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## Rockland Trust provides \$20.1m financing for Corporation for Independent Living development

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Agawam, MA Corporation for Independent Living (CIL) secured \$20.1 million in financing from Rockland Trust for the development and customized building of 15 group homes across Massachusetts to care for people with intellectual and developmental disabilities or acquired brain injuries.

Furthermore, CIL secured an additional \$8.5 million in financing from Rockland Trust to finance the acquisition, renovation, and construction of community-based homes in partnership with nonprofit service providers. This strategic move allows CIL to work anywhere in the continental United States, marking a major milestone in its goal to become a national leader in disability-focused housing development.

“CIL is helping to create more housing opportunities for vulnerable individuals during a time of significant need,” said David Semenza, commercial banking officer at Rockland Trust. “This is more than just a loan. It is a commitment to building stronger, more inclusive communities for all of our neighbors. We are grateful for this opportunity and proud to support CIL’s mission.”

CIL was founded in 1991 by care service providers who recognized that people and families thrive best when they have a place to call home – and are fully included in the community. Over the years, CIL expanded its mission to also include the development of affordable housing and non-residential properties, below-market financing to non-profit and residential property owners, general contracting, and consulting services. CIL has developed more than 2,700 homes of all types throughout Connecticut, Massachusetts, and four other states, serving over 8,700 people.

“This bond represents the start of a strong new partnership with Rockland Trust,” said Maria Green, CIL’s chief financial officer. “The inclusion of a Debt Service Reserve Fund represents a thoughtful shift in how we approach bond structuring, and we’re grateful to Rockland Trust for their collaboration and commitment to our mission.”

There is significant demand for the services CIL provides. The organization partners with non-physician practitioners to develop licensed community residences. Its group homes are designed to enable individuals with disabilities to live in community-based, non-institutional environments with an appropriate level of staff assistance. This approach creates a stronger sense of belonging and home for the individuals living there.

Each group home within this project will provide a residence for either four or six individuals. The homes will be built in the following Massachusetts towns supporting various non-profit partners: Agawam, Amherst, Chelmsford, Dighton, Easthampton, Framingham, Middleborough, Rehoboth, Scituate, South Hadley, Springfield, Wareham, Williamsburg, and Wilmington.

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