Community Teamwork INC

Building A Better Community Every Day

CTI working to help break cycle of homelessness
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In Memory of Katie O’Brien

In May 2004, six student apprentices of CTI’s Citizen Schools at the Wang Middle School in Lowell were invited to the National Citizen School WOW Convention in Boston—a great opportunity for these middle-school aged kids to meet 200 other Citizen Schools participants from across the country. While there, a small group of them were pulled aside and videotaped, answering the prompt...if you had one minute with the President, what would you say? Amazingly, this video was shown on July 28 at the Democratic National Convention. One of our very own students, Danny, was on the big screen a couple of times, saying he encourages truth from our President and urged environmental responsibility.
Welcome to Community Teamwork, Inc.'s Fiscal Year 2004 Annual Report

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As of the fall 2004, CTI's Board of Directors welcomes Andrea Gauntlett and Gloria Johnson.

Our Mission

The mission of Community Teamwork, Inc. is to assist low-income people to become self-sufficient, to alleviate the effects of poverty, and to assist low-income people in participating in the decisions that affect their lives.
In 2004, Community Teamwork staff and Board members continued to find innovative ways to implement our mission of assisting low-income people to become self-sufficient, to alleviate the effects of poverty, and to assist low income people to participate in the decisions that affect their lives. As advocates, planners, designers of programs, and policy makers, we help people whose voices are often not heard. We also help individuals and families build their lives and dreams. In doing this, we build stronger and more connected communities.

The number of children living in poverty continues to rise, and the gap between what it takes to be self-sufficient and the wages of our families continues to widen. As we enter our 40th year, the knowledge we have gained about the need for continued education and training and its role in becoming and remaining self-sufficient will be evident in our recently completed Four Year Strategic Plan. The role of permanent and affordable housing as a stabilizer for families and individuals will also be evident as well our continued belief that prevention pays off. It is not only cost effective; it is also sound public policy. We know that educating young children saves money in later special education costs, and we know that providing healthy food and nutrition information to pregnant women and young children produces healthier babies and moms.

The theme of next year's national Community Action 40th Anniversary Year is "No Room for Poverty." In our service areas, our 430 strong staff and 24 board members act on this every day. In our planning and operations we continue to believe that we can do better. Throughout this report you will see evidence of our continuing efforts to help people change their lives and you will see our goals for the next four years in our "CTI 2008...Designing our Future" strategic plan report.

This year's initiatives included:

• Internally strengthening the organization by hiring CTI’s first Chief Financial Officer, revising our Human Resource Manual, organizing and refining the role of key management (direct reports to senior managers), and planning for our new tuition reimbursement program and expanded training opportunities for all CTI staff.

• Becoming an Approved IRS VITA (Volunteer Income Tax Assistance) site. CTI volunteers prepared tax returns (at no cost) for low-income individuals and families and increased the Earned Income Tax Credit usage in our area.

• Completing our four-year strategic plan, CTI 2008...Designing our Future.

• Forming the SHIFT Coalition, a new group of non profits, faith-based groups, government agencies, and private sector businesses working together to move families from hotels to permanent housing, establish an early warning system to prevent people in Greater Lowell from becoming homeless, and increase education opportunities and training levels.

• Developing new community partners, both private and public, and surpassing our fiscal year 2004 fund raising goal.

• Completing the first year of Citizen Schools and our expansion to summer programming, participating in a major state legislative victory resulting in rate increases for early education programs, and successfully lobbying for the passage of Early Education for All legislation.

• Continuing the work of Common Ground Development Corporation, a subsidiary of CTI, with approval from the Westford zoning board for construction of 15 new units of affordable rental housing.

As always, CTI staff and Board continued our role of advocating for and helping individuals and families express their concerns to policy makers. This was demonstrated this year in our efforts with other organizations across the
During the past year we have seen a tremendous amount of progress within the agency. The Board of Directors has been watching the management of the agency led by our Executive Director Karen Frederick with great anticipation and extreme satisfaction.

One of the greatest and most important accomplishments has been the strategic planning effort. When Karen first took leadership of CTI, she set as a goal the formulation of a strategic plan that would take the agency into its next 40 years. At the two-day strategic planning session to formulate the plan I was amazed at how many representatives from the community, not directly associated with CTI, were willing to participate to make CTI even better than it is. That participation spoke volumes about the reputation of CTI in the community.

Karen has kept morale high among employees. Many staff members are performing additional duties as a result of a decreased number of employees in the agency. At the same time, the available benefits and programs for clients have increased with an ever-increasing budget. It all means more work is being done with fewer employees!

The Board is proud to say that the ratio of overhead/administration costs to program budgets remains at about 9%. This means that the cost of running the agency is being well controlled, providing maximum benefits to the clients of CTI.

The Board of Directors membership is nearly full. This year we celebrated the 25th anniversary of Cathy Maynard’s service as a Board member! I believe that clearly indicates the level of dedication and commitment of the members of the Board.

The Board of Directors salutes Karen Frederick and her team of dedicated staff for the service being provided to the clients of Community Teamwork, Inc.

Karen Frederick,
Executive Director

Thomas A. Joyce,
President, Board of Directors
Planning & Program Development

**Brian Yates, Director**

The Planning Office welcomed its first new staff in several years, as Peggy Shepard moved from the MIS Department to become the department’s Assistant Director. In addition to managing the agency website, she was the project manager for CTI’s strategic planning process, **CTI 2008...Designing Our Future**. She served as the primary liaison with Jericho Road strategic planning consultants Alta Fleming and Katharine Estes (shown below) and was a major factor in its success. The Assistant Director completed the Information System Survey for the Department of Housing and Community Development, not only on time, but the first one in the state. She helped the Lowell Small Business Assistance Center and YouthBuild Directors obtain $40,563 in computer hardware and software, and funds for their computer labs. The Planning staff and YouthBuild Director applied to HUD for $700,000 for a fourth year of federal funding. Finally, the Assistant Director worked with departments to install the Octopi Data Collection System for client tracking.

The Planning Director served as the lead on all matters concerning the Community Services Block Grant. During the Strategic Planning process, he ensured that the strategic goals could be integrated into future CSGB Work Plans and Community Action Plans. He also completed the CSBG Program Progress Review Reports and the Annual Action Plan. He monitored the Federal Register and other sources for funding and coordinated agency participation in the Lowell Consolidated Plan and the Lowell Continuum of Care for homeless people.

The Director and Assistant Director also participated in the CTI-led SHIFT Coalition that won local homelessness prevention funding from the Department of Transitional Assistance.

**2005 State Budget Update**

The state’s Early Education system was reorganized for greater accountability; the YouthBuild line item was restored to $1.2 million; the Housing Consumer Education Center was funded at $600,000; the Housing Bond Bill, including refunding for the Home Modification Loan Program, passed; the Office of Child Care Services received a $15 million rate increase statewide; and the new Residential Assistance to Families in Transition (RAFT) program was funded at $2 million.

**Financial Services**

**William Reis, Chief Financial Officer**

The Budget Director, Controller, Fiscal Staff and Chief Financial Officer work with senior and key managers at CTI to assure sound financial management of the agency and its programs. The Financial Services staff is also responsible for financial reporting to CTI’s Board of Directors, funding sources, federal and state regulators, and those we serve.

During fiscal year 2004, obtaining the funds needed to provide services to our clients and administer our programs was a continuing challenge. The proportion of total CTI funding provided by the Commonwealth of Massachusetts decreased from 16 percent in fiscal year 2003 to about 11 percent in fiscal year 2004. To offset the decrease, an ambitious and fruitful fundraising campaign helped increase the proportion of CTI’s revenue from private sources from 2 percent in fiscal year 2003 to 8 percent in fiscal year 2004. (See financials chart on page 18.)
Designing Our Future

CTI has continued to meet all its financial obligations through cost containment and prudent program and financial management. Our fiscal year 2004 financial statements and independent auditors' report will likely be available in November 2004.

Human Resources
Thomas Walther, Director

The Human Resources department administers all employment-related activities for CTI. On average, the department receives over 1,000 applications for employment and hires over 100 employees annually. Human Resources also provides employees information about benefits, agency policies and procedures, training programs and employee activities. It also administers an Employee Assistance Program, a confidential, third-party counseling service available to employees free of charge.

Among new initiatives this year, Human Resources introduced a new Pension/401(k) plan with Fidelity Investments; a new Tuition Assistance plan for employees seeking to upgrade their skills for career development; a revised Personnel Policy Manual; and a new self-guided, Employee Orientation PowerPoint presentation developed in conjunction with the Division of Parent Resources and Training.

Management Information Systems (MIS)
Michael Kendrick, Director

The MIS department administers a network with over 250 computer users at 15 regional sites. Our staff of four IT professionals keeps pace with evolving technology and hardware and software upgrades required for staff to perform their duties.

Our network uses state-of-the-art servers for applications, remote access and web hosting and full T-1 connectivity with point-to-point and DSL connections, allowing us to communicate across all areas of the agency. The use of this technology allows us to achieve our mission more effectively and expand resources in other areas.

This year we added an SQL (Structured Query Language) Server to existing CTI network architecture, allowing us to create and manipulate relational databases on all major platforms. For the future, MIS will be implementing wireless Local Area Networking products based on wireless fidelity (wifi) technology.

Community Relations
Sharon Shelton, Coordinator

Community Relations provides central coordination of the agency's press and public relations, agency publications, major events and agency-wide fundraising activities. This past year, the Coordinator worked closely with senior management and staff to increase community awareness of: CTI's mission and programs and their positive impact on strengthening families and community; funding threats to vital services such as housing and child care; and new initiatives to help low-income children, families and individuals achieve self-sufficiency. Community Relations routinely issues press releases, media alerts, and public service announcements; facilitates press conferences; procures multi-media news coverage; and publishes agency news in the quarterly newsletter CTI Ink and on its website.

Community Relations also increased philanthropic support through the agency's Annual Direct Mail campaign, 2nd Annual Carnival Celebration Fundraiser, Employee Workplace Giving program and one on one outreach. This year's fundraising efforts rose from 2% in fiscal 2003 to 8% in fiscal 2004. The Coordinator also managed the agency's major community events including the 5th Annual Leadership Breakfast and the 10th Annual Evening with Local Heroes.
Common Ground
Development Corporation
Steve Joncas, Executive Vice President

**CTI** has been very active in preserving and creating affordable housing in Greater Lowell through the work of its affordable housing development subsidiary, Common Ground Development Corporation (CGDC). CGDC’s Executive Vice President Steve Joncas has been instrumental in the development of the agency’s first major project – the building of 15 new units of affordable housing in Westford in cooperation with the Westford Housing Authority. Following a comprehensive design, siting, due diligence and permitting process this past year, the project is close to beginning construction.

With state and local funding, CGDC assisted CTI in purchasing the building housing CTI’s family shelter (Milly’s Place) at 360 Pawtucket Street, allowing the agency to stabilize shelter costs, and an empty three-decker on Merrimack Street for conversion to a homeless family shelter, replacing the building at 423 Pawtucket Street.

CTI’s Merrimack Valley Housing Services subsidiary also refinanced the mortgage on the 60 unit elderly housing complex in Methuen, Merrimack Valley Apartments, dropping interest rates from 9.25% to 6.20% and generating funds we will use to help CGDC create additional affordable housing in the area. CGDC is also investigating potential projects in Lowell and other towns to increase the supply of affordable units.

"The cumulative impact of the Lowell Small Business Assistance Center on the economy of Lowell and the Merrimack Valley is substantial. In the last three years the Center has assisted in the start or acquisition of 137 businesses, created 260 jobs and generated an estimated $25.5 million in client sales."

– Russ Smith
Director, LSBAC

The Lowell Small Business Assistance Center (LSBAC) is a partnership among Community Teamwork, Inc., the City of Lowell, Division of Planning and Development and Middlesex Community College. Its mission is to provide entrepreneurs from ethnically and economically diverse groups with the education, tools and resources necessary to launch, expand and sustain small businesses and to assist, stabilize and grow existing businesses.

The Center provides a wide range of resources to meet the needs of would-be entrepreneurs including internet and computer access; entrepreneurial education through its Right Start® Program; one-on-one counseling and mentoring; free legal assistance through its partner, the Economic Justice Project of the Mass Bar; and access to micro loans through Accion USA and area banks.

This year the Center served 340 new clients; of those, 48% were minorities or immigrants and 51% were low to low-moderate income. It assisted entrepreneurs in starting 48 businesses, created 82 new jobs and generated an estimated $5.5 million in client sales. It also assisted 19 existing businesses and 8 non-profits on a broad range of business issues. Of the new businesses started last year, 84% have succeeded, a rate far above the national average for such programs.
ONE Lowell Coalition
Victoria Fahlberg, Executive Director

In 2001, the ONE Lowell Coalition was created to meet the challenges of integration resulting from the rising number of immigrants and refugees living in Lowell (Southeast Asian, South American, African and Portuguese). Under the leadership of Executive Director Victoria Fahlberg, ONE Lowell promotes community integration by educating newcomers and advocating for them to have the same access as established residents to social and political opportunities. It facilitates integration and self-sufficiency of newcomers by strengthening civic participation, developing strong leadership in the newcomer community, and increasing access to employment opportunities, education, and services through new community-based partnerships.

In the past year, ONE Lowell has developed a number of vital partnerships: presenting International Arts Days with the American Textile History Museum to create awareness of the new art forms newcomers are bringing to Lowell; increasing access for refugee students whose parents are non-English speakers to education opportunities within the Lowell Public School system; promoting voter registration among low-income, immigrant and refugee residents; creating the Lowell Cambodian-American Voting Project to educate Cambodian-Americans about their civic responsibilities and privileges as citizens; and educating legislators and the public on key issues and challenges facing newcomers.

New Entry Sustainable Farming Project
Hugh Joseph, Director

The NESFP is a partnership of many organizations, including the Tufts University Friedman School of Nutrition Science and Policy, Community Teamwork, Inc., the University of Massachusetts Extension Vegetable Team, Massachusetts Department of Food and Agriculture, USDA Farm Service Agency, community groups, and local farmers.

Its mission is to help immigrants with agricultural backgrounds begin commercial agricultural enterprises in Massachusetts, help small-scale immigrant farmers find farmland, provide training and financial assistance, and teach and promote effective marketing strategies. This year it served nearly 40 farm families on over 41 acres of farmland in Massachusetts and included new farmers from three African and two Latin American countries, as well as Southeast Asian farmers. Several of these farmers participate in CTI's outdoor Farmers' Market held from July through October in downtown Lowell.
Division of Community Services
Lynne Brown-Zunes, Associate Executive Director

The Division of Community Services includes our Senior Corps programs (Foster Grandparent Program, Retired and Senior Volunteer Program, and the Senior Companion Program); the Advocacy Emergency Assistance Program for homelessness prevention; the Volunteer Income Tax Assistance (VITA) program; and CTI’s Farmers Market. The Division also manages two CTI affiliated programs – the Tufts-based New Entry Sustainable Farming Project (NESF) and the ONE Lowell new immigrant services and supports agency (for details, see Subsidiaries and Affiliated Programs).

NEW INITIATIVES

Advocacy Emergency Assistance. CTI’s Advocacy Emergency Assistance program is an important component of the CTI-led SHIFT Coalition partnership of non-profits, faith based groups, government and private sector businesses whose mission is to enhance services to homeless families and families at risk.

With the combined support of Cadence Design Systems of Chelmsford, CTI’s annual Carnival fundraiser, and our partners in the SHIFT Coalition, the Advocacy team of staff and volunteers assisted hundreds of families and individuals:

- Providing ‘small cash’ financial assistance to help individuals and families pay the balance of a security deposit needed to obtain permanent housing; stipends for transportation to work and medical appointments; suitable new clothes for employment interviews or required work uniforms; eyeglasses for children; prescription medications, and much more.

- Advocating with landlords, employers, utilities, public officials and the legal system, when needed, to help individuals and families avoid eviction or foreclosure.

- Leveraging the resources available within the community, especially in collaboration with the SHIFT coalition, to ensure individuals and families the greatest likelihood of overcoming or preventing homelessness.

Volunteer Income Tax Assistance (VITA). In partnership with the Internal Revenue Service and Casey Family Services, CTI opened a Volunteer Tax Assistance Site at our main office on Dutton Street to help people at no charge with basic tax returns, particularly those with low and limited income, individuals with disabilities, non-English speaking and elderly taxpayers.

- Each Saturday during the tax season, IRS trained volunteers, many of whom were CTI employees, prepared 91 federal and state tax returns, resulting in $98,823 in federal returns.

Thank You for Helping My Family

Over the past six years, Ron Steere, a retired long distance driver, has made 257 trips, drove 8,000 miles and provided service to 335 people.

The daughter of one of Ron’s clients writes:

“My father is elderly and was in need of emergency transportation on multiple occasions to and from Boston. Since I live in California, I was unable to provide rides for him. Ron Steere and the Senior Companion Program not only provided the ride but did so in the most caring and compassionate way. I am eternally grateful. Thank you for helping my family.”
• As a VITA site, we also were able to encourage families earning less than $34,000 annually to apply for the Earned Income Tax Credit (EITC), the largest federal anti-poverty program in the country. These efforts resulted in families who qualified receiving $44,182.

Advocacy Corps for Elders (ACE). This initiative, funded by the City of Lowell Community Development Block Grant, connects volunteers with Merrimack Valley Legal Services, Inc. to assist and advocate for low-income elderly who face serious housing and legal problems and are at risk of becoming homeless or displaced.

This year, ACE volunteers helped 91 local seniors in various ways including housing search; application and document preparation; attending legal and housing appointments; and accessing subsidized housing, moving expenses, utility assistance and prescription medication.

DIVISION HIGHLIGHTS

Senior Corps Programs

Senior Corps is a network of programs that tap the experience, skills, and talents of older citizens to meet community needs. In fiscal 2004, these programs enlisted 378 senior volunteers and served 2,395 community members throughout Greater Lowell.

Retired and Senior Volunteer Program (RSVP). RSVP gives people 55 and over a diverse range of volunteer opportunities. During fiscal 2004, 233 RSVP volunteers delivered meals on wheels, assisted in nursing homes and adult day centers, transported and stayed with elderly patients attending hospital and doctor appointments, and many other supportive services.

Foster Grandparents. The Foster Grandparent Program enables Greater Lowell residents 60 years of age and over to help at-risk children and youth with special needs. CTI’s Foster Grandparents typically serve 20 hours a week in schools, hospitals, drug treatment and correctional facilities, and Head Start and child care centers. They help abused or neglected children, troubled teenagers and young mothers, premature infants and children with physical disabilities. This year, they helped 372 children and youth.

Senior Companions. Senior Companions helped 450 physically and medically frail elderly residents and disabled people to live with dignity in their own home by providing them support with everyday tasks such as grocery shopping, bill paying, and house cleaning.

Local elderly have a friend in Nancy Morrell

by DAVID PERRY

Nancy Morrell is 70 years old and helps out at Community Teamwork Inc. three days a week. And then she gets home.

"I failed the LRTA and explained the man's situation," says Morrell, referring to the Lowell Regional Transit Authority. "He said, 'I'm going to get you a seat for the next day."

The program also has added VETS, Volunteer Escort Transportation Service for senior citizens and veterans who need to attend doctors' appointments, therapy sessions and daycare programs.

Farmers' Market

Celebrating its 25th year, CTI’s outdoor Farmers’ Market is open annually from July through October at Lowell City Hall’s JFK Plaza. The market has given Lowell residents of all income levels easy access to fresh fruits and vegetables grown by both local veteran and New Entry Farmers. Through CTI’s WIC program, low-income families received over 4,000 vouchers for use at the market.
Division of Parent Resources and Training
Kimberly Kinsella and Mary Laughlin,
Associate Executive Directors

This Division combines the services of Child Care Search, a Child Care Resource and Referral (CCR&R) Program; the Women Infants and Children (WIC) program, providing nutrition education to new mothers and their babies; the Community Partnerships for Children Program, known as the Children’s Collaborative; and the Family Foundations Network, a parent education program for families with children up to the age of five. The Division served 12,122 people in fiscal 2004.

NEW INITIATIVES

- With a grant from OCCS Child Care Quality Fund, Child Care Search implemented a Literacy and Learning teacher-training program, enabling 50 childcare professionals to improve their understanding of early literacy development.

It also launched the Back-Up Child Care program that enable Massachusetts-based Intel employees to receive up to $800 in reimbursement for emergency and back-up child care expenses. Child Care Search also continued to manage the Intel Family Child Care Network.

- WIC’s Nutrition Education Delivered After School (NEDAS) worked with 250 children each month at ten different sites throughout Lowell allowing them to experience a variety of familiar and new foods including fruits and vegetables, dairy foods, and whole grains, while being taught the benefit of healthy eating and physical activity.

- The Children’s Collaborative Community Partnership Program and the Massachusetts Family Network Program teamed up to connect children with residents of Tewksbury’s Blaire House assisted living facility resulting in a very positive, multigenerational experience that provided a range of activities benefiting everyone.

DIVISION HIGHLIGHTS

Child Care Search. Child Care Search assists parents, child care providers and community groups in selecting and developing quality child care. It serves the Central Middlesex and Metrowest areas, providing child care information and referral services; subsidy management for income-eligible and TANF recipient families; provider training, technical assistance, and quality enhancement; and advocacy and community collaboration.

This past year, 650 parents received child care information and referral services, 1,725 children received subsidized child care and 598 families were referred to other programs; 1,061 child care providers attended trainings sponsored by Child Care Search, for a total of 9,812 hours of training; 140 people attended family child care orientations through Child Care Search; and 520 child care professionals attended conferences sponsored by Child Care Search.

Community Partnerships for Children (CPC). CTI is the lead agency for Community Partnership programs in the five-town consortium of Billerica, Chelmsford, Dracut, Tewksbury and Wilmington, (known as the Children’s Collaborative) and for the communities of Bedford and Wilmington. Funded through grants from the Massachusetts Department of Education, CPC assists working parents of preschool-aged children with tuition assistance and improves child care quality through training and national accreditation support.
In fiscal 2004, the Children's Collaborative enrolled 473 children, delivered provider training to 378 child care providers and referred 210 families to other essential services and programs.

The Division of Parent Resources & Training also subcontracts with several local Community Partnership Programs to provide child care subsidy management and/or consultation.

**Family Foundations Network.** The Family Foundations Network (FFN) provides parent training and education for families with children birth to five. Funded by the Massachusetts Department of Education, the FFN offers play and parent education groups for families in Greater Lowell and collaborates with area social service agencies serving families with young children.

This year 1,770 families participated in Parent Education and Support activities, including 67 workshops and 430 playgroups. Another 473 families were referred to other needed services.

**Women, Infants & Children (WIC).** The WIC Program helps improve the health and nutritional intake of pregnant, breastfeeding and postpartum women, and infants and children up to age of five. Participants receive vouchers redeemable for foods dense in nutrients such as milk, eggs, cheese, fruit juices, cereal and infant formula; nutrition education for better health outcomes; and referrals to other health and social services.

This past year, WIC provided nutrition education and food vouchers to 8,470 clients throughout the Greater Lowell area, 6,490 in Lowell alone, and issued vouchers for fresh locally grown produce at CTI's outdoor Farmers' Market to 4,166 clients.

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Connecting People with Resources
Division of Child and Family Services
James Houlares, Associate Executive Director

Cultivating the strength of families and the development of children are the hallmarks of the Division of Child and Family Services (C&FS) programs, which include Head Start and Early Head Start, Family and Center Based Child Care, Teen Parenting, School Age Programs, Citizen Schools and the Spindle City Corps. This year, its programs served 1,242 children and families living in Greater Lowell.

NEW COLLABORATIONS

The Division’s After School Program joined forces with the national Citizen Schools and the Wang Middle School to bring a unique after-school learning model to Lowell. Through apprenticeships with local volunteer ‘experts’ including computer pros, attorneys, realtors, artisans and experts in many other areas, over 100 middle school-aged students at the Wang have been strengthening their academic knowledge, while learning real world skills, building self-confidence and making connections with their community. At Citizen Schools the ‘expert’ volunteer, called a Citizen Teacher, weekly leads a small group of students called Apprentices in a special skill area. This year 13 small group apprenticeships were completed involving student apprentices in rebuilding and networking computers, quilting, yoga, real estate, earth science, emergency medical technician (EMT) training and veterinary medicine. The Wang student apprentices received special recognition during National Citizen Schools Affiliates Week for greatest improvement in academic test scores of all the affiliates.

The After School Program also launched a second program with the Lowell School Department involving the students at the Pawtucketville Memorial School. The program blends the needs of working parents and students’ academic achievement. Two public school teachers were funded through the Community Learning Center to provide mentoring in both behavior management and curriculum to the school age staff. The results were improved test scores and a commitment to fund a second site this coming year.
DIVISION HIGHLIGHTS

- The Head Start Policy Council expanded membership to include parents from CTI’s Children’s Village and Children’s Corner day care centers, Family Child Care and the Teen Parent Program.

- Health and Nutrition Services worked closely with the City of Lowell and Middlesex Community College on the One Smile At A Time II project, delivering oral screenings and fluoride varnish to all pre-school children, and teaching parent and caregiver modeling of good oral hygiene.

- Head Start and Early Head Start enrolled 99 children with disabilities or special needs service plans and coordinated their services with local school districts.

- The Division implemented the Internal Child Referral system to track and ensure children and their teachers are receiving necessary supports, which range from classroom consultation to behavioral teaching assistance; and the federally mandated National Reporting System requiring that all four and five year old children who are kindergarten eligible be assessed twice annually.

- The Family Foundation Network collaborated with the Division to provide parenting workshops for single, male and female heads of households and Spanish speaking parents.

- Staff professional development continued as a priority as CTI’s nurses received specialized training as Asthma Educators at Massachusetts General Hospital; food service staff received Serv-Safe training and certification; teaching staff continued their education toward either Associate or Bachelor degrees; and five Family Child Care Providers are working toward their National Association for Family Child Care accreditation.

“Against the national trend of middle school students experiencing a 3rd quarter slump, the majority of our Citizen Schools students at the Wang maintained or increased their combined English and math GPAs from 1st to 3rd quarter.”

- Jenny Clark, Citizen Schools Campus Director, Wang Middle School

Children & Families
Division of Property and Energy Services
Mike McDonough, Associate Executive Director

The Division of Property and Energy Services provides low-income families fuel assistance through its Low-Income Home Energy Assistance Program (LIHEAP) and other energy related supports; education and work training for at-risk youth through the YouthBuild program; and comprehensive property management of CTI’s program and affordable housing sites.

DIVISION HIGHLIGHTS

Energy Programs

With housing costs in Massachusetts among the least affordable in the country and with real wages remaining stagnant, an increasing number of families, especially low-income, are becoming ‘shelter’ poor, forcing them to choose which of their ‘basic’ needs they can meet and which they must ignore. The cost of one of these basic needs – heating a home – is at an all time high in our state. During the winter, these costs can have a devastating impact on low-income families and senior citizens.

In response to this crisis, the Division of Property and Energy Services provides assistance to low-income families through programs such as the Low-Income Home Energy Assistance Program (LIHEAP) or Fuel Assistance, as it is more commonly known, and its energy conservation, heating system replacement and appliance management programs.

During the past year the Division:

- Served over 7,629 households in 19 cities and towns throughout Greater Lowell and Middlesex County.
- Provided 291 households with assistance in collaboration with Citizens Energy for purchase of a one-time delivery of up to 175 gallons of heating oil for only half of the retail price per gallon. Thousands of gallons of low-cost heating oil were made available to households this past season.
- Insulated over 200 homes through the Weatherization program.
- Equipped over 600 homes with energy saving devices.
- Installed over 165 new refrigerators through the Appliance Management Program.

Essentials of Life

"People are pushed to make impossible choices of buying necessary prescription medicines or keeping their home warm. Meals are skipped, or nutrition-poor, low-cost foods are substituted for well-balanced diets. Parents must bundle their children in heavy clothing to stay warm indoors. And all of these people struggle to make ends meet."

– Mike McDonough
Associate Executive Director
YouthBuild Program

Many Massachusetts-based companies are looking to technology and training to offset the effects of recession and regain advantage in a global economy. And, while new jobs that offer a living wage are being created, many people are left out of the running. An especially vulnerable group is the nation's undereducated, low-income minority youth. Here in Greater Lowell, unemployment among teens and young adults remains high, continuing the trend of recent years and making prospects for our low-income youth even bleaker.

CTI has responded to this crisis with its YouthBuild program. YouthBuild is a national program that provides educational and economic opportunities to low-income youth, ages 17-24, who need a second chance to complete their education and develop work skills and experience. YouthBuild offers comprehensive group and individualized instruction to help prepare students for the GED exam; and work training to build valuable job skills by constructing and rehabilitating affordable housing in their community.

Highlights

- Trainees rehabilitated several units of affordable housing in partnership with the City of Lowell's Department of Planning and Development.

- Thirteen students graduated from the program, seven entered full time employment and four received their GED.

- A grant from Hewlett Packard has allowed for the development of a state-of-the-art computer lab.

- New partnerships are boosting education and employment potential for trainees: the National Center for Construction Education and Research will provide students additional education in construction, leading to industry recognized certifications plus opportunities for career training in Environmental Technology; JFY Networks in Boston will be providing students certification training and entry-level job placement; and Middlesex Community College's Links program will be offering 'new' students support, placement testing and mentoring leading to college entrance.

- Participants who graduate from the program with a GED are now eligible to receive a $1,800 AmeriCorps education award that can be used at any institution of higher learning.

Property Management

The Property Management Department works with CTI's subsidiary program, Common Ground Development Corporation, to develop and maintain decent and affordable housing for low-income residents throughout the Merrimack Valley. Among the properties it manages are a 60-unit complex for low-income seniors in Methuen, and in Lowell a 9-unit dwelling on Broadway Street and an 8-unit building on Merrimack Street.
Division of Housing and Homeless Services
Eileen Healey, Associate Executive Director

The Division of Housing and Homeless Services administers a variety of housing programs providing low-income families opportunities to establish and maintain quality affordable housing. This year's achievements were, in part, a result of CTI's leadership in establishing the SHIFT (Stabilized Housing for Individuals and Families in Transition) Coalition whose mission is to enhance the delivery of services to homeless families and those at risk of homelessness.

‘Living in a hotel is no way to raise a family’
New group SHIFTs money, resources toward helping to pay rent for those who need assistance

NEW INITIATIVES

SHIFT (Stabilized Housing for Individuals and Families in Transition)

This year, CTI led a local coalition of Greater Lowell non-profits, faith-based groups, businesses and government agencies called SHIFT — Stabilized Housing for Individuals and Families in Transition — to develop a new comprehensive system of preventing family homelessness in our community.

CTI Executive Director Karen Frederick, Associate Executive Director for Housing and Homeless Services Eileen Healey, and Director of the statewide One Family Coalition Sue Beaton, met with the Massachusetts Department of Transitional Assistance Commissioner John Wagner to discuss a pilot program that would allow the use of DTA funds for security deposits, and first and last month rent for homeless families living in motels in the Merrimack Valley. He agreed and as a result, CTI Housing Assistance Program staff have been able to place virtually all of the 42 homeless families in the area into affordable housing. In a related effort, SHIFT and a statewide partnership of housing groups lobbied for and won $2 million for fiscal year 2005 to expand this pilot program. The state has dubbed this expanded program RAFT, Residential Assistance to Families in Transition.

Finally, through SHIFT, CTI has developed and is currently seeking funding for a Homeless Prevention Early Warning System.

DIVISION HIGHLIGHTS

Rental Assistance. This year the Division administered 2,120 Housing Choice Voucher Program subsidies in 42 cities and towns in Merrimack and Essex Counties. The Inspection Department provided 6,466 Housing Quality Inspections for units under this program.

Special Programs. The Division's Family Unification Program provided housing for 94 families, the Mainstream and Designated Housing Program provided housing for 94 disabled individuals, and the Project Based Assistance Program provided 76 units of subsidized housing for disabled veterans and persons with AIDS/HIV.

This year CTI received 114 new Project Based units. 80 units are located in Salem, 4 units in Manchester, 3 units in Lawrence, 8 units in Haverhill, 12 units in Danvers and 7 units in Ipswich. The Project Based units will provide housing assistance to both families and individuals who are low-income, elderly, homeless or victims of domestic violence.
Homeless and Housing Stabilization Program

- The Housing Assistance Program (HAP) provided housing search and homelessness prevention counseling to 339 homeless families, with 184 of the families successfully placed into permanent housing.
- During the last quarter of the fiscal year, funding from the Department of Transitional Assistance previously used to house families in motels was redirected to rapidly re-house homeless families. Under this new initiative, homeless families received partial rental subsidy for up to 12 months. This allowed the HAP staff to successfully re-house 42 of the homeless families living in motels in Greater Lowell. They also procured basic household goods for these families by working with partners in the SHIFT Coalition.
- Milly’s Place and Merrimack House Family Shelters assisted 40 families and placed 14 into permanent housing.
- The Scattered Sites Transitional Apartment Program assisted 31 victims of domestic violence by providing temporary transitional housing and case management services leading families to self-sufficiency and private housing.
- The FEMA program assisted 65 families with rent and mortgage arrearage payments to prevent imminent eviction or foreclosure.
- The Family Self Sufficiency Program helped 55 families move closer to self-sufficiency by providing escrow opportunities for families with increased incomes.

Housing Consumer Education Center. The Housing Consumer Education Center (HCEC) provided housing information, counseling and referrals to 1,836 tenants, homebuyers, homeowners and landlords. This year, the HCEC administered the Get the Lead Out Program, Home Modification Loan Program, First Time Homebuyer Classes, the “Good Tenant” Certificate Program, Foreclosure Prevention Counseling, Predatory Lending Counseling and Tenant/Landlord Housing Workshops.

CTI working to help break cycle of homelessness

“Putting homeless people into motels for months at a time was a good example of tossing money at a problem, but not solving it...Through CTI, a program (SHIFT) was launched to help families transition to permanent units at a fraction of the cost...But more than that, CTI’s goal is early intervention in hopes of reaching a family before they become homeless and to help them get back on their feet.”

– Kendall Wallace, Publisher of The Sun
### Dollars Spent

<table>
<thead>
<tr>
<th>Cities &amp; Towns Served</th>
<th>Division of Child &amp; Family Services</th>
<th>Division of Parent Resources &amp; Training</th>
<th>Division of Community Services</th>
<th>Division of Property &amp; Energy Services</th>
<th>Division of Housing &amp; Homeless Services</th>
<th>Totals for All Divisions</th>
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### Numbers Served

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<th>Cities &amp; Towns Served</th>
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<th>Division of Parent Resources &amp; Training</th>
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</table>

### Revenue by Source

- **Federal**: 77%
- **State**: 11%
- **Private**: 8%
- **City**: 2%
- **Local**: 2%

### Expenses by Division

- **Community Services**: 2%
- **Parent Resources & Training**: 15%
- **Housing & Homeless Services**: 43%
- **Property & Energy Services**: 10%
- **Child & Family Services**: 24%
- **Other**: 6%
W e extend our appreciation to all of CTI's funders and contributors for supporting our mission to alleviate the effects of poverty in the lives of low-income families and individuals. We have made every effort to include all of these financial and funding sources for fiscal year 2004 and apologize for any omissions.

**HOW YOU CAN HELP**

Community Teamwork's direct financial gift option directs your cash, check or credit card gift to our programs, providing us with immediate resources to fill in where government funds fall short.

- You can deliver cash or send check donations to Community Teamwork, Inc., 167 Dutton St., Lowell, MA 01852.
- You can make credit card donations by logging on to our website [www.comteam.org](http://www.comteam.org) and clicking *Donate Now through Network for Good* at the top of our home page.
- Many contributors include their employers' Matching Gift Program information, which can double the size of your gift.
- All of these methods of giving are 100% tax deductible.

You may also contribute through the Community Teamwork Endowment Fund established through the Greater Lowell Community Foundation. Contributions through this fund qualify for maximum deductibility for income, gift, or estate tax purposes, and donors receive a charitable tax deduction in the year the gift is given. You may establish a fund with a one-time gift or with multiple gifts that carry the name of your family or a loved one, or you may establish a charitable gift annuity which offers you a source of tax deferred income, while offering Community Teamwork an annual gift income.

*For more information on any of these methods of giving, please contact Community Relations at (978) 459-0551, ext. 281.*

---

**Funders and Contributors**

Federal Grant Sources
- U.S. Corp. for National & Community Service
- U.S. Department of Agriculture
- U.S. Department of Education
- U.S. Department of Health & Human Services
- U.S. Dept. of Housing & Urban Development
- Federal Emergency Management Administration

Massachusetts Grant Sources
- Department of Education
- Department of Public Health
- Department of Housing & Community Development
- Children's Trust Fund
- Department of Transitional Assistance
- Executive Office of Elder Affairs
- Mass Housing
- Office of Child Care Services

City of Lowell Grant Sources
- Lowell Division of Planning & Development
- Lowell Community Partnership
- Lowell Enterprise Community
- Lowell Public Schools

Other cities and towns
- Medfield Public Schools
- Medway Public Schools
- Sudbury Public Schools
- Wayland Public Schools

Foundations & Funds
- Donahue Charitable Foundation
- Enterprise Community Foundation
- Lowell Kiwanis Foundation
- The Parker Foundation
- The Paul & Phyllis Fireman Charitable Foundation
- The Thibault Foundation
- Vianam Libagnet Fund

Faith-based Groups
- Aldersgate Church, Chelmsford
- Catholic Charities
- Central Congregational Church, Chelmsford
- Christ Church United, Lowell
- Grace Community Church, Chelmsford
- St. Joseph the Worker Shrine, Lowell
- St. Marie's Parish, Lowell
- St. Williams Parish, Tewksbury
- Transfiguration Church, Lowell
- United Methodist Church, Westminster

Businesses & Organizations
- 911 Gallery
- A Belvedere Florist
- Above Average Movers
- Advanced Promotions, Inc.
- Acre Family Day Care
- Allied Office Products
- Altrusa International
- American Legion (Lowell)
- Atlantic Paving, Inc.
- Audio East
- Bankworth
- Ben Phanmali Ins. & Tax Services
- Beship's PCS & Networks
- Best Western Chelmsford
- Bilicura Senior Center
- Boot's Cotton Mill
- Brady Business Forms
- Cadence Design Systems
- Carver Catering Service
- CBE Technologies
- Chelmsford Senior Center
- Chung's Properties, Inc.
- Circle of Friends, Dracut
- Citizens Energy Corp
- Citizens Housing & Planning Assoc.
- Coating Systems, Inc.
- COMECC
- Community Networks Corp
- Community Partnership for Children Council
- Convergent Networks, Inc.
- Cooley Development Corporation
- Courtney Marriott
- Cox Fuel
- CTI's Head Start Parent Policy Council
- Daniel Denis & Company
- Day Associates, Inc.
- Doubletree Hotel
- Dracut Dispatch and Shopping News
- Dracut Senior Center
- East Wing Team, Dracut
- Enterprise Bank & Trust Co.
- Fallon Community Health Plan
- Fleet Bank
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- First Eastern Mortgage
- Foxwoods Resort Casino
- Fred C. Church Insurance
- Friends of Dracut Early Childhood Center (FEDC)
- Gallagher & Cavanaugh, LLP
- Guaranty Residential Lending
- Guardian Ambulance
- Greater Lowell Chamber of Commerce
- Greater Lowell Women's Network
- Greater Merrimack Valley Visitors & Convention Bureau
- Haffner's Service Stations
- Hank Garvey Antiques
- Holiday Inn Tewksbury

Household Goods Recycling Ministry
- Hot Like Fire
- Hunger Homeless Commission
- Intel Corporation
- Jenico Road
- Kaysan
- Kuhl's Department Store
- Knights of Columbus
- Len's Catering & Banquet Facilities
- La Bonheur Ristorante & Cafe
- LeClair Shades and Drapes
- Life Care Center
- Lowell Community Health & Education Center
- Lowell Fruit Company
- Lowell Five Cent Savings
- Lowell General Hospital
- Lowell High School National Honor Society
- Lowell Spinners
- Marchand Oil Company
- Market Basket
- Mass/Bank Charitable Fund
- McDonough Funeral Home
- Merrimack Rug & Linoleum, Inc.
- Merrimack Valley Housing Partnership
- Morgan & Family Trust
- NGD (Massachusetts Electric)
- Northeast Assoc. of Realtors
- One Family Campaign
- Page One Productions
- Pain Dental Center
- Panera Bread
- Patriot Printing
- Prats & Mead Jewelry
- Plan-It Travel
- R&J Haley Trust
- Ricardo's Cafe Trattoria
- Sager Real Estate - Century 21
- Sanss Realty
- Second World
- Sovereign Bank
- Stoneham Bank
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The Club Fitness, Health & Sport Center
Tall Carpet & Flooring
TNT Travel
Tracker Systems, Inc.
Trinity EMS, Inc
Tyco Electronics MA-COM
United Behavioral
Health/Working Solutions
United Way of Mass. Bay
Universal Apart. Rental
Vesper Country Club
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Washington Savings Bank
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Wentworth Skilled Care Center
Winchester Contracting
Zoll Medical Corporation

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Ms. Kathleen Dearborn
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Mr. Raymond DeLorme
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Mr. Frederick Girard
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Ms. Sandra Goulet
Ms. Mary Gouveia
Ms. Kathy Graham
Mr. Edward Grant
Dr. Mary Grant
Ms. Dorcas Grigg-Sailor

Workplace Giving
We are very grateful to our employees who not only serve on the front lines, helping children, families and others affected by poverty, but who give generously through CTI's 30 Club, raffles and in-kind donations.

Ms. Linda Griggs
Mr. Joseph Guthrie
Tom & Janet Hagman
Ms. Evelyn Harris
Ms. Kimberly Hall
Ms. Clare Hamilton
Ms. Penny Hammargren
Ms. Rick Hanson
Ms. Trudy Harris
Mr. Joseph Harper
Ms. Kimberly Hatfield
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Ms. Eileen Healey, Sr.
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Mr. David Kronberg
Ms. Deborah Latond
Ms. Jean LaMarche
Ms. Maureen A. Lambert
Penny & Michael LaMotte
Mr. Henry Landry

Vice President Charlie Georgetti (second from left) of Cadence Design Systems, Chelmsford, MA, and his employees raised over $26,000 for CTI's Advocacy Emergency Assistance homelessness prevention program.
Community Teamwork, Inc.
Carnival Fundraiser For
Homelessness A Great Success

Ms. Susan Landry
Ms. Doris LaPointe
Mr. Robert LaRochelle
Mr. Charles LaRock
Ms. Jean Lasinger
Ms. Mary E. Laughlin
Ms. Barbara LaVelle
Mr. Philip LeDeux
Ms. Jeanne LeGallo
Ms. Janet Leggas
Ms. Sophie Lemontis
Ms. Diane Lema
Peter & Jean Lenox
Ms. Diane Limavang
Ms. Rebecca Lipchitz
Mr. William F. Lipchitz
Mr. Peter Looney
Mr. Alan Lopatkin
Mr. Miguel Lopez
Ms. Juana Lopez-Roman
Vina & Kht Loutrenchay
Dot & Peter Loureibuury
Ms. Pamela Lowden
Mr. Bruce Lowell
Ms. Deborah Luna
Debbie & Richard Lyman
Mr. David Maclaughlin
Mr. James MacLaughlin
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Fred & Cheryl Magnan
Mr. Steven E. Magurn
Ms. Ann Mahon
Ms. Joan Mahoney
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Donna & Richard Main
Ms. Janet Manning
Ms. Susan P. Mara
Mr. Robert Marano
Ms. Anne Marie Martin
Mr. & Mrs. William Martin
William & Kathy Martin
Mr. Kenneth J. Martin
Ms. Shirley Martinez
Jean & Robert Mascia
Ms. Catherine Maynard
Ms. Sharon Maxim-Eno
Mr. Paul Mayotte
Mr. Michael G. McCarthy
Ron & Paula McCabe-Murphy
Ms. Patricia McCoy
Rev. Virginia McDaniell
Mr. Brenda Decomito
Maureen & Heather McDonald
Mr. John McDonough
Mike & Beth McDonough
James & Ruth McGarry
Ms. Jaime McGrath
Ms. Diane McInnis
Ms. Madonna McKenzie
Mr. & Mrs. Paul McKenzie
Audrey & Robert McMahon
Ms. Carole McCorker
Michelle & Brian Meehan
Ms. Elaine Melanson
Ms. Ana Menza
Mr. Armand Merrier
Ms. Brenda Mercer
Mr. Vincent Messing

CTI’s 2nd Annual Carnival Celebration Fundraiser
Our thanks go out to the many CTI employees, community members and local businesses who supported our Caribbean themed 2nd Annual Carnival Fundraiser held April 1st, 2004. Your combined generosity helped our cause reach our goal to raise $80,000 for our Advocacy Emergency Assistance program whose mission is to help prevent homelessness in Greater Lowell.

Mr. Edward O’Mahony
Mr. Dennis O’Hearn
Mr. Kevin O’Reilly, CPA
Ms. Kerrie O’Rourke
Ms. Marie O’Rourke
Mr. Paul O’Toole
Ms. Sylvia Ortiz
Ms. Jeanne Osborne
Vanina Orlik
Mr. Mark Overy
Ms. Lorraine Panagoulopoulos
Mr. Joseph Pasqulate
Kirt & Kartika Patel
Ms. Nancy Peacock & Friends of Ayeur Loft
Mr. John Peccy
Mr. Michael Pelliteri
Ms. Sandra Perera
Ernest & Renia Pereimoller
Ms. Alba Perez
Ms. Margueret Perez
Ms. Kerrie Pharmer

The Srivasan Family
The Stagnone Family
Mr. Jason A. Standley
Ms. Stacey Stanichuk
Rick & Jason Stanichuk
Mr. John Steere
Mr. Corrie St. Helene
Jerry & Ruth Suprenant
Ms. Linda Sugarman
Mr. James Sullivan
Mr. Robert Sullivan
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Catherine M. Tenneson
Lowell Small Business Assistance Center

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In Memory of Katie O’Brien
1958 ~ 2004
Wife, Sister, Teacher, Friend

On February 1, 2004, longtime CTI employee Katie O’Brien lost her battle with cancer. Katie began working with the agency in 1982 as a substitute Recreation Aide in our After School Program. After pursuing her degree, Katie was promoted to Teacher and spent the rest of her career with CTI at Children’s Corner Child Care Center.

Katie touched the lives of hundreds of children and their families over the years. She loved being in the profession — she loved making a difference in people’s lives. For those of us who were fortunate to know her on a more personal level, Katie brought warmth and a sense of humor to all her encounters. She adored her husband, John. She loved her family. She was a giving and caring friend and colleague. We miss her.
CONTACTING CTI

Headquarters
167 Dutton St.
Lowell, MA 01852
(978) 459-0551
FAX: (978) 453-9128
www.comteam.org

Karen N. Frederick
Executive Director

William Lipchitz
Deputy Executive Director

Community Relations
167 Dutton St.
Lowell, MA 01852
(978) 459-0551

Subsidiaries and Affiliated Programs
Common Ground
Development Corporation
167 Dutton St.
Lowell, MA 01852
(978) 459-0551

Lowell Small Business Assistance Center
88 Middle St., 2nd floor
Lowell, MA 01852
(978) 322-8401

One Lowell
9 Central Street
Lowell, MA 01852
(978) 654-6957

New Entry Sustainable Farming Project
9 Central Street
Lowell, MA 01852
(978) 654-6745

Division of Child and Family Services
Administrative Offices
167 Dutton St.
Lowell, MA 01852
(978) 459-0551

Family Connection and Family Child Care System
126 Phoenix Ave.
Lowell, MA 01852
(978) 454-5100

Children's Corner
554 Pawtucket St.
Lowell, MA 01854
(978) 454-3350

Children's Village at the Mill
256 Market St.
Lowell, MA 01852
(978) 453-1490

School Age Program
Spindle City Corps
169 Merrimack St.
Lowell, MA 01852
(978) 654-5080

Citizen Schools
Wang Middle School
365 West Meadow Rd.
Lowell, MA 01854
(978) 821-6380

Division of Parent Resources and Training
Child Care Search
2352 Main St., Suite 102
Concord, MA 01742
1-800-455-8326
(978) 897-6400
(Information & Referral, Subsidy Management, Provider Training)

Bedford Community Partnership
2352 Main Street, Suite 102
Concord, MA 01742
(978) 897-6400, ext. 127

Children's Collaborative
126 Phoenix Ave.
Lowell, MA 01852
(978) 454-5100, Ext. 185

Family Foundation Network
126 Phoenix Ave.
Lowell, MA 01852
(978) 454-5100, Ext. 188

Women, Infants and Children (WIC)
40 Church St.
Lowell, MA 01852
(978) 454-6397

Division of Property and Energy Services
Administrative Offices
517 Moody St.
Lowell, MA 01854
(978) 459-0551
(Fuel Assistance, Burner Repair, Utility and Appliance Management, Weatherization)

YouthBuild
125 Smith St.
Lowell, MA 01851
(978) 446-9803

Merrimack Valley Apartments
20 Calumet Rd.
Methuen, MA 01844
(978) 686-9334

Division of Housing and Homeless Services
Administrative Offices
167 Dutton St.
Lowell, MA 01852
(978) 459-0551
(Housing Assistance Program, Housing Subsidies and Inspections, Housing and Consumer Education Center)

Milly's Place
Family Shelter
360 Pawtucket St.
Lowell, MA 01854
(978) 452-4241

Merrimack House
Family Shelter
423 Pawtucket St.
Lowell, MA 01854
(978) 458-8853

Division of Community Services
Administrative Offices
Advocacy Emergency Assistance, Farmers Market
167 Dutton St.
Lowell, MA 01852
(978) 459-0551

Senior Volunteer Program (RSVP, Foster Grandparents, Senior Companion)
169 Merrimack Street
Lowell, MA 01852
(978) 654-5080

CTI Volunteer Center
169 Merrimack Street
Lowell, MA 01852
(978) 654-5080

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