Authority, Safe Futures, Reliance Health, Covenant Shelter, The Connection, Sound Community Services, the United Way of Southeastern Connecticut, Community Health Resources (CHR), and the Alliance for Living. In the northeast area, we work closely with Access Agency, Windham Regional Community Council, Holy Family Shelter, Perception Programs, United Services, and the Windham Region No Freeze Project.

Our Homelessness Prevention/Diversion program is totally integrated into ECAN services; all member agencies can access it for their various constituencies – families, singles, disabled individuals, those living with chronic physical or mental health conditions, people HIV/AIDS, women, victims of domestic violence. Similarly, TVCCA clients receiving Homelessness Prevention services are often referred to other agencies' programs for help dealing with specific issues.

### c. Elaborate on how this program links with local or regional plans

As noted above, our Homelessness Prevention program is closely aligned with Norwich's 5-Year Consolidated Plan, 2020-2024: its goals, objectives, outcomes, and its efforts to improve the quality of life for all Norwich residents. TVCCA plays a leadership role in many local interagency initiatives, including Health Improvement Collaborative of Northern New London County, Health Improvement Collaborative of Southern New London County, the Race and Equity Collaborative of the Corporation for Supportive Housing, United Way of SECT's Partnership to End Homelessness, Southeastern CT Council of Governments, and Norwich Complete Count. At the state level, we interface with Connecticut's Department of Children & Families (DCF), Department of Housing (DOH), Office of Early Childhood (OEC), the Department of Mental Health and Addition Services (DMHAS). Our Housing Services' data is aggregated in the state's Homeless Management Information System (HMIS) enabling us to assess our region's Homelessness Prevention efforts with those of other Connecticut CANS. TVCCA's Housing programs are delivered in coordination with CT Coalition to End Homelessness (CCEH), CT Coalition against Domestic Violence (CTCADV), and CT Balance of State Continuum of Care (CT-BOS CoC).

### d. Discuss any real or possible partnerships created as a result of this funding

CDBG funding supports TVCCA partnerships at every level: In addition to our ongoing collaborations with ECAN agencies throughout Eastern Connecticut, TVCCA is closely linked to scores of other organizations that share our commitment to ensuring families are able to secure and maintain stable housing.

The agency has long-standing Memorandums of Understanding with Connecticut Coalition to End Homelessness (CCEH) to access funds administered through their *be homeful* and *Rapid Exit* programs. TVCCA continues to partner with CCEH and benefit from resources it offers CANS statewide for shelter diversion, rapid exit and emergency housing assistance. As the leading provider of homelessness prevention and shelter diversion services in Eastern Connecticut, TVCCA is eager to participate in this coordinated effort to curtail family homelessness.

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TVCCA is also an active participant in a similar initiative launched by Connecticut's Office of Early Childhood (OEC) that is making homelessness prevention funds available to agencies serving the housing needs of low-income families with children under age six. OEC's focus is on early intervention to mitigate the effects of poverty on young children. Numerous studies have demonstrated that stable housing is essential to kids' emotional, social and intellectual growth. Living in chronic poverty thwarts children's academic achievement, and is a primary factor in the Adverse Childhood Experiences (ACEs) inventory: children with multiple ACEs are more likely to have learning and behavioral problems, and are at higher risk early initiation of sexual activity and adolescent pregnancy. The residual impact of these early traumas can carry into adulthood, at enormous cost to individuals and society. TVCCA's Assistant Director of Housing Services has been participating in work at both regional and state levels to strengthen collaboration among providers of Head Start/Early Head Start programs, OEC, the state Department of Children and Families, and Partnership for Strong Communities.

- e. Comment on if this request for CDBG funding is for a new program or service.

This request is for the renewal of an ongoing service that assists Norwich residents in housing crisis. TVCCA has long endeavored to ensure any incidence of homelessness is rare, brief, and non-recurring. Low-income Norwich households lacking the financial means to weather the Covid-19 pandemic and the ensuing economic fallout are at increasing risk of homelessness; never has ensuring their housing security been more important than now.

In a tight rental market, not to mention a global pandemic, the chronically homeless are far from the only Norwich residents who find it challenging to accumulate sufficient funds -- approximately \$4,000 -- needed to secure a two-bedroom apartment. Such steep requirements to remain housed mean that households previously considered middle class are increasingly housing-insecure, and often confront the very real threat of eviction and the possibility of actual homelessness. However, resources to assist these working poor families have become virtually non-existent.

2. For each activity or service, please also provide:

- a. Location of services

Our Housing Services' main office is on the first floor of TVCCA's handicapped accessible Uncas-on-Thames facility, 401 West Thames Street, Unit 201. The department also maintains an office at TVCCA's New London office, 83 Huntington Street. Meetings with clients, landlords, property managers, etc., are frequently conducted at mutually convenient off-site locations.

- b. Frequency of services

Hours each client participates vary depending on complexity of situation: some problems can be worked out with several phone calls and referrals; more involved cases may require 2-5 hours a week over several months.

- c. Hours of operation (for the proposed program only)

Housing Services hours are 8 am – 4:30 pm Monday through Thursday, and 8 am – 4 pm on Friday. Housing staff flex their hours to accommodate work schedules of clients,

TVCCA FY49 (2023-2034) Public Service Application for Norwich CDBG Funding

landlords, and property managers; evening/weekend appointments are easily arranged. Services which had been delivered remotely during the Covid shutdown are now available in-person, or by phone, text, email, as clients prefer. The department has a protocol for covering after-hours emergencies: a member of TVCCA Housing's staff is on call 24/7 to respond to 211 emergency housing assistance requests.

d. The anticipated number of persons (or families) from Norwich to be served: In the most recent service year (7/1/21-6/30/22), TVCCA provided Homelessness Prevention/Diversion financial assistance to 73 New London County families facing homelessness and possible entry into the shelter system; 45 of these clients were Norwich residents (62%). At the same time, we successfully resolved housing crises of another 49 additional client households without the need for financial assistance; 22 of these constituents lived in Norwich.

In the 12 months since state and federal protections for tenants in arrears ended, eviction filings in Norwich have increased 70%. Should this trend continue, we will see even more Norwich households seeking Homelessness Prevention assistance.

e. If applicable, what are the hours of operation for your program.  
Not applicable - see 2. c. above

3. Please specify the percentage of requested grant funds that will be used for administration and salaries as well as the total number of employees hired and/or retained as a result

None of the requested grant funds will be used for TVCCA administrative or salary expenses. All funding received from this request will be passed through on behalf of low-income and working poor clients in Norwich who need partial assistance with rent payments, security deposits, arrearages, etc. to maintain housing security. We will not need to hire additional employees; the program can be successfully executed with current staff whose salaries are covered by government grants. Although State and Federal sources ended their support for homelessness prevention programs in 2012, the needs of working poor residents remain. Because TVCCA operates many housing programs, we have the flexibility to reallocate staff resources to meet shifting service needs.

4. Using the definitions and example located on pages 11-12 please complete the chart and provide a narrative (under C4) describing your "theory of change" on specific outcomes. Please use multiple pages if you have multiple outcomes that you measure. Please note that the narrative should describe the inputs used to achieve specific outputs in order to produce measurable outcomes. Please designate if outcomes are short term, interim or long term. Add as many outcomes as necessary to prove your success hypothesis (what you believe will result if your program is successful). Remember to include important definitions, including how your industry or service measures success. Please remember to discuss highlights that occurred last year and that will occur this year as a result of your program.

## TVCCA FY49 (2023-2034) Public Service Application for Norwich CDBG Funding

Inputs for this proposal include

- TVCCA’s human resources: the time, talent and expertise of our Housing staff, the depth of experience they bring to working with low-income clients in housing crises
- ECAN partner agencies: their collective competencies, their willingness to share resources and brainstorm solutions
- Clients: each person’s unique strengths, weaknesses, opportunities and potential
- Landlords, property managers, utility companies, and community members at large; clients’ family members, friends, neighbors

Project outputs

- Interface with ECAN partners to meet the needs of families at risk of eviction; provide housing navigation and coordination of services
- Provide comprehensive case management: financial basics, tenancy best practices, facilitate access to programs that meet other needs
- Provide referrals to additional services to address each client’s individual needs (employment/job training, WIC, early education and childcare, energy assistance, transportation vouchers, financial literacy, and referrals to other local providers for healthcare, mental health, and recovery services)

Outcomes

- Short-term outcome: show up at appointment with necessary paperwork for determining Homelessness Prevention/Diversion financial assistance
- Medium-term outcomes: continue to actively participate in program after receiving financial assistance; meet all obligations of tenancy (e.g., timely payment of rent, utilities); access additional services and programs as needed
- Long-term outcomes: achieve stable housing for 180+ days. Also progress identifying/meeting other needs; commitment to setting longer-term goals and to creating evidence-based plans to achieve same

We measure the success of our Homelessness Prevention program in the number of households diverted from homelessness, and of these, the percentage remaining stably housed without need of further financial assistance for 180 days. Our experience administering housing programs has demonstrated that clients receiving case management services in combination with financial housing assistance are most likely to achieve housing stability; therefore, we also measure percentage of program participants who access case management services, enroll in additional support programs, actively participate in goal setting, and engage with case managers on plans to achieve goals.

### **E. FUNDING QUESTIONS**

1. If the CDBG funding that you are requesting will leverage funding from another source, please note the amount and source of leveraged funding. Have these additional funds been secured at the time of this application. If not, what actions are you taking to apply for them?

In the last program year, TVCCA received \$96,500 in grant funding for Homelessness Prevention/Diversion services throughout New London County. Of that total, Norwich’s \$20,000

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CDBG award was restricted for use in the City of Norwich; \$57,500 was designated for City of New London and shoreline communities. We were also awarded \$9,000 from the Electric Boat Employees' Community Services Association, the majority of which was directed to Norwich clients. Grants from several bank foundations have also aided Norwich households. Applications for renewed support in the coming fiscal year have been or will be submitted according to funders' schedules.

Prior to the Covid economic crisis, income eligibility for Homelessness Prevention/Diversion Program was <30% of HUD Area Median Income. As noted earlier, federal emergency housing resources authorized to meet increased pandemic hardships have expanded income eligibility parameters (<50% AMI for CARES; under ARPA, households up to 80% AMI can qualify, with priority is given to lower income residents).

Norwich CDBG funds, if awarded, would enable TVCCA to leverage federal CARES and ARPA allocations and respond to the needs of people outside the parameters of those contracts – i.e., low-income clients excluded by CARES/ARPA criteria, as well as formerly stable households in danger of homelessness and eviction as a result of Covid-19 reversals. TVCCA is recognized as a knowledgeable and experienced fiduciary, skilled at administering resources within limitations set by funders.

In addition, as mentioned in Partnership section (C.1.d.), we are eligible for homelessness prevention funding from the Connecticut Coalition to End Homelessness, and through an initiative at the state's Office of Early Childhood that targets families with children under age six.

2. If you do not receive the amount of funds requested from CDBG, how do you propose to administer and/or complete the project in the manner presented and how will this affect your service population?

Given the need of rental assistance funding specifically targeted at keeping low-income households in Norwich securely housed, we would likely need to limit the dollar amount of assistance, and possibly serve fewer families during the grant period. Having non-government resources available to fund rental assistance provides flexibility necessary to address complex housing situations, particularly for clients at risk of eviction. In these cases, a quick turnaround is mandatory but nearly impossible when dealing the government funders. Further, it is especially important to have funding sources dedicated to Norwich residents since more than one-third of TVCCA's disadvantaged clientele live in the City. That being said, we will continue to seek out new funders for the program, and to collaborate with our ECAN partners -- perhaps working to bundle smaller amounts from multiple providers, depending of course on the availability of funding.

3. What items would you reduce/eliminate from your budget if the City wanted to (only) partially fund your application?

As noted above, a reduction in support would limit the number of Norwich clients we could help, and lower the size of financial assistance to each. There would be a greater need for our Housing staff's mediation services, more negotiations with landlords and utility companies on behalf of

clients to work out payment plans for arrearages and the like.

**F. OTHER**

1. List other agencies that provide similar services and identify those with which you collaborate. If services are similar, please elaborate on what makes this service unique.

Several ECAN partner agencies – Norwich Human Services, Thames River Community Services, Catholic Charities and Salvation Army – offer similar rental assistance programs for Norwich renters. Like TVCCA, they are challenged to find resources to help the City’s struggling households -- families who make too much to qualify for government housing programs, but not nearly enough to cover basic living expenses. It is our understanding that most of these providers have a lower per/household cap than TVCCA, so we are frequently tapped to assist families with higher needs (especially now that landlords have doubled security deposit requirements). Often times, our experienced housing personnel find by delving deeper into the household’s specific situation, it is possible to devise more lasting solutions for both the tenant and landlord.

TVCCA staff work closely with their peers at Norwich Human Services and all other ECAN partners to identify households with the highest risk of homelessness, and seeks remedies that go beyond just housing.

TVCCA provides eligible clients with free supportive case management services that are integrated into other TVCCA programs, as well as those managed by our ECAN partners - programs that work to remove barriers to housing stability. Among these case management services are housing navigation, conflict mediation, assistance completing application and screening forms, identification of other community resources, and most importantly, referral to other TVCCA programs (e.g., employment and training, energy assistance, WIC, Head Start), as well as programs delivered by other agencies – all efforts to ensure not just housing stability, but also increased economic independence and self-reliance for the people we serve.

Managing housing services is a TVCCA core competency. Our experience as lead operator and fiduciary of multiple federal and state housing assistance programs since 1989 attests to our skill in administering an array of housing services, and our commitment to this vital work. We have in place the infrastructure, expertise, personnel, and partnerships to support and sustain Homelessness Prevention services at this crucial juncture, as the economic fallout from the pandemic threaten the housing stability of so many Eastern Connecticut renters.

2. Is your request for continuation of a previously-funded CDBG program? Yes
  - a. If yes, indicate if you have pursued funding from other sources, who those sources are/were and what are/were the results

Our Homelessness Prevention program has long been supported by a loyal group of donors. Although some restrict grant usage to communities along the shoreline, an equal number fund services countywide: And for more than 20 years, the Homelessness Prevention Program has

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benefited from the generosity of the R. S. Gernon Trust, a private foundation that directs its awards to Norwich residents. Applications for renewed support from all funders have been or will be submitted according to donors’ schedules.

b. If no, please state the reason(s) why. NOT APPLICABLE

**G. SECTION 3 REQUIREMENTS (Please See Sample on Page 13)**

The work to be performed under any contract utilizing CDBG funding may be subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended. The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD assistance projects covered by Section 3, are, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations directed to low- and very-low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very-low income persons.

Please review page 13, “Section 3 Contractor Affidavit”. Please note that if funding is approved, your contract may be required to review, implement and report on employment activities relating to Section 3 guidelines.

**ADDRESSING THE NATIONAL OBJECTIVE**

Does your program:

- Address the needs of low- and/or moderate-income residents (see income chart below)? AND/OR
- Serve seniors; severely disabled adults; homeless; battered spouses; abused/neglected children and youth; illiterate adults; migrant farm workers, persons living with HIV/AIDS and persons who use food banks or meals programs.

**PROGRAM BENEFICIARY OUTCOME STATISTICS:**

Attach additional sheets for every outcome related to the funded program

FY 2022 Income Limits Summary									
FY 2022 Income Limit Area	FY 2022 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
Norwich-New London, CT HUD Metro FMR Area	Very Low (50%) Income Limits (\$)	\$39,450	\$45,050	\$50,700	\$56,300	\$60,850	\$65,350	\$69,850	\$74,350
Median Family Income	Extremely Low Income Limits (\$)	\$23,700	\$27,050	\$30,450	\$33,800	\$36,550	\$39,250	\$41,950	\$46,630
	Low (80%) Income Limits (\$)	\$62,600	\$72,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
\$102,700									

TVCCA FY49 (2023-2034) Public Service Application for Norwich CDBG Funding

**STAFFING RESOURCES:** Identify every person involved in the implementation and administration of the program. Use the chart below and additional sheets if necessary. Please refer to page 15 regarding Section 3 to determine if you are or will be a Section 3 concern. If you are/will meet Section 3 criteria, it will be mandatory for you to complete the attached Section 3 documentation.

Position/Title	Salary Range	CDBG portion of salary	Full-time or Part-time	Hired as result of funding?
Jon-Paul Mandelburg, Dir Housing Services	\$60,060 - \$83,714	0	Full-time	No
Ida Parker, Asst Dir Housing Services	\$52,000 - \$72,411	0	Full-time	No
Brian Vanasse, CFO	\$92,020 - \$145,392	0	Full-time	No
Lisa Fessenden, AP Manager	\$45,373 - \$65,338	0	Full-time	No
(To be hired) Financial Assistance Manager	\$37,820 - \$54,163	0	Full-time	No

**PART III: BUDGET INFORMATION**

**A. AGENCY FINANCIAL DATA**

<b>SUPPORT &amp; REVENUE</b>	<b>Current FY 22-23</b>	<b>Anticipated FY 23-24</b>
Program fees	\$2,599,846	\$2,659,625
Other Grants including foundations	\$497,912	\$695,893
Donations	\$265,902	\$379,946
CDBG	\$49,180	\$64,000
General Fund	\$0	\$0
State & Federal Grants	\$31,446,188	\$33,815,235
Other Revenue (Debt service paid on behalf of TVCCA by State of CT)	\$353,804	\$379,946
<b>TOTAL REVENUE</b>	<b>\$35,212,832</b>	<b>\$37,994,646</b>

<b>EXPENSES</b>	<b>Current FY 22-23</b>	<b>Anticipated FY 23-24</b>
Salaries	\$10,765,716	\$11,626,362
Employee Benefits	\$2,359,609	\$2,545,641
Payroll Taxes	\$1,622,231	\$1,747,754
Professional Fees & Services	\$2,523,246	\$2,735,615
Operations/Phones/Postage/Occupancy	\$3,182,487	\$3,419,518
Insurance (other)	\$175,365	\$189,973
Equipment Rental, Maintenance & Acquisition	\$267,379	\$303,957
Printing & Publication	\$0	\$0
Travel/Conferences/Conventions	\$124,980	\$132,981
Depreciation/Amortization	\$569,381	\$607,914
Other (Client Assistance)	\$13,622,438	\$14,684,931
<b>TOTAL EXPENSES</b>	<b>\$35,212,832</b>	<b>\$37,994,646</b>

<b>BALANCE (total revenue less expenses)</b>	<b>\$0</b>	<b>\$0</b>
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**B. PROGRAM SPECIFIC FINANCIAL DATA**

SUPPORT & REVENUE	CDBG-Funded Portion	Non-CDBG-Funded Portion	% of CDBG Funds used for Program
Program Fees			
Other grants/foundation (non-government)		\$77,500	
Donations			
CDBG	\$20,000		21%
General Fund			
State Government			
Federal Government			
Other Revenue (specify)			
<b>TOTAL REVENUE</b>	<b>\$20,000</b>	<b>\$77,500</b>	

EXPENSES	CDBG-Funded Portion	Non-CDBG-Funded Portion	% of CDBG Funds used for Program
Salaries			
Employee Benefits			
Payroll Taxes			
Professional Services (incl. accounts & attorneys)			
General Operations & Supplies (incl Overhead & Printing)			
Travel/Conferences			
Vehicle Expenses			
Other Expenses (specify): All grant funds are passed through to landlords, property managers on behalf of clients	\$20,000	\$77,500	100%
<b>TOTAL EXPENSES</b>	<b>\$20,000</b>	<b>\$77,500</b>	<b>100%</b>

<b>BALANCE (total revenue less expenses)</b>	<b>\$0</b>	<b>\$0</b>	
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TVCCA FY49 (2023-2034) Public Service Application for Norwich CDBG Funding

**Outcome:** Norwich families achieving housing stability through participation in Homeless Prevention/Diversion Program

<i>Long Term Outcome: Families remaining housed 180+ days after intervention w/ financial assistance</i>	2021 Actual	2022 Estimated	2023 Anticipated
Total Number of Participants:	45	45	50
Total Number of Participants Achieving Outcome:	45	45	50
Percent Who Achieved Outcome:	100%	100%	100%

<i>Interim Outcome: Families awarded financial assistance</i>			
Total Number of Participants:	55	55	60
Total Number of Participants Achieving Outcome:	45	45	50
Percent Who Achieved Outcome:	82%	82%	83%

<i>Short Term Outcome: Clients met with case manager to determine assistance</i>			
Total Number of Participants:	75	75	85
Total Number of Participants Achieving Outcome:	70	70	65
Percent Who Achieved Outcome:	100%	93%	76%

<i>Output: Families screened for program eligibility</i>			
Total Number of Participants:	75	75	85
Total Participants that are Norwich Residents:	75	75	85
Total Number of Participants Achieving Outcome:	75	75	85
Percent Who Achieved Outcome:	100%	100%	100%

### Section 3 Contractor Affidavit (2021 Final Rule)

#### Section 3 Business Concerns are:

- At least 51 percent of the business is owned and controlled by low or very low-income persons; or
- At least 51 percent of the business is owned and controlled by current public housing residents or residents who currently live in Section 8-assisted housing; or
- Over 75 percent of the labor hours performed for the business over the prior three-month period are performed by Section 3 workers

This is to certify that Thames Valley Council for Community Action, Inc. (print Business name)

         Is a Section 3 Business Concern (Please read, review and implement necessary items in document entitled “Section 3 Requirements”)

         Is **NOT** a Section 3 Business Concern but the contract for work will require my business or sub-contractor to hire, train, or educate a new employee. (Please read, review and implement necessary items in document entitled “Section 3 Requirements”)

         Is **NOT** a Section 3 Business Concern and the contract for work will **NOT** require my business or sub-contractor to hire, train or educate a new employee. (No further action is necessary unless an employee is hired during the contract period)

DocuSigned by:  
Deborah Monahan  
079D81DFA9D61F3...  
Authorized Signer

1/18/2023  
Date

Deborah Monahan, CEO  
Print Name

**Thames Valley Council for  
Community Action, Inc. and Subsidiary**

**Consolidated Financial Statements, Federal Awards  
in Accordance with the Uniform Guidance,  
State Financial Assistance in Accordance  
with the State Single Audit Act  
(With Supplementary Information)  
and Independent Auditor's Reports**

**March 31, 2022 and 2021**

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**Thames Valley Council for Community Action, Inc. and Subsidiary**

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## Independent Auditor's Report

To the Board of Trustees  
Thames Valley Council for Community Action, Inc. and Subsidiary

Report on the Audit of the Consolidated Financial Statements

### *Opinion*

We have audited the consolidated financial statements of Thames Valley Council for Community Action, Inc. and Subsidiary, which comprise the consolidated statements of financial position as of March 31, 2022 and 2021, and the related consolidated statements of activities and changes in net assets, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of Thames Valley Council for Community Action, Inc. and Subsidiary as of March 31, 2022 and 2021, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

### *Basis for Opinion*

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS") and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Thames Valley Council for Community Action, Inc. and Subsidiary and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion. The financial statements of TVCCA Information Systems, LLC were not audited in accordance with *Governmental Auditing Standards*.

### *Responsibilities of Management for the Consolidated Financial Statements*

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Thames Valley Council for Community Action, Inc. and Subsidiary's ability to continue as a going concern for one year after the date that the consolidated financial statements are available to be issued.

### *Auditor's Responsibility for the Audit of the Consolidated Financial Statements*

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Thames Valley Council for Community Action, Inc. and Subsidiary's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audits.

### *Supplementary Information*

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The schedule of expenditures of federal awards and state financial assistance, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* and the Connecticut State Single Audit Act, and Schedules 1 through 3 are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated August 24, 2022, on our consideration of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over financial reporting and compliance.



Hartford, Connecticut  
August 24, 2022

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Consolidated Statements of Financial Position  
March 31, 2022 and 2021**

	<u>Assets</u>	
	2022	2021
Current assets		
Cash and cash equivalents	\$ 5,501,488	\$ 4,018,147
Receivables		
Grants and contracts	2,479,140	3,905,331
Other current assets	267,842	435,149
Total current assets	8,248,470	8,358,627
Property, plant and equipment	5,143,880	4,948,006
Other assets		
Restricted cash equivalents	122,335	122,322
Total assets	\$ 13,514,685	\$ 13,428,955
	<u>Liabilities and Net Assets</u>	
Current liabilities		
Accounts payable and accrued expenses	\$ 2,519,809	\$ 3,520,302
Current portion of long-term debt	282,988	316,813
Refundable advances	1,474,792	314,427
Total current liabilities	4,277,589	4,151,542
Long-term liabilities		
Long-term debt, less current portion	3,503,906	4,271,201
Total liabilities	7,781,495	8,422,743
Commitments and contingencies		
Net assets		
Without donor restrictions	4,165,016	3,440,376
With donor restrictions	1,568,174	1,565,836
Total net assets	5,733,190	5,006,212
Total liabilities and net assets	\$ 13,514,685	\$ 13,428,955

See Notes to Consolidated Financial Statements.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Consolidated Statement of Activities and Changes in Net Assets  
Year Ended March 31, 2022**

	Net assets without donor restrictions	Net assets with donor restrictions	Total
	<u>                    </u>	<u>                    </u>	<u>                    </u>
Support and revenue			
Federal and state grants and contracts	\$ 38,859,377	\$ -	\$ 38,859,377
Local and other grants and contributions	1,019,742	12,576	1,032,318
Program and other income	1,897,346	-	1,897,346
Contributed goods and services	200,850	-	200,850
Debt service paid on behalf of TVCCA by the State of Connecticut	378,788	-	378,788
Net assets released from restrictions	10,238	(10,238)	-
	<u>42,366,341</u>	<u>2,338</u>	<u>42,368,679</u>
 Total support and revenue			
Expenses			
Program services			
Children services	13,076,223	-	13,076,223
Energy related services	17,974,776	-	17,974,776
Elderly services	3,742,054	-	3,742,054
Employment and training services	1,676,128	-	1,676,128
Housing and shelter services	2,498,243	-	2,498,243
Other community services	966,713	-	966,713
	<u>39,934,137</u>	<u>-</u>	<u>39,934,137</u>
 Total program			
Management and general	1,707,564	-	1,707,564
	<u>41,641,701</u>	<u>-</u>	<u>41,641,701</u>
 Total expenses			
Change in net assets	724,640	2,338	726,978
Net assets, beginning	3,440,376	1,565,836	5,006,212
	<u>3,440,376</u>	<u>1,565,836</u>	<u>5,006,212</u>
Net assets, end	\$ 4,165,016	\$ 1,568,174	\$ 5,733,190
	<u>\$ 4,165,016</u>	<u>\$ 1,568,174</u>	<u>\$ 5,733,190</u>

See Notes to Consolidated Financial Statements.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Consolidated Statement of Activities and Changes in Net Assets  
Year Ended March 31, 2021**

	Net assets without donor restrictions	Net assets with donor restrictions	Total
	<u>                    </u>	<u>                    </u>	<u>                    </u>
Revenues and support			
Federal and state grants and contracts	\$ 27,202,728	\$ -	\$ 27,202,728
Local and other grants and contributions	829,577	5,620	835,197
Program and other income	1,203,050	-	1,203,050
Contributed goods and services	162,165	-	162,165
Debt service paid on behalf of TVCCA by the State of Connecticut	381,961	-	381,961
Net assets released from restrictions	17,871	(17,871)	-
	<u>29,797,352</u>	<u>(12,251)</u>	<u>29,785,101</u>
 Total revenues			
Expenses			
Program services			
Children services	10,963,123	-	10,963,123
Energy related services	8,904,848	-	8,904,848
Elderly services	3,516,975	-	3,516,975
Employment and training services	1,644,553	-	1,644,553
Housing and shelter services	2,389,138	-	2,389,138
Other community services	698,427	-	698,427
	<u>28,117,064</u>	<u>-</u>	<u>28,117,064</u>
 Total program			
Management and general	1,556,928	-	1,556,928
	<u>29,673,992</u>	<u>-</u>	<u>29,673,992</u>
 Total expenses			
Change in net assets	123,360	(12,251)	111,109
Net assets, beginning	3,317,016	1,578,087	4,895,103
	<u>3,317,016</u>	<u>1,578,087</u>	<u>4,895,103</u>
Net assets, end	\$ 3,440,376	\$ 1,565,836	\$ 5,006,212
	<u>\$ 3,440,376</u>	<u>\$ 1,565,836</u>	<u>\$ 5,006,212</u>

See Notes to Consolidated Financial Statements.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Consolidated Statement of Functional Expenses  
Year Ended March 31, 2022**

	Program services						Supporting services	Total	
	Children services	Energy-related services	Elderly Services	Employment and training services	Housing and shelter services	Other community services	Management and general		
Salaries and benefits	\$ 7,515,456	\$ 727,088	\$ 1,524,037	\$ 1,374,475	\$ 887,074	\$ 680,840	\$ 12,708,970	\$ 2,528,961	\$ 15,237,931
Client assistance	2,138	16,887,165	657,096	-	934,393	113,078	18,593,870	97,873	18,691,743
Contractual services	2,446,819	-	-	-	345,117	12,769	2,804,705	131,196	2,935,901
Materials and supplies	395,270	61,868	173,795	41,634	38,203	20,687	731,457	57,577	789,034
Depreciation and amortization	435,381	11,400	39,810	21,550	13,910	10,670	532,721	39,649	572,370
Administrative and general	262,009	49,869	93,265	10,170	24,984	22,955	463,252	228,788	692,040
Repairs and maintenance	162,486	11,262	74,484	-	12,810	1,702	262,744	369,514	632,258
Contributed goods and services	197,689	-	3,161	-	-	-	200,850	-	200,850
Other expenses	42,361	77,793	621,835	1,018	60,936	27,637	831,580	112,376	943,956
Interest	134,943	-	-	-	-	-	134,943	15,937	150,880
Travel and transportation	40,675	1,592	78,226	766	23,730	3,319	148,308	54,853	203,161
Utilities	127,092	1,113	52,106	-	-	-	180,311	22,918	203,229
Insurance	43,020	1,488	33,000	1,268	2,728	1,851	83,355	93,831	177,186
Rent and leasing	1,254	7,878	104,484	6,729	9,290	482	130,117	81,045	211,162
Allocation of management and general to program services	1,269,630	136,260	286,755	218,518	145,068	70,723	2,126,954	(2,126,954)	-
	<u>\$ 13,076,223</u>	<u>\$ 17,974,776</u>	<u>\$ 3,742,054</u>	<u>\$ 1,676,128</u>	<u>\$ 2,498,243</u>	<u>\$ 966,713</u>	<u>\$ 39,934,137</u>	<u>\$ 1,707,564</u>	<u>\$ 41,641,701</u>

See Notes to Consolidated Financial Statements.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Consolidated Statement of Functional Expenses  
Year Ended March 31, 2021**

	Program services						Supporting services	Total	
	Children services	Energy-related services	Elderly Services	Employment and training services	Housing and shelter services	Other community services	Management and general		
Salaries and benefits	\$ 6,875,272	\$ 583,225	\$ 1,406,136	\$ 1,351,625	\$ 694,275	\$ 416,345	\$ 11,326,878	\$ 2,618,999	\$ 13,945,877
Client assistance	-	7,971,406	931,783	1,000	764,385	129,350	9,797,924	108,914	9,906,838
Contractual services	1,063,302	18,995	-	-	616,923	23,544	1,722,764	156,925	1,879,689
Materials and supplies	356,684	59,011	202,035	28,739	39,196	32,687	718,352	175,452	893,804
Depreciation and amortization	448,309	9,990	24,080	23,140	11,890	7,130	524,539	44,841	569,380
Administrative and general	170,334	34,750	61,617	9,656	33,338	14,383	324,078	209,490	533,568
Repairs and maintenance	236,518	6,902	95,869	-	12,997	2,910	355,196	85,369	440,565
Contributed goods and services	131,392	-	30,773	-	-	-	162,165	-	162,165
Other expenses	10,985	80,536	309,672	3,804	41,716	3,421	450,134	59,922	510,056
Interest	163,081	-	-	-	-	-	163,081	40,508	203,589
Travel and transportation	14,609	188	48,113	506	14,783	3,080	81,279	10,690	91,969
Utilities	101,735	-	50,554	-	-	-	152,289	23,582	175,871
Insurance	47,363	2,086	36,241	1,183	3,426	2,017	92,316	94,143	186,459
Rent and leasing	11,033	15,210	43,572	6,241	23,005	2,494	101,555	72,607	174,162
Allocation of management and general to program services	1,332,506	122,549	276,530	218,659	133,204	61,066	2,144,514	(2,144,514)	-
	<u>\$ 10,963,123</u>	<u>\$ 8,904,848</u>	<u>\$ 3,516,975</u>	<u>\$ 1,644,553</u>	<u>\$ 2,389,138</u>	<u>\$ 698,427</u>	<u>\$ 28,117,064</u>	<u>\$ 1,556,928</u>	<u>\$ 29,673,992</u>

See Notes to Consolidated Financial Statements.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Consolidated Statements of Cash Flows**  
**Years Ended March 31, 2022 and 2021**

	2022	2021
Cash flows from operating activities		
Changes in net assets	\$ 726,978	\$ 111,109
Adjustments to reconcile changes in net assets to net cash provided by (used in) operating activities		
Depreciation	572,370	569,380
Loss on disposal of asset	1,747	-
Principal reduction on long-term debt	(185,089)	(213,055)
Income from refinancing of debt	(327,540)	-
Changes in operating assets and liabilities		
Grants and contracts receivable	1,426,191	(2,635,243)
Other current assets	167,307	(141,849)
Accounts payable and accrued expenses	(1,000,493)	2,129,862
Refundable advances	1,160,365	(240,300)
	<u>2,541,836</u>	<u>(420,096)</u>
Net cash provided by (used in) operating activities		
Cash flows from investing activities		
Purchases of property plant and equipment	<u>(769,991)</u>	<u>(78,709)</u>
Cash flows from financing activities		
Proceeds from issuance of long-term debt	-	300,000
Principal repayments on long-term debt	<u>(288,491)</u>	<u>(63,067)</u>
	<u>(288,491)</u>	<u>236,933</u>
Net cash (used in) provided by financing activities		
Net increase (decrease) in cash, cash equivalents and restricted cash	1,483,354	(261,872)
Cash, cash equivalents and restricted cash, beginning	<u>4,140,469</u>	<u>4,402,341</u>
Cash, cash equivalents and restricted cash, end	<u>\$ 5,623,823</u>	<u>\$ 4,140,469</u>
Supplemental disclosure of cash flow information:		
Interest paid	<u>\$ 93,311</u>	<u>\$ 40,497</u>
Non cash financing transactions		
Proceeds from refunding bonds	\$ 1,887,460	\$ -
Payment to refunded bonds escrow agent	(2,215,000)	-
On-behalf payments for interest	108,114	166,267

See Notes to Consolidated Financial Statements.

# Thames Valley Council for Community Action, Inc. and Subsidiary

## Notes to Consolidated Financial Statements March 31, 2022 and 2021

### Note 1 - Principles of consolidation

#### Reporting entity

Thames Valley Council for Community Action, Inc. (the "Council") was established in 1965 as Southeastern Connecticut's community action agency. The Council provides a wide range of services to disadvantaged and at-risk clients, including Head Start, daycare, energy assistance, senior nutrition, housing and shelter services and various others. Support and revenue consists of federal, state and local government grants, individual, corporate and foundation contributions, and participant fees received in the operation of certain programs.

The Council's subsidiary, TVCCA Information Systems, LLC (the "LLC"), is a limited liability company organized in October 2007 for the purpose of developing energy and case management software to other nonprofit organizations. The Council is the sole member of the LLC.

The accompanying consolidated financial statements include the accounts of the Council and the LLC (collectively referred to as "TVCCA"). All significant intercompany balances and transactions have been eliminated.

### Note 2 - Significant accounting policies

#### Basis of accounting

The consolidated financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP").

#### Use of estimates

The preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts and disclosures in the consolidated financial statements. Actual results could differ from those estimates.

#### Cash equivalents

For purposes of the consolidated statements of cash flows, TVCCA considers all highly liquid investments with an original maturity of three months or less to be cash equivalents.

#### Restricted cash

Certain amounts have been deposited into escrow accounts under terms of the CHEFA mortgage financing. Such funds are restricted for allowable purposes related to repairs and renovations of CHEFA financed child daycare facilities. The following table provides a reconciliation of cash, cash equivalents, and restricted cash reported within the consolidated statements of financial position that summarized the total of such amounts shown in the consolidated statements of cash flows:

	<u>2022</u>	<u>2021</u>
Cash and cash equivalents	\$ 5,501,488	\$ 4,018,147
Restricted cash	<u>122,335</u>	<u>122,322</u>
	<u>\$ 5,623,823</u>	<u>\$ 4,140,469</u>

#### Property, plant and equipment

Property, plant and equipment acquisitions and improvements thereon individually exceeding \$5,000 are capitalized at cost and depreciated on a straight-line basis over estimated service lives ranging from 5 to 30 years. Maintenance and repairs are charged to expense as incurred.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Consolidated Financial Statements  
March 31, 2022 and 2021**

Funding sources retain a reversionary right to certain property acquired with grant funds. No significant grant programs ended during the years ended March 31, 2022 or 2021 that would require disposition of such property in accordance with applicable grant requirements.

**Net asset categories**

To ensure observance of limitations and restrictions placed on the use of resources available to TVCCA, the accounts of TVCCA are maintained in the following net asset categories:

*Net assets without donor restrictions* - Net assets without donor restrictions are available for use at the discretion of the Board of Trustees and/or management for general operating purposes. From time to time, the Board of Trustees may designate a portion of these net assets for specific purposes, which makes them unavailable for use at management's discretion. No amounts have been designated by the Board of Trustees as of March 31, 2022 and 2021.

*Net assets with donor restrictions* - Net assets subject to donor- (or certain grantor-) imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity.

**Revenue recognition**

*Grants and contracts* - TVCCA receives a substantial portion of its revenue from grants and contracts executed with federal and state agencies. Revenue from grants and contracts with resource providers such as the government and its agencies, other organizations and private foundations is accounted for either as exchange transactions or as contributions. When the resource provider receives commensurate value in return for the resources transferred to TVCCA, the revenue from the grant or contract is accounted for as an exchange transaction. For purposes of determining whether a transfer of asset is a contribution or an exchange transaction, TVCCA deems that the resource provider is not synonymous with the general public, i.e., indirect benefit received by the public as a result of the assets transferred is not deemed equivalent to commensurate value received by the resource provider. Moreover, the execution of a resource provider's mission or the positive sentiment from acting as a donor is not deemed to constitute commensurate value received by a resource provider. Revenue from grants and contracts that are accounted for as exchange transactions is based on the expenditure of funds in accordance with grant and contract restrictions and, therefore, revenue is recognized to the extent of the attainment of specific performance goals and, as a result, revenue is recognized to the extent of performance achieved. Cash received in excess of revenue recognized is recorded as deferred revenue for exchange transactions and refundable advances for contributions.

*Contributions* - Transactions where the resource provider often receives value indirectly by providing a societal benefit, although the societal benefit is not considered to be of commensurate value, are deemed to be contributions. Contributions are classified as either conditional or unconditional. A conditional contribution is a transaction where TVCCA has to overcome a barrier or hurdle to be entitled to the resource and the resource provider is released from the obligation to fund or has the right of return of any advanced funding if TVCCA fails to overcome the barrier. TVCCA recognizes the contribution revenue upon overcoming the barrier or hurdle. Any funding received prior to overcoming the barrier is recognized as a refundable advance.

Unconditional contributions are recognized as revenue and receivable when the commitment of a contribution is received. Conditional and unconditional contributions are recorded as either with donor restriction or without donor restriction. Contributions are recognized as contributions with donor restrictions if they are received with donor stipulations that limit the use of the donated asset.

## Thames Valley Council for Community Action, Inc. and Subsidiary

### Notes to Consolidated Financial Statements March 31, 2022 and 2021

Contributions received with no donor stipulations are recorded as contributions without donor restrictions. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified as net assets without donor restrictions and are reported in the consolidated statement of activities and changes in net assets as net assets released from restriction. Donor-restricted contributions whose restrictions expire during the same fiscal year are recognized as contributions without donor restrictions.

*Contributed services* - TVCCA recognizes contributed services if they create or enhance nonfinancial assets or require specialized skills and would typically be purchased if not provided by donation. General volunteer services do not meet the criteria for recognition in the consolidated financial statements. However, a substantial number of volunteers have donated significant amounts of time to TVCCA's programs.

*Program fees* - Program service fees consist primarily of daycare and school readiness fees from program participants in southeast Connecticut. The fees are recognized at a point in time as revenue when the services are performed. Program service fees received in advance of the applicable program period are presented as deferred revenue. Payments are due weekly.

The opening and ending balances of customer contract related amounts were as follows as of March 31, 2022, 2021, and 2020:

	<u>2022</u>	<u>2021</u>	<u>2020</u>
Accounts receivable	\$ 220,597	\$ 106,869	\$ 77,882
Deferred revenue	-	-	-

*Debt service paid on-behalf of TVCCA by the State of Connecticut* - As described more fully in Note 6, the State of Connecticut Office of Early Childhood ("OEC") has agreed to pay a percentage of the qualifying debt service required by TVCCA's mortgage loan agreements executed with the State of Connecticut Health and Educational Facilities Authority ("CHEFA"). TVCCA recognizes revenue for debt service paid on-behalf of TVCCA when the amounts are actually paid by the State of Connecticut.

#### **Income taxes**

TVCCA qualifies as an organization under Section 501(c)(3) of the Internal Revenue Code and, therefore, is exempt from federal and state income taxes on exempt function income. TVCCA's informational and tax returns for the last three years generally remain open for examination.

The LLC reports all of its activities, including any unrelated business income, on TVCCA's federal and state informational returns. TVCCA has no unrecognized tax benefits at March 31, 2022 and 2021. TVCCA's federal and state information returns prior to fiscal year 2020 are closed and management continually evaluates expiring statutes of limitations, audits, proposed settlements, changes in tax law and new authoritative rulings.

If applicable, TVCCA would recognize interest and penalties associated with tax matters as part of interest expense in the consolidated statement of activities and changes in net assets and include accrued interest and penalties in accrued expenses in the consolidated statement of financial position. No provision for unrelated business income taxes was recorded for the years ended March 31, 2022 and 2021.

## Thames Valley Council for Community Action, Inc. and Subsidiary

### Notes to Consolidated Financial Statements March 31, 2022 and 2021

#### Expenses by function

The consolidated financial statements report certain categories of expenses that are attributed to more than one program or supporting function. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include occupancy, depreciation and amortization, which are allocated on a square footage basis, as well as salaries and wages, benefits, payroll taxes, professional services, office expenses, information technology, interest, insurance, and other which are allocated on the basis of estimates of time and effort. Expenses incurred for various education programs are allocated based on classroom size.

#### Operating measure

TVCCA has defined the change in net assets from operating activities to include all support, revenue, expenses, and gains and losses, except for gains or losses resulting from unusual or infrequent transactions.

#### Subsequent events

Subsequent events were evaluated through August 24, 2022 which is the date the consolidated financial statements were available to be issued.

#### Note 3 - Liquidity and availability of resources

The following table reflects TVCCA's financial assets as of March 31, 2022 and 2021, reduced by amounts not available for general expenditure within one year or have a restricted purpose:

	<u>2022</u>	<u>2021</u>
Current assets, excluding nonfinancial assets at year-end		
Cash and cash equivalents	\$ 5,501,488	\$ 4,018,147
Grants and contracts receivable	<u>2,479,140</u>	<u>3,905,331</u>
Total financial assets	<u>7,980,628</u>	<u>7,923,478</u>
Adjustments		
Less amounts not available to be used within one year		
Net assets with program restrictions not expected to be released within one year	(1,568,174)	(1,565,836)
Add financing available under revolving line of credit within one year	<u>400,000</u>	<u>400,000</u>
Total adjustments	<u>(1,168,174)</u>	<u>(1,165,836)</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 6,812,454</u>	<u>\$ 6,757,642</u>

TVCCA's revenues are primarily derived by federal and state grants. TVCCA has a policy to structure grant drawdowns as its general expenditures, liabilities, and other obligations come due. In addition, TVCCA maintains a line of credit of \$400,000 with a bank that could be drawn upon as needed during the year to further manage cash flows. Financial assets are considered unavailable when illiquid or not convertible to cash within one year or because the governing board has set aside the funds for a specific contingency reserve.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Consolidated Financial Statements  
March 31, 2022 and 2021**

**Note 4 - Concentrations**

**Concentrations of credit risk**

TVCCA's financial instruments that are exposed to concentrations of credit risk consist primarily of cash and cash equivalents and receivables.

*Cash and cash equivalents* - TVCCA places its cash and cash equivalents with highly rated financial institutions, which are continually reviewed by management for financial stability. Generally, TVCCA's cash and cash equivalents in interest-bearing accounts exceeds financial depository insurance limits. At March 31, 2022, balances in excess of FDIC insurance were approximately \$4.9 million. However, TVCCA has not experienced any losses in such accounts and believes that its cash and cash equivalents are not exposed to significant credit risk.

*Receivables* - Receivables primarily consist of grants and contracts due from a variety of federal, state and local governments. Based on historical experience, management believes these receivables represent negligible credit risk. Accordingly, management has not established an allowance for potential credit losses.

**Support and revenue concentrations**

TVCCA receives a significant portion of its grants and contracts from the U.S. Department of Health and Human Services, the State of Connecticut, and certain nonprofit pass-through agencies. As with all governmental funding, these grants and contracts are subject to reduction or termination in future years. Any significant reduction in these grants and contracts could have a negative impact on TVCCA's program services.

**Note 5 - Property, plant and equipment**

A summary of property, plant and equipment is as follows:

	2022	2021
Land	\$ 212,500	\$ 212,500
Buildings and improvements	11,118,497	10,472,654
Leasehold improvements	374,483	374,483
Vehicles	678,363	761,831
Appliances	451,404	451,404
Computer equipment	475,731	634,798
Telephone equipment	329,511	329,511
Furniture and fixtures	384,884	377,942
Office equipment	29,404	29,404
	14,054,777	13,644,527
Less accumulated depreciation	8,910,897	8,696,521
Net property and equipment	\$ 5,143,880	\$ 4,948,006

Depreciation and amortization expense for property, plant and equipment totaled \$572,370 and \$569,380 for the years ended March 31, 2022 and 2021, respectively.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Consolidated Financial Statements  
March 31, 2022 and 2021**

**Note 6 - Debt**

A summary of debt is as follows:

	2022	2021
CHEFA mortgage notes payable		
Taftville facility	\$ 1,157,412	\$ 1,465,000
Windham facility	364,980	465,000
Vernon facility	226,070	285,000
New London facility	1,975,000	2,050,000
Other mortgage notes payable	63,432	323,014
	3,786,894	4,588,014
Less current portion	282,988	316,813
Long-term portion	\$ 3,503,906	\$ 4,271,201

**CHEFA mortgage notes payable**

**Taftville facility**

In April 2001, TVCCA entered into a Loan Agreement and Open-End Mortgage (collectively the "Taftville Agreements") with CHEFA to finance the construction of a qualifying child care facility through CHEFA's sale of \$3,865,000 Child Care Facilities Series E Revenue Bonds (the "Series E Bonds"). TVCCA's share of the Series E Bond proceeds totaled \$2,745,000 or 72.3% of total Series E Bond proceeds. Payments by TVCCA are based on interest costs and principal payments on 72.3% of the Series E Bonds, amounts required to establish and maintain trust funds required under the Taftville Agreements, annual fees and certain expenses of CHEFA. TVCCA also pays the cost of insuring the property and of operation and maintenance. In June 2021 the bonds were refunded resulting a net present value savings of \$226,190. Interest is payable semi-annually 5.0% with principal payable in various installments through July 2031.

**Windham facility**

In January 2003, TVCCA entered into a Loan Agreement and Open-End Mortgage (collectively the "Windham Agreements") with CHEFA in connection with the assumption of CHEFA mortgage financing and acquisition of related real property, consisting of a qualifying child care facility, previously held by an unrelated entity. The qualifying child care facility acquired was constructed through CHEFA's sale of Child Care Facilities Series A Revenue Bonds (the "Series A Bonds"). Payments by TVCCA are based on interest costs and principal payments on the Series A Bonds, amounts required to establish and maintain trust funds required under the Windham Agreements, annual fees and certain expenses of CHEFA. TVCCA also pays the cost of insuring the property and of operation and maintenance. In June 2021 the bonds were refunded resulting a net present value savings of \$64,110. Interest is payable semi-annually at 5.0% with principal payable in various installments through July 2028.

**Vernon facility**

In January 2003, TVCCA entered into a Loan Agreement and Open-End Mortgage (collectively the "Vernon Agreements") with CHEFA in connection with the assumption of CHEFA mortgage financing and acquisition of related real property, consisting of a qualifying child care facility, previously held by an unrelated entity. The qualifying child care facility acquired was constructed through CHEFA's sale of Child Care Facilities Series A and B Revenue Bonds (the "Series A and B Bonds"). Payments by TVCCA are based on interest costs and principal payments on the

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Consolidated Financial Statements  
March 31, 2022 and 2021**

Series A and B Bonds, amounts required to establish and maintain trust funds required under the Vernon Agreements, annual fees and certain expenses of CHEFA. TVCCA also pays the cost of insuring the property and of operation and maintenance. In June 2021 the bonds were refunded resulting a net present value savings of \$37,240. Interest is payable semi-annually at 5.0% with principal payable in various installments through July 2028.

**New London facility**

In October 2008, TVCCA entered into a Loan Agreement and Open-End Mortgage (collectively the "New London Agreements") with CHEFA to finance the construction of a qualifying child care facility through CHEFA's sale of \$16,875,000 Child Care Facilities Series G Revenue Bonds (the "Series G Bonds"). TVCCA's share of the Series G Bond proceeds totaled \$2,465,000 or 14.6% of total Series G Bond proceeds. Payments by TVCCA are based on interest costs and principal payments on 14.6% of the Series G Bonds, amounts required to establish and maintain trust funds required under the New London Agreements, annual fees and certain expenses of CHEFA. TVCCA also pays the cost of insuring the property and of operation and maintenance. Interest is payable semi-annually at rates ranging from 1.5% to 5.0% with principal payable in various installments through July 2038.

**CHEFA refinancing**

During April 2015, CHEFA refinanced approximately \$2.3 million of Child Care Facilities Series G bonds relating to the New London facility through the issuance of State Supported Child Care Revenue Bonds, Series 2015 (the "Series 2015 Bonds"). TVCCA's share of the Series 2015 Bonds totaled \$2,465,000 or 7.4% of total Series 2015 Bond proceeds, resulting in an overall increase in principal owed by TVCCA of \$195,000. Payments by TVCCA are based on interest costs and principal payments on 7.4% of the Series 2015 Bonds, amounts required to establish and maintain trust funds required under the New London Agreements, annual fees and certain expenses of CHEFA. TVCCA is also responsible for the cost of insuring the properties and of operation and maintenance. The refinanced loan requires interest payable in semi-annual payments at rates ranging from 1.5% to 5.0%, with principal payable in various installments through July 2038.

During June 2021, CHEFA refinanced approximately \$2.2 million of Child Care Facilities bonds including the Taftville Series E bonds, Windham Series A bonds and Vernon Series A&B bonds through the issuance of State Supported Childcare Revenue Series 2021 bonds. TVCCA's share of the Series 2021 bonds is approximately \$1.9 million or 14% of the total Series 2021 bond proceeds, resulting in an overall decrease in principal owed by TVCCA of approximately \$300,000. Payments by TVCCA are based on interest costs and principal payments on 14% of the Series 2021 bonds, amounts required to establish and maintain trust funds required under the Taftville, Windham, and Vernon agreements, annual fees and certain expenses of CHEFA. TVCCA is also responsible for the cost of insuring the properties and of operation and maintenance. The refinanced loans require interest payable in semi-annual payments at 5%, with principal payable in various installments for the debt maturing throughout the original life of the bonds.

Each of the CHEFA mortgages provide, among other things, that principal and interest on the mortgage loans are payable by TVCCA, which is obligated to make such payments so long as the applicable bonds are outstanding. The underlying collateral of the mortgage loans is the buildings constructed with bond proceeds. As additional collateral, TVCCA has pledged the gross receipts of each qualifying child care facility to CHEFA. Additionally, TVCCA is subject to certain

## Thames Valley Council for Community Action, Inc. and Subsidiary

### Notes to Consolidated Financial Statements March 31, 2022 and 2021

financial and nonfinancial covenants, noncompliance with which may be considered to be an event of default and could provide CHEFA with the right to demand repayment currently. For the years ended March 31, 2022 and 2021, TVCCA was in compliance with these covenants.

In connection with the State of Connecticut's school readiness initiative, the State of Connecticut Office of Early Childhood ("OEC") has agreed to pay a portion of qualifying debt service payments. The OEC has agreed to pay 91.5% of the qualifying debt service of the Taftville facility mortgage loan (85.7% prior to the June 2021 refunding), 94.9% of the qualifying debt service of the Windham facility mortgage loan (90.0% prior to the June 2021 refunding), 85.6% of the qualifying debt service of the Vernon facility mortgage loan (81.9% prior to the June 2021 refunding), and 77.3% of the qualifying debt service of the New London facility mortgage loan. Principal and interest payments made by the OEC on behalf of TVCCA totaled \$185,089 and \$213,055 for the year ended March 31, 2022, respectively, and \$108,114 and \$166,267 for the year ended March 31, 2021, respectively.

#### Other mortgage notes payable

TVCCA is party to a mortgage note payable agreement with a bank in connection with the acquisition of real property in New London, Connecticut, which is used for several TVCCA programs. The mortgage note presently requires monthly payments of principal and interest of \$1,906 through April 2022. The interest rate is subject to adjustment every three years during the term of the mortgage note. The interest rate is adjusted to a percentage equal to the weekly average yield on U.S. Treasury securities, adjusted to a constant maturity of three years plus 3.5%. The interest rate as of March 31, 2022 is 3.79%. In addition to the real property acquired, the mortgage note is also secured by an assignment of rents and leases. Additionally, TVCCA is subject to certain financial and nonfinancial covenants, noncompliance with which may be considered to be an event of default and could provide the bank with the right to demand repayment currently. For the years ended March 31, 2022 and 2021, TVCCA was in compliance with these covenants. The balance of this note totaled \$1,861 and \$23,015 as of March 31, 2022 and 2021, respectively.

TVCCA obtained a new mortgage note payable agreement with a bank in connection with renovation of real property in Bozrah, Connecticut on March 18, 2021. The mortgage note presently requires monthly payments of principal and interest of \$4,004 through April 2028. The rate of interest on the note was fixed a 3.25% for the term of the note. In addition to the real property acquired, the mortgage note is also secured by an assignment of rents and leases. Additionally, TVCCA is subject to certain financial and nonfinancial covenants, noncompliance with which may be considered to be an event of default and could provide the bank with the right to demand repayment currently. For the year ended March 31, 2022, TVCCA was in compliance with these covenants. The balance of this note totaled \$62,395 as of March 31, 2022.

Aggregate principal maturities of all mortgage notes payable in subsequent years are as follows:

Year ending March 31,		
2023	\$	282,988
2024		271,342
2025		274,093
2026		283,797
2027		298,987
Thereafter		<u>2,375,687</u>
	\$	<u><u>3,786,894</u></u>

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Consolidated Financial Statements  
March 31, 2022 and 2021**

**Line of credit**

As of March 31, 2022 and 2021, TVCCA has available a \$400,000 line of credit that is due on demand with an adjustable interest rate (3.50% at March 31, 2022) that is renewable annually. No borrowings were outstanding against the line as of March 31, 2022 and 2021.

**Note 7 - Net assets with donor restrictions**

Net assets with donor restrictions are restricted for the following purposes at March 31, 2022 and 2021:

	<u>2022</u>	<u>2021</u>
Housing and shelter services	\$ 857,487	\$ 857,487
Elderly services	274,762	274,261
Other community services	221,089	221,089
Children services	168,598	166,761
Employment and training services	26,349	26,349
Facilities improvement (capital campaign)	19,889	19,889
	<u>\$ 1,568,174</u>	<u>\$ 1,565,836</u>

Net assets with donor restrictions in the amount of \$10,238 and \$17,871 were released from restriction during the years ended March 31, 2022 and 2021, respectively, by satisfying purpose and time restrictions.

**Note 8 - Conditional grants and contributions**

TVCCA receives conditional grants from federal and state agencies. These grants are conditional and require TVCCA to meet the Uniform Guidance and Connecticut Single Audit Act requirements. TVCCA must return any funds received for which the conditions are not met. These funds are recorded as refundable advances on the consolidated statements of financial position.

At March 31, 2022, TVCCA had remaining available award balances on federal and state grants in the amount of received conditional grants in the amount of approximately \$44,400,000. In addition, TVCCA had conditional promises to give of approximately \$265,000 for COVID expenses and operational support. The award balances will be recognized as revenue as the conditions are met.

**Note 9 - Noncash contributions**

Noncash contributions recognized in the accompanying consolidated statement of activities and changes in net assets consist principally of the use of space in connection with children services programs and totaled \$200,850 and \$162,165 for the years ended March 31, 2022 and 2021, respectively.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Consolidated Financial Statements  
March 31, 2022 and 2021**

**Note 10 - Operating leases**

TVCCA leases office space and various other facilities throughout eastern Connecticut to conduct its programs. Future minimum lease payments under noncancelable operating leases with remaining terms in excess of one year are as follows:

Year ending March 31,		
2023	\$	124,972
2024		<u>31,168</u>
	\$	<u>156,140</u>

Rent expense totaled \$113,140 and \$98,740 for the years ended March 31, 2022 and 2021, respectively.

**Note 11 - Employee benefit plans**

TVCCA maintains two defined contribution employee benefit plans: a Section 403(b) employee contribution plan and a money purchase pension plan. All permanent employees are eligible to participate in both plans after a three-month waiting period.

Employee contributions under the Section 403(b) plan are determined by the participating employees and must be at least 5.0% of wages. Employer contributions to the money purchase pension plan are based on a percentage match of Section 403(b) participating employee wages. Employees are always 100% vested in employee salary deferrals and become fully vested in employer contributions after one year. Employees hired after April 1, 2004 become fully vested in employer contributions after three years. Employer contributions totaled \$661,714 and \$589,742 for the years ended March 31, 2022 and 2021, respectively.

**Note 12 - Related party transactions**

TVCCA operates as a sub grantee agency for certain programs administered by the Connecticut Association for Community Action, Inc. ("CAFCA"). TVCCA's Chief Executive Officer currently serves on CAFCA's Board of Directors. Grant and contract revenues recognized by TVCCA from CAFCA totaled \$155,803 and \$187,288 for the years ended March 31, 2022 and 2021, respectively.

The Chief Executive Officer also serves on the Eastern Connecticut Workforce Investment Board which also provides grants to TVCCA. For the years ended March 31, 2022 and 2021, TVCCA recognized revenue of \$1,081,802 and \$1,051,927, respectively.

TVCCA holds several of their bank accounts at a bank for which a member of the Board of Trustees is a member of management. Cash and cash equivalents held at March 31, 2022 and 2021 were \$4,286,714 and \$3,214,918, respectively. There were two loans with the bank at March 31, 2022 totaling \$64,256. During the year ended March 31, 2021, TVCCA also has a \$400,000 line of credit with the bank. No funds were drawn on the line at March 31, 2022.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Consolidated Financial Statements  
March 31, 2022 and 2021**

**Note 13 - Contingencies**

TVCCA has received federal and state grants for specific purposes that are subject to review and audit by the grantor agencies. Such audits could lead to requests for reimbursement to the grantor agency for any expenditure disallowed under terms of the grant. Management believes that such disallowances, if any, will not be material to the financial position of TVCCA.

The outbreak of a novel strain of coronavirus ("COVID-19") which has emerged globally and the events which have occurred including mandates from federal, state and local authorities leading to an overall decline in economic activity could result in a loss of revenues and other material adverse effects to TVCCA's financial position, results of activities, and cash flows in the future. TVCCA is not able to estimate the length or severity of this outbreak and the related financial impact. Management plans to adjust its operations accordingly and will continue to assess and monitor the situation as it evolves. If the length of the outbreak and related effects on the TVCCA's operations continue for an extended period of time, TVCCA may have to seek alternative measures to finance its operations.

## **Supplementary Information**

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule 1 - Statement of Financial Position Information  
March 31, 2022**

	CHEFA Finance Day Care Facility-Taftville	CHEFA Finance Day Care Facility-Windham	CHEFA Finance Day Care Facility-Vernon	CHEFA Finance Day Care Facility New London	All Other Activities	Total
<b>ASSETS</b>						
<b>CURRENT ASSETS</b>						
Cash and cash equivalents	\$ -	\$ -	\$ -	\$ -	\$ 5,501,488	\$ 5,501,488
Grants and contracts receivables	125,711	-	-	139,195	2,214,234	2,479,140
Other current assets	-	-	-	-	267,842	267,842
<b>Total current assets</b>	<b>125,711</b>	<b>-</b>	<b>-</b>	<b>139,195</b>	<b>7,983,564</b>	<b>8,248,470</b>
<b>PROPERTY, PLANT AND EQUIPMENT, NET</b>	<b>1,480,599</b>	<b>472,623</b>	<b>357,658</b>	<b>1,675,034</b>	<b>1,157,966</b>	<b>5,143,880</b>
<b>OTHER ASSETS</b>						
Restricted cash equivalents	57,651	5,265	5,265	54,154	-	122,335
Due (to) from	(118,536)	(290,982)	(21,277)	(755,686)	1,186,481	-
<b>Total other assets</b>	<b>(60,885)</b>	<b>(285,717)</b>	<b>(16,012)</b>	<b>(701,532)</b>	<b>1,186,481</b>	<b>122,335</b>
<b>Total assets</b>	<b>\$ 1,545,425</b>	<b>\$ 186,906</b>	<b>\$ 341,646</b>	<b>\$ 1,112,697</b>	<b>\$ 10,328,011</b>	<b>\$ 13,514,685</b>
<b>LIABILITIES AND NET ASSETS</b>						
<b>CURRENT LIABILITIES</b>						
Accounts payable and accrued expenses	\$ 14,468	\$ 4,562	\$ 2,826	\$ 21,027	\$ 2,476,926	\$ 2,519,809
Current portion of long-term debt	90,810	43,817	31,422	75,000	41,939	282,988
Deferred grant and contract revenue	-	-	-	-	1,474,792	1,474,792
<b>Total current liabilities</b>	<b>105,278</b>	<b>48,379</b>	<b>34,248</b>	<b>96,027</b>	<b>3,993,657</b>	<b>4,277,589</b>
<b>LONG-TERM LIABILITIES</b>						
Long-term debt, less current portion	1,066,603	321,163	194,648	1,900,000	21,492	3,503,906
<b>Total liabilities</b>	<b>1,171,881</b>	<b>369,542</b>	<b>228,896</b>	<b>1,996,027</b>	<b>4,015,149</b>	<b>7,781,495</b>
<b>NET ASSETS (DEFICIT)</b>						
Net assets without donor restrictions	373,544	(182,636)	112,750	(883,330)	4,744,688	4,165,016
Net assets with donor restrictions	-	-	-	-	1,568,174	1,568,174
<b>Total net assets (deficit)</b>	<b>373,544</b>	<b>(182,636)</b>	<b>112,750</b>	<b>(883,330)</b>	<b>6,312,862</b>	<b>5,733,190</b>
<b>Total liabilities and net assets</b>	<b>\$ 1,545,425</b>	<b>\$ 186,906</b>	<b>\$ 341,646</b>	<b>\$ 1,112,697</b>	<b>\$ 10,328,011</b>	<b>\$ 13,514,685</b>

See Independent Auditor's Report.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule 2 - Statement of Activities Information  
Year Ended March 31, 2022**

	<u>CHEFA Finance Day Care Facility-Taftville</u>	<u>CHEFA Finance Day Care Facility-Windham</u>	<u>CHEFA Finance Day Care Facility-Vernon</u>	<u>CHEFA Finance Day Care Facility New London</u>	<u>All Other Activities</u>	<u>Total</u>
<b>SUPPORT AND REVENUE</b>						
Federal and state grants and contracts	\$ 2,005,354	\$ 2,317	\$ 3,972	\$ 2,386,515	\$ 34,461,219	\$ 38,859,377
Local and other grants and contribution	-	-	-	-	1,032,318	1,032,318
Program and other income	393,440	53,760	31,162	360,907	1,058,077	1,897,346
Contributed goods and services	-	-	-	-	200,850	200,850
Debt service paid on-behalf of TVCCA by the State of Connecticut	133,180	91,000	29,591	125,017	-	378,788
<b>Total support and revenue</b>	<u>2,531,974</u>	<u>147,077</u>	<u>64,725</u>	<u>2,872,439</u>	<u>36,752,464</u>	<u>42,368,679</u>
<b>EXPENSES</b>						
Salaries and benefits	1,733,121	-	-	2,014,433	11,490,377	15,237,931
Client assistance	172	-	-	840	18,690,731	18,691,743
Contractual services	10,847	-	-	101,238	2,823,816	2,935,901
Materials and supplies	80,910	-	-	137,482	570,642	789,034
Repairs and maintenance	89,947	6,175	84,193	8,614	383,441	572,370
Depreciation and amortization	105,571	56,182	34,257	121,541	374,489	692,040
Administrative and general	373,769	22,641	2,041	484,195	(250,388)	632,258
Other expenses	6,538	380	234	7,976	185,722	200,850
Interest expense	30,140	9,515	5,893	85,981	812,427	943,956
Travel and transportation	3,544	-	-	6,948	140,388	150,880
Utilities	59,683	-	(505)	46,502	97,481	203,161
Contributed goods and services	-	-	-	-	203,229	203,229
Insurance	10,945	4,771	3,063	12,162	146,245	177,186
Rent and leasing	6,689	-	-	19,536	184,937	211,162
<b>Total expenses</b>	<u>2,511,876</u>	<u>99,664</u>	<u>129,176</u>	<u>3,047,448</u>	<u>35,853,537</u>	<u>41,641,701</u>
<b>Change in net assets</b>	<u>20,098</u>	<u>47,413</u>	<u>(64,451)</u>	<u>(175,009)</u>	<u>898,927</u>	<u>726,978</u>
<b>NET ASSETS, beginning of year</b>	<u>353,446</u>	<u>(230,049)</u>	<u>177,201</u>	<u>(708,321)</u>	<u>5,413,935</u>	<u>5,006,212</u>
<b>NET ASSETS, end of year</b>	<u>\$ 373,544</u>	<u>\$ (182,636)</u>	<u>\$ 112,750</u>	<u>\$ (883,330)</u>	<u>\$ 6,312,862</u>	<u>\$ 5,733,190</u>

See Independent Auditor's Report.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule 3 - Statement of Cash Flows Information  
Year Ended March 31, 2022**

	CHEFA Finance Day Care Facility-Taftville	CHEFA Finance Day Care Facility-Windham	CHEFA Finance Day Care Facility-Vernon	CHEFA Finance Day Care Facility New London	All Other Activities	Total
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>						
Change in net assets	\$ 20,098	\$ 47,413	\$ (64,451)	\$ (175,009)	\$ 898,927	\$ 726,978
Adjustments to reconcile the change in net assets to net cash provided by operating activities:						
Depreciation and amortization	105,571	56,182	34,257	121,541	254,819	572,370
Loss on disposal of asset	-	-	-	-	1,747	1,747
On-behalf principal repayments on long-term debt	(74,480)	(34,078)	(18,567)	(57,964)	-	(185,089)
Income from refinancing of debt	(226,190)	(64,110)	(37,240)	-	-	(327,540)
Change in due (to) from	233,497	(2,406)	146,211	445,012	(822,314)	-
Changes in operating assets and liabilities						
Grants and contracts receivables	(39,012)	-	-	(38,910)	1,504,113	1,426,191
Other current assets	-	-	-	-	167,307	167,307
Accounts payable and accrued expenses	(3,464)	(1,170)	(687)	(937)	(994,235)	(1,000,493)
Deferred revenue	-	-	-	(132,373)	1,292,738	1,160,365
Net cash provided by operating activities	<u>16,020</u>	<u>1,831</u>	<u>59,523</u>	<u>161,360</u>	<u>2,303,102</u>	<u>2,541,836</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>						
Purchases of property, plant and equipment	<u>(9,095)</u>	<u>-</u>	<u>(56,400)</u>	<u>(144,317)</u>	<u>(560,179)</u>	<u>(769,991)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>						
Principal repayments on long-term debt	<u>(6,919)</u>	<u>(1,831)</u>	<u>(3,123)</u>	<u>(17,036)</u>	<u>(259,582)</u>	<u>(288,491)</u>
Net cash used in financing activities	<u>(6,919)</u>	<u>(1,831)</u>	<u>(3,123)</u>	<u>(17,036)</u>	<u>(259,582)</u>	<u>(288,491)</u>
Net increase (decrease) in cash, cash equivalents and restricted cash	6	-	-	7	1,483,341	1,483,354
Cash, cash equivalents and restricted cash, beginning of year	<u>57,645</u>	<u>5,265</u>	<u>5,265</u>	<u>54,147</u>	<u>4,018,147</u>	<u>4,140,469</u>
Cash, cash equivalents and restricted cash, end of year	<u>\$ 57,651</u>	<u>\$ 5,265</u>	<u>\$ 5,265</u>	<u>\$ 54,154</u>	<u>\$ 5,501,488</u>	<u>\$ 5,623,823</u>

See Independent Auditor's Report.

Independent Auditor's Report on Internal Control over Financial Reporting and on  
Compliance and Other Matters Based on an Audit of Financial Statements  
Performed in Accordance with *Government Auditing Standards*

To the Board of Trustees  
Thames Valley Council for Community Action, Inc. and Subsidiary

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Thames Valley Council for Community Action, Inc. and Subsidiary, which comprise the consolidated statement of financial position as of March 31, 2022, and the related consolidated statements of activities and changes in net assets, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated August 24, 2022. The financial statements of the subsidiary, TVCCA Information Systems, LLC was not audited in accordance with *Government Auditing Standards* and, accordingly, this report does not include reporting on internal control over financial reporting or instances of reportable noncompliance associated with TVCCA Information Systems, LLC.

#### Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over financial reporting ("internal control") as a basis for designing procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control. Accordingly, we do not express an opinion on the effectiveness of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's consolidated financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

## Compliance and Other Matters

As part of obtaining reasonable assurance about whether Thames Valley Council for Community Action, Inc. and Subsidiary's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the consolidated financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

## Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



Hartford, Connecticut  
August 24, 2022

Independent Auditor's Report on Compliance for Each Major Federal Program;  
Report on Internal Control over Compliance; and Report on the Schedule of  
Expenditures of Federal Awards Required by the Uniform Guidance

To the Board of Trustees  
Thames Valley Council for Community Action, Inc.

Report on Compliance for Each Major Federal Program

We have audited Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of Thames Valley Council for Community Action, Inc. and Subsidiary's major federal programs for the year ended March 31, 2022. Thames Valley Council for Community Action, Inc. and Subsidiary's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Thames Valley Council for Community Action, Inc. and Subsidiary complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended March 31, 2022.

*Basis for Opinion on Each Major Federal Program*

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America ("GAAS"); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Thames Valley Council for Community Action, Inc. and Subsidiary and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the compliance requirements referred to above.

*Responsibilities of Management for Compliance*

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to Thames Valley Council for Community Action, Inc. and Subsidiary's federal programs.

### *Auditor's Responsibilities for the Audit of Compliance*

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Thames Valley Council for Community Action, Inc. and Subsidiary's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

### Report on Internal Control over Compliance

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

#### Report on the Schedule of Expenditures of Federal Awards Required by the Uniform Guidance

We have audited the financial statements of as of and for the year ended March 31, 2022, and have issued our report thereon dated August 24, 2022 which contained an unmodified opinion on those financial statements. Our audit was performed for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by the Uniform Guidance and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of federal awards is fairly stated in all material respects in relation to the financial statements as a whole.



Hartford, Connecticut  
August 24, 2022

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Expenditures of Federal Awards  
Year Ended March 31, 2022**

Federal Grantor/Program or Cluster Title	Direct/Pass-through Grantor	Federal Assistance Listing Number	Pass-through Entity Identifying Number	Passed through to Subrecipients	Total Federal Expenditures
U.S. Department of Health and Human Services:					
Head Start	Direct	93.600	N/A	\$ -	\$ 4,726,270
COVID 19 - Head Start	Direct	93.600	N/A	-	1,534
Total Head Start Cluster				-	4,727,804
Aging Cluster:					
Special Programs for the Aging, TITLE III, Part C Nutrition Services	Senior Resources Agency on Aging	93.045	N-20/21-1/4/5-ED/C/CO/H-W/SE/NE	-	15,983
Special Programs for the Aging, TITLE III, Part C Nutrition Services	Senior Resources Agency on Aging	93.045	N-20/21-1/4/5-ED/C/CO/H-W/SE/NE	-	1,514,469
Nutrition Services Incentive Program - Elderly Nutrition	Senior Resources Agency on Aging	93.053	N-20/21-1/4/5-ED/C/CO/H-W/SE/NE	-	170,087
Total Aging Cluster				-	1,700,539
Low-Income Household Water Assistance Program	State of Connecticut Department of Social Services	93.499	21DSS4301ZK	-	12,523
COVID 19 - Epidemiology and Laboratory Capacity for Infectious Diseases (ELC)	State of Connecticut Department of Social Services	93.323	20DSS6101ZK	12,769	78,385
Low-Income Home Energy Assistance	State of Connecticut Department of Social Services	93.568	18DSS4301ZK	-	3,053,304
Low-Income Home Energy Assistance	State of Connecticut Department of Social Services	93.568	18DSS4301ZK	-	10,009,269
COVID 19 - Low-Income Home Energy Assistance	State of Connecticut Department of Social Services	93.568	18DSS4301ZK	-	4,852,400
Total Low-Income Home Energy Assistance				-	17,914,973
Community Services Block Grant	State of Connecticut Department of Social Services	93.569	19DSS1501ZK	-	136,756
COVID 19 - Community Services Block Grant	State of Connecticut Department of Social Services	93.569	19DSS1501ZK	-	80,414
COVID 19 - Community Services Block Grant	State of Connecticut Department of Social Services	93.569	20DSS1501ZK	-	95,303
Total Community Services Block Grant				-	312,473
Social Services Block Grant	State of Connecticut Department of Social Services	93.667	19DSS1501ZK	-	481,574
Social Services Block Grant	State of Connecticut Department of Social Services	93.667	18DSS5001ZK	-	109,412
Social Services Block Grant - Elderly Nutrition	Senior Resources Agency on Aging	93.667	N/A	-	182,357
Social Services Block Grant - Case Management Program	Connecticut Association for Community Action	93.667	18DSS5001ZK	-	148,068
Total Social Service Block Grant				-	921,411
Health Profession Opportunity Grants	Eastern Connecticut Workforce Investment Board, Inc.	93.093	20-21-100	-	46,157
Immunization Cooperative Agreements	Uncas Health District	93.268	DPH2021-0201POS	-	90,362
Strengthening Public Health Systems and Services through National Partnerships to Improve and Protect the Nation's Health	National Association of County and City Health Officials	93.421	5NU38OT00306-04-00	-	12,667
CCDF Cluster:					
Child Care and Development Block Grant	Connecticut Office of Early Childhood	93.575	OEC00010	-	17,690
Child Care and Development Block Grant	Connecticut Office of Early Childhood	93.575	OEC00010	-	4,930
Child Care and Development Block Grant	Connecticut Office of Early Childhood	93.575	OEC00010	-	10,440
Child Care and Development Block Grant	Connecticut Office of Early Childhood	93.575	OEC00010	-	7,830
COVID-19 - Child Care and Development Block Grant	Connecticut Office of Early Childhood	93.575	CCDF1BC0	-	229,560
Total CCDF Cluster				-	270,450
Maternal, Infant and Early Childhood Home Visiting Grant	Connecticut Office of Early Childhood	93.870	210ECHVS01TVK	1,164,439	1,278,511
Total U.S. Department of Health and Human Services				1,177,208	27,366,255
U.S. Department of Housing and Urban Development:					
Continuum of Care	Direct	14.267	N/A	-	779,821
Emergency Solutions Grant Program	State of Connecticut Department of Housing	14.231	20DOH0901CX	168,182	144,683
Emergency Solutions Grant Program	State of Connecticut Department of Housing	14.231	20DOH1011CX	121,883	181,044
Emergency Solutions Grant Program	State of Connecticut Department of Housing	14.231	N/A	-	274,105
CDBG - Entitlement Grants Cluster				290,065	599,832
Entitlement Grants - Homeless Prevention Services	City of Norwich	14.218	N/A	-	20,000
Entitlement Grants - Homeless Prevention Services	City of Norwich	14.218	N/A	-	12,720
Entitlement Grants - Homeless Prevention Services	City of New London	14.218	2G417308/55011	-	63,779
COVID 19 - Entitlement Grants - Rental Assistance Program	City of New London	14.218	2G417331/59300	-	60,000
Total CDBG - Entitlement Grants Cluster				-	156,499
Service Coordinator in Multifamily Housing	Senior Resources Agency on Aging	14.191	N/A	-	3,970
Total U.S. Department of Housing and Urban Development				290,065	1,540,122
U.S. Department of Agriculture:					
WIC Special Supplemental Nutrition Program					
Program for Women, Infants, and Children	Connecticut State Department of Public Health	10.557	2017-0054-5	-	318,104
Program for Women, Infants, and Children	Connecticut State Department of Public Health	10.557	2017-0054-5	-	358,640
Program for Women, Infants, and Children - noncash	Connecticut State Department of Public Health	10.557	N/A	-	2,615,641
Total WIC Special Supplemental Nutrition Program for Women, Infants, and Children				-	3,292,385
Child and Adult Care Food Program (CACFP)	Connecticut State Department of Education	10.558	12060-20518-82079-170006	-	30,562
Child and Adult Care Food Program (CACFP)	Connecticut State Department of Education	10.558	12060-20518-82079-170006	-	108,143
Child and Adult Care Food Program (CACFP) - Cash in Lieu	Connecticut State Department of Education	10.558	12060-20544-82079-170006	-	12,707
COVID 19 - Child and Adult Care Food Program (CACFP)	Connecticut State Department of Education	10.558	12060-29575-82079-170006	-	187,427
Total Child and Adult Care Food Program				-	338,839
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program - Total SNAP Cluster	Connecticut Association for Community Action	10.561	19DSS1301ZK	-	7,735
USDA Farm to School Grant Program	Connecticut Department of Public Health	10.575	N/A	-	1,444
Total U.S. Department of Agriculture				-	3,640,403

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Expenditures of Federal Awards  
Year Ended March 31, 2022**

Federal Grantor/Program or Cluster Title	Direct/Pass-through Grantor	Federal Assistance Listing Number	Pass-through Entity Identifying Number	Passed through to Subrecipients	Total Federal Expenditures
U.S. Department of Labor:					
WIOA National Dislocated Work Grants/WIA National Emergency Grants	Eastern Connecticut Workforce Investment Board, Inc.	17.277	11000-DOL-4000-12212	-	53,457
WIOA Cluster					
WIA/WIOA Adult Program	Eastern Connecticut Regional Education Services Center	17.258	20-21-106	-	407,934
WIA/WIOA Youth Activities - Out of School Youth	Eastern Connecticut Regional Education Services Center	17.259	20-21-106	-	20,160
WIA/WIOA Youth Activities - Out of School Youth	Eastern Connecticut Regional Education Services Center	17.259	21-22-106	-	44,782
WIOA Dislocated Worker Formula Grants	Eastern Connecticut Workforce Investment Board, Inc.	17.278	11000-DOL-4000-12212	-	26,195
Total WIOA Cluster				-	499,071
Total U.S. Department of Labor				-	552,528
Corporation for National and Community Service:					
AmeriCorps Retired Senior Volunteer Program (RSVP)	Direct	94.002	N/A	-	37,784
AmeriCorps Retired Senior Volunteer Program (RSVP)	Direct	94.002	N/A	-	174,241
Total AmeriCorps Retired Senior Volunteer Program (RSVP)				-	212,025
U.S. Department of Homeland Security:					
Emergency Food and Shelter National Board Program	United Way of Southeastern Connecticut	97.024	N/A	-	4,483
U.S. Department of the Treasury:					
COVID-19 Coronavirus Relief Fund	United Way of Southeastern Connecticut	21.019	20DOH1001DA	-	23,385
Emergency Rental Assistance (ERA 1) Program and Emergency Rental Assistance (ERA 2) Program	Connecticut Department of Housing	21.023	21DOH0501CX	-	93,343
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	Connecticut Health and Education Facilities Authority	21.027	OEC00010	-	7,569
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	Connecticut Office of Early Childhood	21.027	OEC00010	-	11,890
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	Connecticut Office of Early Childhood	21.027	OEC00010	-	13,021
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	City of Norwich	21.027	B-21-MC-09-0012	-	41,146
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	Connecticut Department of Mental Health and Addiction Services	21.027	20MHA2101	-	4,148
Total U.S. Department of Treasury				-	194,502
U.S. Department of Justice:					
COVID-19 - Coronavirus Emergency Supplemental Funding Program	Connecticut Coalition to End Homelessness	16.034	20OPM1576AA	-	3,085
Total Expenditures of Federal Awards				<u>\$ 1,467,273</u>	<u>\$ 33,513,403</u>

See Notes to Schedule of Expenditures of Federal Awards.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Notes to Schedule of Expenditures of Federal Awards  
March 31, 2022**

**Note 1 - Basis of presentation**

The accompanying schedule of expenditures of federal awards (the "Schedule") includes the federal award activity of Thames Valley Council for Community Action, Inc. (the "Council") under programs of the federal government for the year ended March 31, 2022. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* ("Uniform Guidance"). Because the Schedule presents only a selected portion of the operations of the Council, it is not intended to and does not present the financial position, changes in net assets, or cash flows of the Council.

**Note 2 - Summary of significant accounting policies**

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance wherein certain types of expenditures are not allowable or are limited as to reimbursement. Pass-through identifying numbers are presented when available.

**Note 3 - Indirect cost rate**

The Council has not elected to use the 10 percent de minimis indirect cost rate as allowed under the Uniform Guidance.

**Note 4 - Other federal assistance**

In connection with the Women, Infants and Children program, TVCCA determines program eligibility and issues vouchers for food benefits to eligible participants. The vouchers are redeemed by the participants at certain vendors approved by the State of Connecticut. TVCCA does not make payments to the participants or the vendors redeeming the vouchers. Although the value of the vouchers is considered federal assistance and is included in the accompanying schedule of expenditures of federal awards under federal assistance listing number 10.557, no revenue or expense has been recognized in TVCCA's consolidated financial statements for the year ended March 31, 2022. The total value of vouchers redeemed as reported by the State of Connecticut totaled \$2,615,641 for the year ended March 31, 2022.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Findings and Questioned Costs  
March 31, 2022**

**I. Summary of Auditor's Results**

Financial Statements

Type of report the auditor issued on whether the financial statements audited were in accordance with GAAP:

Unmodified

Internal control over financial reporting:

Material weakness(es) identified?

\_\_\_\_\_ yes  X  no

Significant deficiencies(ies) identified?

\_\_\_\_\_ yes  X  none reported

Noncompliance material to financial statements noted?

\_\_\_\_\_ yes  X  no

Federal Awards:

Internal control over major programs:

Material weakness(es) identified?

\_\_\_\_\_ yes  X  no

Significant deficiency(ies) identified?

\_\_\_\_\_ yes  X  none reported

Type of auditor's report issued on compliance for major federal programs:

Unmodified

Any audit findings disclosed that are required to be reported in accordance 2 CFR section 200.516(a)?

\_\_\_\_\_ yes  X  no

Major programs:

<u>Federal Assistance Listing Number</u>	<u>Name of Federal Program or Cluster</u>
93.600	Head Start Cluster - Head Start
93.870	Maternal, Infant, and Early Childhood Home Visiting Grant Program
14.267	Continuum of Care

Dollar threshold used to distinguish between Type A and Type B programs: \$1,005,402

Auditee qualified as low-risk auditee?

X  yes \_\_\_\_\_ no

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Findings and Questioned Costs  
March 31, 2022**

II. Financial Statement Findings

None

III. Federal Awards Findings and Questioned Costs

None

Independent Auditor's Report on Compliance for Each Major State Program;  
Report on Internal Control over Compliance; and Report on the Schedule of  
Expenditures of State Financial Assistance Required by the State Single Audit Act

To the Board of Trustees  
Thames Valley Council for Community Action, Inc.

Report on Compliance for Each Major State Program

Opinion on Each Major State Program

We have audited Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the types of compliance requirements described in the Office of Policy and Management's *Compliance Supplement* that could have a direct and material effect on each of Thames Valley Council for Community Action, Inc. and Subsidiary's major state programs for the year ended March 31, 2022. Thames Valley Council for Community Action, Inc. and Subsidiary's major state programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, Thames Valley Council for Community Action, Inc. and Subsidiary complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major state programs for the year ended March 31, 2022.

*Basis for Opinion on Each Major State Program*

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America ("GAAS"); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States; and the State Single Audit Act (C.G.S Section s4-230 to 4-236). Our responsibilities under those standards and the State Single Audit Act are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Thames Valley Council for Community Action, Inc. and Subsidiary and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the compliance requirements referred to above.

*Responsibilities of Management for Compliance*

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules and provisions of contracts or grant agreements applicable to Thames Valley Council for Community Action, Inc. and Subsidiary's state programs.

### *Auditor's Responsibilities for the Audit of Compliance*

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Thames Valley Council for Community Action, Inc. and Subsidiary's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the State Single Audit will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the requirements of each major state program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the State Single Audit Act, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding Thames Valley Council for Community Action, Inc. and Subsidiary's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the State Single Audit Act, but not for the purpose of expressing an opinion on the effectiveness of Thames Valley Council for Community Action, Inc. and Subsidiary's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

### Report on Internal Control over Compliance

*A deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a state program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a state program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a state program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the State Single Audit Act. Accordingly, this report is not suitable for any other purpose.

Report on the Schedule of Expenditures of State Financial Assistance Required by the Uniform Guidance

We have audited the financial statements of as of and for the year ended March 31, 2022, and have issued our report thereon dated August 24, 2022 which contained an unmodified opinion on those financial statements. Our audit was performed for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of state financial assistance is presented for purposes of additional analysis as required by the State Single Audit Act and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the schedule of expenditures of state financial assistance is fairly stated in all material respects in relation to the financial statements as a whole.

*CohnReznick LLP*

Hartford, Connecticut  
August 24, 2022

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Expenditures of State Financial Assistance  
Year Ended March 31, 2022**

State Grantor/Pass-Through Grantor/Program Title	State Grant Program CORE-CT Number	Expenditures Passed Through to Subrecipients	Expenditures
Office of Early Childhood:			
Head Start Services Grant Program and Head Start Innovative Enhancement	11000-OEC64840-16101	\$ -	\$ 31,169
Head Start Services Grant Program and Head Start Innovative Enhancement	11000-OEC64840-16101	-	83,515
Head Start Services Grant Program and Head Start Innovative Enhancement	11000-OEC64840-16101	-	87,518
Head Start Services Grant Program and Head Start Innovative Enhancement	11000-OEC64840-16101	-	199,249
Total Head Start Services Grant Program and Head Start Innovative Enhancement		-	401,451
Nuturing Families Network	11000-OEC64860-12603-83007	272,054	319,366
Child Daycare (CDC)	11000-OEC64840-16274-83012	791,617	3,303,031
Child Daycare - Intercept	11000-OEC64840-16274-83012	-	57,357
Total Child Daycare (CDC)		791,617	3,360,388
School Readiness in Priority School Districts	11000-OEC64840-16274-83014	-	7,830
Passed through Norwich Public Schools:			
School Readiness in Priority School Districts	11000-OEC64840-16274-83014		164,752
School Readiness in Priority School Districts	11000-OEC64840-16274-83014	-	284,412
Passed through LEARN Regional Education Services			
School Readiness in Priority School Districts	11000-OEC64840-16274-83014	-	280,756
School Readiness in Priority School Districts	11000-OEC64840-16274-83014	-	383,124
Total School Readiness in Priority School Districts		-	1,120,874
Passed through Griswold Public Schools			
School Readiness in Competitive Grant Municipalities	11000-OEC64840-16274-83013		63,015
School Readiness in Competitive Grant Municipalities	11000-OEC64840-16274-83013	-	100,363
Total School Readiness in Competitive Grant Municipalities		-	163,378
Passed through Norwich Public Schools			
School Readiness Quality Enhancement	11000-OEC64845-16158	-	4,653
Passed through LEARN Regional Education Services			
School Readiness Quality Enhancement	11000-OEC64845-16158	-	3,381
Passed through Griswold Public Schools			
School Readiness Quality Enhancement	11000-OEC64845-16158	-	909
Total School Readiness Quality Enhancement		-	8,943
Department of Social Services:			
Hispanic Programs (HHD)	11000-DSS60000-16118	-	8,556
Human Services Infrastructure (HSI)	11000-DSS60000-16174	-	223,459
Department of Labor:			
Passed through Eastern Connecticut Workforce Investment Board, Inc. Manufacturing Pipeline Initiative	11000-DOL-40000-12597	-	119,477
Jobs First Employment Services	11000-DOL40000-12212	301,391	805,777

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Expenditures of State Financial Assistance  
Year Ended March 31, 2022**

State Grantor/Pass-Through Grantor/Program Title	State Grant Program CORE-CT Number	Expenditures Passed Through to Subrecipients	Expenditures
Department of Mental Health and Addiction Services:			
Housing Supports and Services	11000-MHA53000-12035	-	36,656
Housing Supports and Services	11000-MHA53000-12035	-	97,594
Total Housing Supports and Services		-	134,250
Department of Housing:			
Shelter Diversion/Rapid Rehousing	11000-DOH46920-16149-1200907	-	185,909
Shelter Diversion/Rapid Rehousing	11000-DOH46920-16149-1200904	-	193,087
Shelter Diversion/Rapid Rehousing	11000-DOH46920-16149-1200904	-	116,867
Total Shelter Diversion/Rapid Rehousing		-	495,863
Coordinated Access	11000-DOH46920-16149-1200906	-	7,533
Emergency Shelter Services (ESS)	11000-DOH46920-16149-1200901	-	4,596
Department of Aging and Disability Services:			
Passed through Senior Resources Agency on Aging			
Areas Agencies on Aging - Elderly Nutrition & Discretionary	11000-SDR63901-16278-10105	-	197,357
Areas Agencies on Aging - Federal Title III Match	11000-SDR63901-16260-10604	-	21,813
Areas Agencies on Aging - Federal Title III Match	11000-SDR63901-16260-10603	-	464
Total Area Agencies on Aging		-	219,634
Total Schedule of State Awards		\$ 1,365,062	\$ 7,393,545

See Note to Schedule of Expenditures of State Financial Assistance.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Note to Schedule of Expenditures of State Financial Assistance  
March 31, 2022**

The accompanying schedule of expenditures of state financial assistance includes state grant activity of Thames Valley Council for Community Action, Inc. under programs of the State of Connecticut for the fiscal year ended March 31, 2022. Various departments and agencies of the State of Connecticut have provided financial assistance through grants and other authorizations in accordance with the General Statutes of the State of Connecticut. These financial assistance programs fund several programs including education, elderly, energy, employment training, housing and shelter, and other services.

**Note 1 - Summary of significant accounting policies**

The accounting policies of Thames Valley Council for Community Action, Inc. (the "Council") conform to accounting principles generally accepted in the United States of America as applicable to not-for-profit organizations.

The information in the schedule of expenditures of state financial assistance is presented based upon regulations established by the State of Connecticut, Office of Policy and Management.

**Basis of accounting**

The expenditures reported on the schedule of expenditures of state financial assistance are reported on the accrual basis of accounting. In accordance with Section 4-236-22 of the Regulations to the State Single Audit Act, certain grants are not dependent on expenditure activity and, accordingly, are considered to be expended in the fiscal year of receipt. These grant program receipts are reflected in the expenditures column of the schedule of expenditures of state financial assistance.

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Findings and Questioned Costs  
March 31, 2022**

**I. Summary of Auditor's Results**

Financial Statements:

Type of auditor's opinion issued:	<u>Unmodified</u>
Internal control over financial reporting:	
Material weakness(es) identified?	_____ yes <u>  X  </u> no
Significant deficiency(ies) identified?	_____ yes <u>  X  </u> none reported
Noncompliance material to financial statements noted?	_____ yes <u>  X  </u> no

State Financial Assistance:

Internal control over major programs:	
Material weakness(es) identified?	_____ yes <u>  X  </u> no
Significant deficiency(ies) identified?	_____ yes <u>  X  </u> none reported

Type of auditor's opinion issued on compliance for major programs:	<u>Unmodified</u>
--	-------------------

Any audit findings disclosed that are required to be reported in accordance with Section 4-236-24 of the Regulations to the State Single Audit Act?	_____ yes <u>  X  </u> no
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The following schedule reflects the major programs included in the audit:

<u>State Grant or Program</u>	<u>State CORE - CT Number</u>	<u>Expenditures</u>
Office of Early Childhood		
Child Day Care (CDC)	11000-OEC64845-16274-83012	\$ 3,360,388
Human Services Infrastructure (HSI)	11000-DSS60000-16174	223,459
Shelter Diversion/Rapid Rehousing	11000-DOH46920-16149-1200907	185,909
Shelter Diversion/Rapid Rehousing	11000-DOH46920-16149-1200904	309,954
Nurturing Families Network	11000-OEC64860-12603-83007	319,366
Dollar threshold used to distinguish between type A and type B programs		<u>\$ 200,000</u>

**Thames Valley Council for Community Action, Inc. and Subsidiary**

**Schedule of Findings and Questioned Costs  
March 31, 2022**

II. Financial Statement Findings

None

III. State Financial Assistance Findings and Questioned Costs

None



**Independent Member of Nexia International**

**[cohnreznick.com](http://cohnreznick.com)**



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

4/4/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Sinclair Insurance Group, Inc. 35 Thorpe Ave Ste 200 Wallingford CT 06492	<b>CONTACT NAME:</b> Natasha Patterson	<b>PHONE (A/C, No, Ext):</b> 203-284-3210	<b>FAX (A/C, No):</b> 203-284-3210
	<b>E-MAIL ADDRESS:</b> npatterson@srfm.com		
<b>INSURED</b> TVCCA Inc. 401 W Thames St, Unit 201 Norwich CT 06360		<b>INSURER(S) AFFORDING COVERAGE</b>	<b>NAIC #</b>
License#: 2328358 TVCCINC-01	<b>INSURER A:</b> Philadelphia Indemnity Ins Co	18058	
	<b>INSURER B:</b> Workers Compensation Trust		
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		
	<b>INSURER F:</b>		

**COVERAGES**

CERTIFICATE NUMBER: 590320567

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			PHPK2395726	4/1/2022	4/1/2023	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			PHPK2395726	4/1/2022	4/1/2023	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			PHUB808513	4/1/2022	4/1/2023	EACH OCCURRENCE	\$ 5,000,000
							AGGREGATE	\$ 5,000,000
								\$
B	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	00915 17	1/1/2022	1/1/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER	
							E.L. EACH ACCIDENT	\$ 2,500,000
							E.L. DISEASE - EA EMPLOYEE	\$ 2,500,000
							E.L. DISEASE - POLICY LIMIT	\$ 2,500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Re: Evidence of Insurance

**CERTIFICATE HOLDER****CANCELLATION**

City of Norwich, Community Development Block Grant  
 Office of Community Development  
 23 Union Street  
 Norwich CT 06360

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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**Internal Revenue Service**

**Department of the Treasury**

**P. O. Box 2508  
Cincinnati, OH 45201**

**Date:**

**JUL 17 2001**  
Thames Valley Council for  
Community Action, Inc.  
One Sylvandale Road  
Jewett City, CT 06351-2220

**Person to Contact:**

Kenneth W. Schmitt

**Toll Free Telephone Number:**

8:00 a.m. to 9:30 p.m. EST

877-829-5500

**Fax Number:**

513-263-3756

**Federal Identification Number:**

06-0806128

Dear Sir or Madam:

This letter is in response to your request for a copy of your organization's determination letter. This letter will take the place of the copy you requested.

Our records indicate that a determination letter issued in April 1995, granted your organization exemption from federal income tax under section 501(c)(3) of the Internal Revenue Code. That letter is still in effect.

Based on information subsequently submitted, we classified your organization as one that is not a private foundation within the meaning of section 509(a) of the Code because it is an organization described in section 509(a)(1).

This classification was based on the assumption that your organization's operations would continue as stated in the application. If your organization's sources of support, or its character, method of operations, or purposes have changed, please let us know so we can consider the effect of the change on the exempt status and foundation status of your organization.

Your organization is required to file Form 990, Return of Organization Exempt from Income Tax, only if its gross receipts each year are normally more than \$25,000. If a return is required, it must be filed by the 15th day of the fifth month after the end of the organization's annual accounting period. The law imposes a penalty of \$20 a day, up to a maximum of \$10,000, when a return is filed late, unless there is reasonable cause for the delay.

All exempt organizations (unless specifically excluded) are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more paid to each employee during a calendar year. Your organization is not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Organizations that are not private foundations are not subject to the excise taxes under Chapter 42 of the Code. However, these organizations are not automatically exempt from other federal excise taxes.

Donors may deduct contributions to your organization as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to your organization or for its use are deductible for federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

Thames Valley Council for Community Action, Inc.  
EIN: 06-0806128

Your organization is not required to file federal income tax returns unless it is subject to the tax on unrelated business income under section 511 of the Code. If your organization is subject to this tax, it must file an income tax return on the Form 990-T, Exempt Organization Business Income Tax Return. In this letter, we are not determining whether any of your organization's present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

The law requires you to make your organization's annual return available for public inspection without charge for three years after the due date of the return. If your organization had a copy of its application for recognition of exemption on July 15, 1987, it is also required to make available for public inspection a copy of the exemption application, any supporting documents and the exemption letter to any individual who requests such documents in person or in writing. You can charge only a reasonable fee for reproduction and actual postage costs for the copied materials. The law does not require you to provide copies of public inspection documents that are widely available, such as by posting them on the Internet (World Wide Web). You may be liable for a penalty of \$20 a day for each day you do not make these documents available for public inspection (up to a maximum of \$10,000 in the case of an annual return).

Because this letter could help resolve any questions about your organization's exempt status and foundation status, you should keep it with the organization's permanent records.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

This letter affirms your organization's exempt status.

Sincerely,



John E. Ricketts, Director, TE/GE  
Customer Account Services

# TVCCA Board of Trustees

## January 2023

### 2022-2023 Officers

Chairman: Tammie Hullivan  
First Vice Chairman: Michael Lampasona  
Second Vice Chairman: Daniel Falkenstein  
Secretary: Crystal Sides  
Treasurer: Bill Eyberse

### GROUP I: Public Officials and Their Representatives

<u>Name</u>	<u>Representative of</u>
Bill Eyberse	City of Norwich
Kathleen D. McCarty	Town of Waterford
Pamela Munro	Town of Salem
Juliette Parker	Town of Groton
Kathleen Peck	Town of Montville
Eleanor Phillips	Town of Colchester
Thomas Sparkman	Town of Lisbon

### GROUP II: Representatives of the Groups to be Served

<u>Name</u>	<u>Representative of</u>
Cindy Beauregard	Norwich Bully Busters
Daniel Falkenstein	Head Start
Tammie Hullivan	Little Learners
Debbie Kievits	United Community & Family Services
Michael Lampasona*	Head Start
Tricia Volpe	Permanent Supportive Housing

### GROUP III: Other Groups and Interests

<u>Name</u>	<u>Representative of</u>
Tracey Holland	Norwich NAACP
Teresa Jackman	Eversource
Audrey Leone	Doherty, Beals & Banks, P.C.
Anthony G. Madeira	Center for Financial Training Atlantic States
Clarence Neal	Veterans Representative
Franca Parra-Polimeni	New London NAACP
Crystal Sides*	Dime Bank

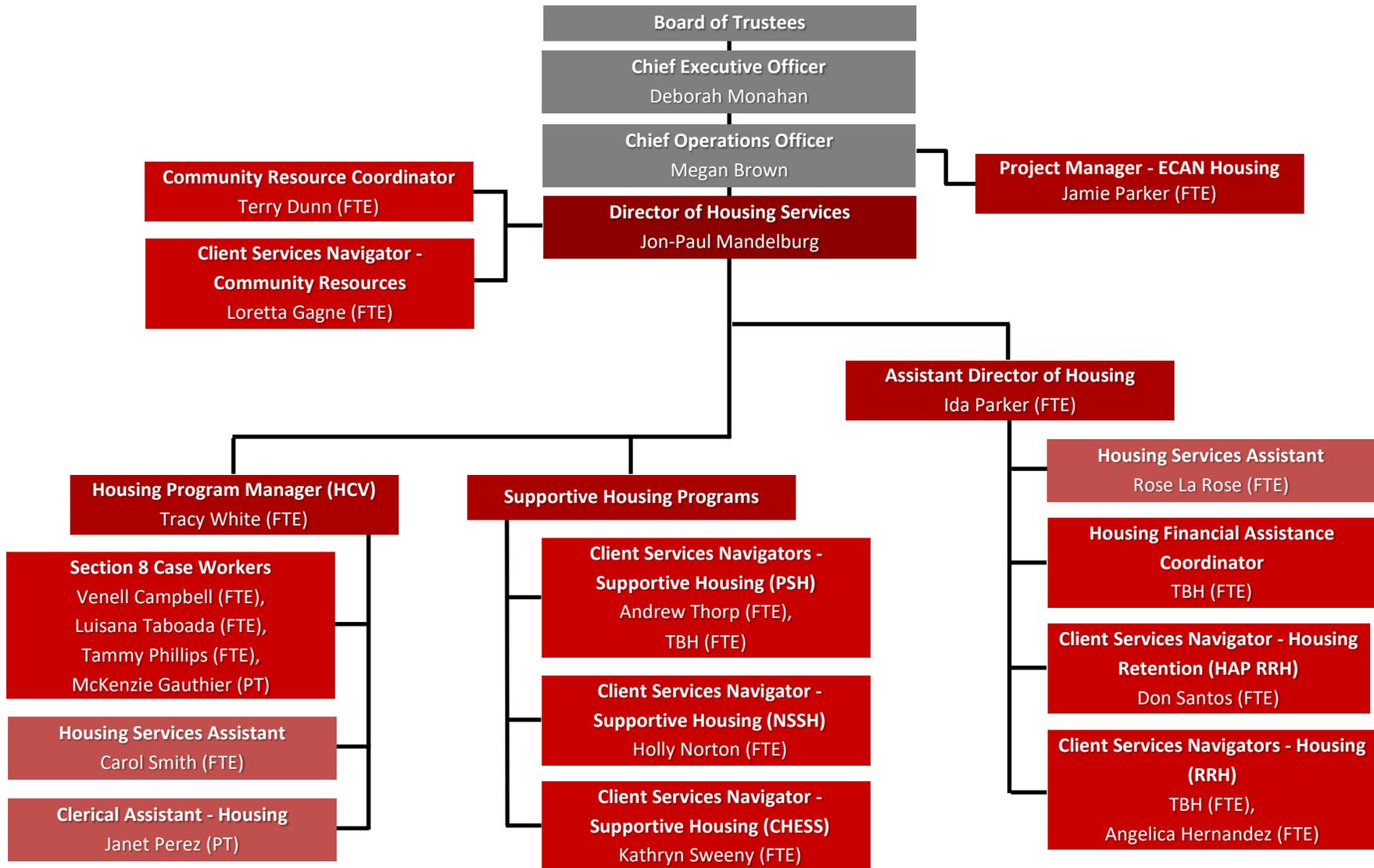
**Group I**  
Bill Eyberse\*  
Juliette Parker  
Kathleen Peck  
Tom Sparkman

### Executive Committee

**Group II**  
Dan Falkenstein\*  
Tammie Hullivan\*  
Debbie Kievits  
Michael Lampasona\*

**Group III**  
Audrey Leone  
Anthony G. Madeira

*\*Officer*



Key:  = Not funded under this program

# Jon-Paul Mandelburg

60 Old Norwich Road Quaker Hill, CT 06375

Phone: 860-367-4107

E-mail: [jp.mandelburg@gmail.com](mailto:jp.mandelburg@gmail.com)

## Education

### BA in Psychology

Columbia University – New York, NY 2003 to 2007

### Diploma (2003)

Norwich Free Academy – Norwich, CT 1999 to 2003

## Experience

### Director of Housing Services June 2017 –Present

Thames Valley Council for Community Action (Norwich, CT)

Overall management in the planning and direction of TVCCA's Housing Department to include Supportive Housing, Rapid Rehousing, and federally and State of CT subsidized housing programs

Oversight and management of multiple grants and budgets funding TVCCA housing programs

Coordination with TVCCA administrative team and various funding sources, as well as serving as the public face of TVCCA Housing Services

### Director of Field Services April 2015-March 2017

Change Inc. (Middletown, CT)

Oversee statewide in home services for clientele with various diagnoses/disabilities, including mental health, acquired brain injury, and elderly populations.

Facilitate training of managerial and direct care staff on company policies and procedures, Connecticut waiver expectations, and CARF mandated topics

Ensure agency accreditation via continuous quality improvement of standardized practices, policy development and ongoing continuing education of employees

### Shift Supervisor July 2010-April 2015

Vista Life Innovations (Madison, CT)

Providing leadership and supervision to on-shift direct service staff while working with intellectually disabled adults

Oversee daily operations of assigned shifts to ensure all programming is being implemented

Interact with students/members, families, and community members to ensure any issues are resolved effectively

Make pertinent decisions as needed with relation to emergency situations

Perform twice yearly internal evaluations interdepartmentally to ensure effective and accurate programming

Work with directors, program managers to enhance program and operation

**Field Manager** June 2013-March 2015  
Change Inc. (Middletown, CT)

Manage direct-care staff working within client homes  
Supervising care and recovery of multiple individuals with diagnosed serious mental illness  
Provide Case Management services to clients in a Community Supports Program  
Safety Committee Chairperson

**Substitute Teacher** January 2009-December 2011  
Vista Life Innovations (Madison, CT)

Instructing students in Kindergarten through 12<sup>th</sup> grade in a wide range of subjects within the public school district of Groton, CT

**Student Support Counselor** November 2009-June 2010  
Vista Life Innovations (Madison, CT)

Support, train and oversee all daily activities within residential and outreach programs  
Role modeling and teaching good social skills, leadership skills, communication skills, conflict resolution, problem solving skills  
Providing transportation to students/members

**Substitute Teacher** August 2007-June 2008  
Norwich Free Academy (Norwich, CT)

Instructed students in grades 9 through 12 in various subjects

## **Certifications/Licenses**

- ▶ Public Services License
- ▶ First Aid CPR AED
- ▶ DDS Medication Administration

# Brian Vanasse

## Summary of qualifications

A highly motivated professional, who has thirty (30) years experience in fund and financial accounting, twenty six (26) of which have been supervisory.

Has the experience and ability to;

- Increase work output at a short notice and to work on several projects concurrently.
- Gather, project and analyze fiscal data and make recommendations and presentations.
- Work under pressure in stressful situations meeting deadlines.
- Conducts positive open communication with all levels of staff and management to promote culture of the workplace.

## Professional experience

1994 - Present Thames Valley Council For Community Action Inc.

**Chief Fiscal Officer 1998-Present** Jewett City, CT. 06351

**Senior Accountant 1994-1998**

- Developed and implemented fiscal operation policies in the Agency.
- Implemented Fixed Asset Control Procedure in my first year to comply with Auditing Standards. This resulted in TVCCA Inc. to produce an unqualified Audit Report for the first time in 30 years.
- Worked directly with financial Institutions to establish lines of credit.
- Directed staff to reconcile bank statements on the computer instead of manually, this resulted in fiscal department to operate more efficiently.
- Ability to work on many projects at a time in a deadline driven environment.
- On going knowledge of Federal & State Single Act requirements.
- Supervise fiscal department staff.
- Evaluated, recommended and implemented new accounting software to take TVCCA into the next millenium.

1986 – 1994 Lanza Smith & Company, Certified Public Accountants  
New London, CT. 06320

**Senior Accountant**

- Responsible for all phases of business engagements.
- Prepared and analyzed corporate financial statements in accordance with Generally Accepted Accounting Principles.
- Prepared Tax Returns for payroll, pension, profit sharing, corporate and individuals.
- Supervised, trained and reviewed staff on various Accounting matters.

## Education

1979 – 1981 Rhode Island Junior College Warwick, R.I.

A.S.,Accounting

1981- 1983 University of Connecticut Storrs, CT.

Major: Accounting

1986- 1990 University of New Haven New Haven, CT

Major: Accounting

## References

Available upon request

EXHIBIT 2 Insurance/Bond/Worker's Compensation

- State whether or not the agency has liability insurance coverage, in what amount and with what insuring agency.
- State whether or not the agency pays all payroll taxes and worker's compensation as required by Federal and State Law.
- State whether or not the agency has fidelity bond coverage for principal staff who handle the agency's accounts, in what amount and with what insuring agency.
- Provide a copy of your current insurance certificate, NOT YOUR POLICY.

EXHIBIT 3 Non-profit Determination

Non-profit organizations must submit tax-exemption determination letters from the Federal Internal Revenue Service.

EXHIBIT 4 List of Board of Directors

A list of the current board of directors or other governing body of the agency must be submitted. The list must include the name, telephone number, address, occupation or affiliation of each member; and must identify the principal officers of the governing body.

EXHIBIT 5 Organizational Chart

An organizational chart must be provided which describes the agency's administrative framework and staff positions, which indicates where the proposed project will fit into the organizational structure and which identifies any staff positions of shared responsibility.

EXHIBIT 6 Resumes of Chief Program Administrator and Chief Fiscal Officer

EXHIBIT 7 Conflict of Interest Disclosure  
Form attached.

**PART V: CONFLICT OF INTEREST QUESTIONNAIRE**

**COMMUNITY DEVELOPMENT BLOCK GRANT  
CITY OF NORWICH, CONNECTICUT**

**APPLICANT CONFLICT OF INTEREST QUESTIONNAIRE  
2023-2024 PROGRAM YEAR**

Federal, State, and City law prohibits employees and public officials of the City of Norwich from participating on behalf of the City in any transaction in which they have a financial interest. This questionnaire must be completed and submitted by each applicant for Community Development Block Grant (CDBG) funding. The purpose of this questionnaire is to determine if the applicant, or any of the applicant's staff, or any of the applicant's Board of Directors would be in conflict of interest.

1. Is there any member(s) of the applicant's staff or any member(s) of the applicant's Board of Directors or governing body who is or has/have been within one year of the date of this questionnaire (a) a City employee or consultant, or (b) a City Council member, or (c) a member of the Community Development Advisory Committee (CDAC) member?  Yes  No

If yes, please list the name(s) and information requested below:

Name of person	Job Title of person	Indicate City employee, consultant, City Council member, CDAC member or other official (named)

2. Will the CDBG funds requested by the applicant be used to award a subcontract to any individual(s) or business affiliate(s) who is/are currently or has/have been within one year of the date of this questionnaire a City employee, consultant, City Council person or Community Development Advisory Committee member?  Yes  No

If yes, please list the name(s) and information requested below:

Name of person	Job Title of person	Indicate City employee, consultant, City Council member, CDAC member or other official (named)

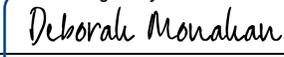
3. Is there any member(s) of the applicant's staff or member(s) of the applicant's Board of Directors or other governing body who are business partners or family members of a City employee, consultant, City Council person, Community Development Advisory Committee member?  Yes  No

If yes, please identify below the City employee, consultant, or Council member with whom each individual has family or business ties.

Name of member	Name of City employee, Consultant, City Council member, CDAC member or other official (named)	Indicate type of tie (Family or Business)	If family, indicate relationship

4. Have you read and understood the HUD regulation regarding conflict of interest, 24 CFR 570.611 (attached)?

Name of Applicant: Thames Valley Council for Community Action, Inc.

Signature of Applicant's Representative 

Title CEO Date 1/18/2023

**HUD REGULATION REGARDING CONFLICT OF INTEREST  
(NOT REQUIRED TO BE SUBMITTED WITH APPLICATION)**

**24 CFR § 570.611 Conflict of interest**

**(a) Applicability** (1) In the procurement of supplies, equipment, construction, and services by recipients and by subrecipients, the conflict of interest provisions in 2 CFR 200.317 and 200.318 shall apply.

(2) In all cases not governed by 2 CFR 200.317 and 200.318, the provisions of this section shall apply. Such cases include the acquisition and disposition of real property and the provision of assistance by the recipient or by its subrecipients to individuals, businesses, and other private entities under eligible activities that authorize such assistance (e.g., rehabilitation, preservation, and other improvements of private properties or facilities pursuant to § 570.202; or grants, loans, and other assistance to businesses, individuals, and other private entities pursuant to § 570.203, 570.204, 570.455, or 570.703(i)).

**(b) Conflicts prohibited.** The general rule is that no persons described in paragraph (c) of this section who exercise or have exercised any functions or responsibilities with respect to CDBG activities assisted under this part, or who are in a position to participate in a decision-making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from a CDBG-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to a CDBG-assisted activity, or with respect to the proceeds of the CDBG-assisted activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter. For the UDAG program, the above restrictions shall apply to all activities that are a part of the