

COMMUNITY TEAMWORK



Annual Report 2005

40

*Celebrating 40 Years of
Building Communities—
Changing Lives*

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elcome to Community Teamwork's 40th Annual Report

In August 1964, Lyndon Johnson signed a piece of legislation called the Economic Opportunity Act that gave rise to over 1,000 Community Action agencies around the country. This legislation intended to “eliminate the paradox of poverty in the midst of plenty in this Nation by opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity.” In August of 1965, Community Teamwork, Inc. was incorporated to implement this mandate in the City of Lowell and the towns of Billerica, Chelmsford, Dracut, Dunstable, Tewksbury, Tyngsboro, and Westford.

Community Action Agencies were designed to enable low-income people to work together and with their communities to address their needs, to change their lives and to allow their voices to be heard. Programs such as Head Start (the preschool education and family development program), Neighborhood Youth Corps (a jobs and education program for teenagers), and Community Organizing, were some of Community Teamwork's first initiatives in the Greater Lowell area. In this report you will read about Community Teamwork today, and some of the highlights of our programs over the past forty years.

Over these 40 years, the area population and needs have changed. In the 70's women were entering the workforce in large numbers, creating a demand for affordable early education and care programs. By the eighties, homelessness appeared as a major problem (due to drastic cuts in the Federal Section 8 program) and with a new wave of immigration, Lowell became home to the second largest Southeast Asian population in the country. The recession of the 90s deflated the area's overpriced property values, sending more individuals into bankruptcy and causing an increase in abandoned and vacant buildings. By the early 2000s, the majority of CTI's clients, who were not elderly or children, were working, yet not making enough to pay the costs of rent, food, housing, and child care. By 2005, the area's housing and fuel costs reached the most costly in the nation. Newcomers are still coming to the area from different parts of the world, and our baby boom population is beginning to retire. The knowledge of our changing world is reflected in the programs and advocacy work we do. As we have completed the first year of our four-year strategic plan, our one year goals were updated to best provide what our communities need.



Karen Frederick
Executive Director



Tom Joyce
President
Board of Directors



As a large employer, CTI has provided jobs and training. We have educated our own work force (currently 430 strong) as well as program participants. CTI has added to the local economy by payments to local landlords, fuel and utility companies, grocery stores (WIC vouchers) and other providers of goods and services. We have created partnerships, built new units of affordable housing, and are now focused on increasing the earning of our program participants through increased training and education.

Community Action agencies have much to do as we continue the “War on Poverty.” Today, thirty-seven million Americans live below the poverty line. Most adults receiving our services are working but never before has the gap between what they make and the self-sufficiency wage been so wide. New solutions and new strategies are called for, as well as a new commitment to ending poverty in this wealthy nation. At Community Teamwork, we are finding new ways to raise the revenue we need to achieve our mission. In light of reductions in government programs, we are mindful that CTI’s goals must include educating and creating a climate for change, and participating at all levels of policy development. To create the will and climate for change, we also must ensure all of our voices are heard.

We thank our Board of Directors and Head Start Policy Council for their dedication to the mission. We also are grateful to CTI staff and volunteers, our delegation of legislators; the education, business and faith based communities; our local media and many private individuals. We have worked together in new ways to help people, change lives and build stronger communities.

Two handwritten signatures in black ink. The signature on the left is "Karen Frederick" and the signature on the right is "Tom Joyce".



Opposite page: President Lyndon Johnson in the Oval Office, and during his 1965 Tour of Poverty across the country.

Left: CTI's first Executive Director John Mahoney with teachers and children in a Head Start classroom in 1967.

HIGHLIGHTS FROM 40 YEARS



1964



1975



1983



1967



1976

1964

- August 20th, President Johnson signs into law the Economic Opportunity Act.

1965

- August 20th, CTI is incorporated as a non-profit community action agency.
- Launches the Head Start summer program.

1966

- The Neighborhood Youth Corps is launched.
- Three Neighborhood Centers are opened in Lowell and surrounding towns.

1967

- Head Start expands to full year program.
- CTI sponsors Legal Services Program for low-income families.

1968

- CTI begins providing housing services.

1970

- The Concentrated Employment Program finishes its first year with 1,078 job placements.

1974

- The Weatherization Program begins.

1975

- Neighborhood services are consolidated into the Downtown Multi Service Center.

1976

- The Fuel Assistance Program begins.
- Designated a Regional Section 8 Administrator for northern Middlesex and Essex counties.

1977

- CTI's annual budget increases to \$4.5 million.

1978

- 125 homes in Greater Lowell are winterized and 1,300 families receive fuel assistance.

1979

- The outdoor Farmers' Market opens in downtown Lowell.

1980

- CTI moves to its new headquarters at 167 Dutton St., Lowell.
- The Fuel Assistance Program provides over 6,000 households heating oil.

1981

- CTI becomes the largest, single Family Day Care contractor in the state.

- And becomes the first agency to administer all three federal Senior Volunteer Programs.

- Elderly volunteers contribute 194,369 hours of community service.
- Community Action funding becomes channeled through the state via the Community Services Block Grant.

1982

- With HUD funding, CTI constructs 60 units of elderly housing in Methuen.
- Receive award to expand the Fuel Assistance Program to include Waltham, Watertown, Belmont, Lexington and Arlington.

1983

- Milly's Place (formerly Pawtucket House), the first family shelter in the Merrimack Valley, is opened, housing nine families, including 10 adults and 18 children.

1984

- The Women, Infants and Children (WIC) Program begins with 2,200 participants and the Child Care Search Program is started providing referrals to quality care for parents.

1986

- Merrimack House, our second family shelter is opened.

1987

- 956 children of low income families attend child care programs through CTI's Family Life Services.

1988

- Family Life Services provides training to 20 Southeast Asian child care providers.
- CTI opens an Infant/Toddler Center at the Lowell Housing Authority's North Common Village.



1994



2001



1984



1995



2004

1990

- Head Start's Summer Feeding Program prepares 500 meals per day for five sites in Lowell.

1992

- WIC's caseload increases to 4,397 clients.

1993

- The Energy programs repair or replace 800 heating systems for low income households.

1994

- The Center City Farmers' Market opens in downtown Lowell, providing produce and goods from farmers and entrepreneurs.
- Food Stamp Outreach expands to 52 cities and towns.
- First-time Homebuyers Program begins.
- First annual Evening with Local Heroes is celebrated.

1995

- Head Start consolidates its operation by opening a new state of the art facility at Phoenix Ave., Lowell.

1996

- Children's Village at the Mill opens and becomes the first early child care and education center of its kind in downtown Lowell.
- CTI and Middlesex Community College partner with the Enterprise Community and City of Lowell to open the Lowell Small Assistance Center.

1998

- WIC provides more than \$4million in food vouchers and services to Greater Lowell residents.
- The first annual Leadership Breakfast is held as forum for faith, business, education and non-profit leaders.
- Launches its official web site leading the trend toward internet presence.

1999

- CTI assumes management of the Lowell YouthBuild program.
- CTI's annual budget reaches \$38 million.

2000

- The Housing Consumer Education Center is opened offering housing education services to tenants and landlords.
- CTI partners with the Lowell Sun, Catholic Charities and the Salvation Army to run the Sun Santa program.

2001

- 408 Senior Volunteers provided 199,577 hours of community service to Greater Lowell.
- Transitions Family Life Services to the Child and Family Services Division.

2002

- The Advocacy emergency assistance program begins.

2003

- New Property department created to manage CTI's growing need.
- Common Ground Development Corporation is formed to develop affordable housing.

2004

- CTI conducts a Strategic Planning session with 80 community partners under the facilitation of Jericho Road volunteers.
- The agency is restructured into four divisions, with the new Community Resources Division incorporating programs from two smaller divisions.
- The SHIFT (Stabilized Housing for Individuals and Families in Transition) Coalition is created to address homelessness and its prevention.
- Construction on 15 new units of affordable housing in Westford, MA begins.
- CTI's Annual budget reaches \$57 million.



Central Administration

The agency's Central Administration Division provides support and supervision to all agency divisions, subsidiaries and affiliates through program planning and development, human resource and fiscal management, effective use of computer technology, and community relations.

Supporting, Planning, Developing...

Planning & Program Development

From Strategic Plan to Community Action Plan

"CTI's Strategic Plan...2008

Designing Our Future" was coordinated last year by this office and was developed in partnership with a broad group of community stakeholders including families who use our services, staff, and members of the education, human services, faith and business communities.

This plan was transformed into the agency's three-year Community Action Plan, with hundreds of Client Needs Assessment Surveys and other input used to broaden the earlier strategic planning process. For details of both plans, visit www.comteam.org.

As we charted our course for fiscal 2005, we also used CTI's Strategic Plan as our guidepost to seek funding from new sources for new purposes and partnerships envisioned in this four-year planning document.

Planning Highlights

The department secured \$1,140,236 in grants for a broad

range of purposes including youth training, adult education, small business assistance, family shelters, homelessness prevention, affordable housing, child health, emergency housing, food and rental assistance, elder advocacy and community services.

Workforce Development for the 21st Century

In partnership with Middlesex Community College, CTI successfully applied to the Commonwealth Development Corporation for \$124,000 to train 220 CTI employees in workplace topics such as communication skills, customer service, supervisory training, Excel, and workplace Spanish. The classes began in the spring of 2005 and will span the next two years. The Assistant Director worked closely with the Human Resources Director to develop the details of the full program.

Meeting the Needs of Homeless Families

The Planning Office developed a proposal called the Shelter-to-Housing Program for the SHIFT (Stabilized Housing for Individuals

Brian Yates
Planning and Program
Development Director



Right: Members of YouthBuild's 2004 graduating class, and board member Germaine Vigeant-Trudel making an entry on CTI's 40 year timeline during a strategic planning session.



and Families in Transition) Coalition to present to the Massachusetts Department of Transitional Assistance (for details about the Coalition see the Housing and Homeless Services Division section). The Coalition detailed a coordinated system to assist homeless families in transitioning from hotels and motels to permanent housing. The DTA approved the plan as a pilot project for the Lowell area, allowing 42 families to recapture an important part of their lives as they moved into permanent housing. Based on its success in Greater Lowell, the program was implemented statewide.

The Coalition devised a division of labor and system of referrals in which faith-based organizations raise funds for people in need, and refer them to Coalition members who can provide clients with case management services. The non-profits and government agencies dispense these and other funds in a coordinated case management system.

CTI also obtained \$50,000 from the Paul and Phyllis Fireman Foundation to hire a full-time

SHIFT Coalition Coordinator to coordinate interagency efforts and develop a homelessness prevention early warning system to identify families at risk and intervene before homelessness becomes inevitable.

Residential Assistance to Families in Transition (RAFT)

CTI also worked statewide through the Mass. Non Profit Housing Association and the Building Blocks Coalition of homelessness prevention and housing groups to win approval of \$5 million in funding for the Residential Assistance to Families in Transition (RAFT) Program. The RAFT Program provides first and last month's rent and security deposits to enable homeless families to obtain housing; it also provides emergency rent and mortgage payments to help families avoid homelessness through eviction and foreclosure. In fiscal 2005, CTI helped 104 families with RAFT funds.

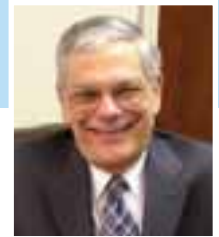
Scholarships

Over the past 11 years, CTI's Spindle City Corps program has

provided summer volunteer and learning opportunities for high school students. These adolescents are involved in meaningful activities that benefit the community such as assisting the Lowell Park Service. High School students receive a stipend for their work and a scholarship award at the end of the summer to be used for post secondary education. This year, we secured \$10,000 from the Youth Scholarships Program of the Department of Housing and Community Development to help fund this program.

YouthBuild ~ Helping At Risk Youth

The Planning Office worked closely with YouthBuild Director Brian Keating to prepare a new application to the Department of Housing and Urban Development (HUD) for \$700,000 in YouthBuild funding for at-risk youth needing education and employment training. CTI had won HUD YouthBuild funding for an unprecedented three years in a row before missing in last year's round. We currently await a determination from HUD. YouthBuild received \$25,000 from



...Responding to Community Needs

the Lowell Workforce Investment Board for \$25,000 for services to Out-of-School Youth. This is the first Department of Labor funding CTI has received for Youth Services since the ending of the Neighborhood Youth Corps two decades ago.

Financial Services

During fiscal year 2005, the financial services staff worked with senior and key managers to develop and update budgets for about 200 program accounts and process almost \$57 million in revenue and expenses. About 72 percent of revenue came from federal funds allocated to CTI by Massachusetts state agencies, most notably the Department of Housing and Community Development, the Executive Office of Health and Human Services, and the Department of Education. An additional 13 percent came directly from federal agencies, primarily the Department of Health and Human Services and the Department of Housing and Urban Development. Other revenue came from direct state funding (4%), the City of Lowell (2%),

and parent fees and other non-governmental sources (8 %).

Initiatives this year included new accounting procedures that enable more timely and complete financial reports to CTI management and the Board of Directors; a competitive procurement for audit services that resulted in the selection of a new CPA firm; and an upgrade of our accounting software to better accommodate our very large database and enable more flexible report design. Completing these initiatives while processing an expanding workload required reallocating tasks among staff and streamlining fiscal procedures, an effort that will continue into fiscal year 2006.

CTI continues to meet all its financial obligations and for each of the past three years has achieved a moderate increase in net assets. These reserves provide a small hedge against the uncertainties of future federal and state funding and a limited opportunity for initiatives that require seed money or matching funds. During fiscal year 2006, we will begin the strategic financial planning needed to complement our four-

year programmatic strategic plan, focusing first on our housing development goals.

Human Resources

CTI provides many economic advantages to the communities it serves, including being one of the area's largest employers with approximately 430 full and part-time professional staff. The Human Resources Department administers all employment-related activities for the agency including posting employment opportunities within the agency, on the Internet and Intranet web sites and local the local media. On average, Human Resources receives over 1,000 applications for employment each year and hires over 100 employees annually. The department is also pro-active in providing employees with information about their benefits, agency policies and procedures, training programs and employee activities.

During the past year, Human Resources has introduced:

- A two-year Workforce Development training program for skill development in a wide variety of interpersonal and technological

Michael Kendrick
MIS Director



Sharon Shelton
Community Relations
Coordinator



Right: Students of CTI's After School Program access CTI's computers and network maintained by our MIS Department; and Jericho Road volunteer Catherine Esty and CTI employees logging their votes on program development priorities during a strategic planning session.



workplace topics;

- Tuition Assistance plan for employees, which provides valuable support for employees striving to upgrade their skills for career development within CTI;
- Distributing the revised Personnel Policy Manual;
- Introducing a new group medical insurance plan for all eligible employees;
- And Implementing the use of the New Employee Orientation, a PowerPoint presentation developed to familiarize new hires with CTI and its programs.

Human Resources is a valuable resource for employees and managers who want to discuss confidential issues, receive guidance and support in dealing with policies and benefit plans, or just want someone to listen. The department also administers an Employee Assistance Program, a third-party counseling service available to employees free of charge who are seeking professional, confidential help with personal issues.

Management Information Systems (MIS)

The MIS department administers a

network with over 250 computer users at 15 separate sites. Our staff of four IT professionals keeps pace with evolving technology and hardware and software upgrades staff require to perform their jobs.

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 into areas where they are needed.

Wireless equipment has been tested and installed on our Local Area Network (LAN) at our agency headquarters in Lowell. MIS will be expanding its use of wireless technology to other locations within the agency in the coming fiscal year.

Community Relations

Community Relations provides central coordination of the agency's press and public relations, publications, events and fundraising activities. This past year, the department routinely issued

press releases, media alerts and public service announcements to increase community awareness of CTI's mission and programs and their positive impact on strengthening families and community. The department also facilitated press conferences, procured news coverage and published agency news in the quarterly newsletter *CTI Ink*, the employee newsletter *CTI Updates*, and published the Annual Report.

This past year, Community Relations also increased philanthropic support through the agency's Annual Direct Mail campaign, 3rd Annual Carnival Celebration Fundraiser, Employee Workplace Giving and outreach to the private sector. The department also managed the agency's major community events including the 6th Annual Leadership Breakfast and the 11th Annual Evening with Local Heroes.



Subsidiaries and Affiliated Programs

CTI has expanded its core services and supports through subsidiary and affiliated programs that help low income and working poor families achieve greater economic self-sufficiency. We are excited by the progress Common Ground Development Corporation has made in developing new, affordable housing in Greater Lowell and the work of the Lowell Small Business Assistance Center in helping low and moderate income, minority and immigrant people successfully own and operate their own businesses.

Housing Development

A Brief History of CTI's Housing Development

CTI started affordable housing development in 1972 with a focus on expanding the base of affordable units across Merrimack Valley. In 1983, CTI sponsored and built a 60 unit Elderly Housing complex in Methuen that is still thriving today. In 2003, CTI purchased a 9 unit affordable housing building at 423 Broadway in Lowell with financing from the Mass. Housing Partnership, while YouthBuild participants built a brand new two-family house on Suffolk Street in partnership with the City of Lowell.

CTI's commitment to affordable housing is shown in its dedicated staff including CGDC Executive Vice-President and CEO Steve Joncas and Housing Development Consultant Tom Galligani who are diligently working to find new opportunities and financing to create more low to moderate income units. CGDC was recently awarded a Production Capacity Grant from the Massachusetts Housing Partnership to supply the pipeline with projects and keep a steady

stream of affordable units available to house needy families.

Common Ground Development Corp. & Community Housing, Inc.

In keeping with the agency's strategic goals, CTI has stepped up its housing development over the past three years to increase the supply of affordable housing in Greater Lowell and preserve units that are now affordable but in danger of being lost.

CTI has created two non-profit subsidiaries to help in this effort: Common Ground Development Corporation (CGDC) and Community Housing, Inc. (CHI). CGDC's mission is to develop new housing for low and moderate income families and individuals, while CHI's purpose is to buy, hold, manage or sell properties that house low and moderate income families or individuals.

CGDC has developed the Stonybrook complex, supporting 15 new units of affordable housing, in Westford through a partnership with the Westford Housing Authority, the Westford Affordable Housing Committee, and the Massachusetts Housing

Partnership (MHP), with five of the apartments for people at 30% of median income or below, five at 50% of median income, and five at 100% of median income. In addition, CGDC has worked with the City of Lowell and state agencies such as CEDAC and MHIC to create three condominium units on Worthen Street that will be available to first time homebuyers at 80% of median income; and to build two duplexes, one on Sagamore Street and the other on Pawtucket Street, which will be owner occupied by someone at 80% of median income and contain a Section 8 rental unit for another family.

Through CGDC, CTI has purchased its Homeless Family Shelter at 360 Pawtucket Street in Lowell, and an abandoned three-decker building at 767 Merrimack Street in Lowell, that has been rehabbed and will house a second homeless family shelter that is currently located at 423 Pawtucket Street. Each building will provide safe and secure housing for six families in transition from being homeless to finding permanent housing. In doing this work, CGDC has cre-



ated benefits for the people who will live in the developed/ rehabbed housing, the communities where the housing is located, and participants in several CTI programs such as YouthBuild, where school dropouts are taught skills in reading, math and house building leading to a GED and often a job in the construction field.

CHI plays a different role in the housing field, as its function is to own and manage property already developed. CHI assists in the acquisition and resale of houses in the Homes for Good Program. The houses were originally sold to qualified buyers at affordable prices and contain a deed rider that maintains their affordability when resold. CHI helps to market the units to the eligible population and facilitate the resale.

The Lowell Small Business Assistance Center

The Lowell Small Business Assistance Center is a program of Community Teamwork, Inc. in partnership with the City of Lowell Division of Planning and Development and Middlesex Community College. Since its

founding in 1998, its mission has been 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 local attorneys and access to micro-loans through Accion USA and area banks.

This year the Center served 280 new clients and provided 1,361 services. Of the clients served, 41% were minorities or immigrants, 51% were low to low-moderate income and 40% were women. We helped entrepreneurs start 42 businesses and created 57 new jobs. Of these businesses, 44% were minority starts and 46% by low income individuals. The Center, in partnership with CTI YouthBuild, launched a youth version of its Right Start© pro-

gram that helps build bridges between the real world of business and the classroom.

The leadership and expertise of the Center was recognized when its Executive Director was invited to join the Massachusetts Small Business Advisory Council that advises the legislature and Governor on issues affecting small business.

The cumulative impact of the Center on the economy of Lowell and the Merrimack Valley continues to grow. In the last four years the Center has assisted in the start or acquisition of 178 new businesses that created 302 jobs. Minorities started 44% of those businesses with 46% by low income people. Minorities started 44% of those businesses with 46% by low income people.

Above (left to right): The Stonybrook housing complex in Westford, MA, during early and final stages of development; and two local businesses that developed their business plans with help from the Lowell Small Business Assistance Center.



Division of Child & Family Services

The Division of Child & Family Services (CFS) is committed to supporting family self-sufficiency by offering nurturing, safe and supportive programs for families with children birth through middle school age. Its programs help low-income families meet their children's educational, social and health needs and encourage parents to participate fully in shaping these programs and services to best meet their needs. In 2005, the Division served nearly 10,000 Greater Lowell children and their families.

Celebrating 40 Years of Head Start

Head Start a Great Success of the War on Poverty

Started in 1965 as a part of President Johnson's War on Poverty, Head Start provides low-income children with a unique pre-school program that promotes cognitive, physical and emotional development. Early Head Start, introduced in 1994, extends these comprehensive services to children birth to three. Today, Head Start serves as a model for early childhood education programs around the world.

CTI launched Head Start in Lowell in 1965 as an eight-week summer program. Today, it combines Head Start and Early Head Start, providing Greater Lowell with a comprehensive array of services that gives children education, health, dental, social and nutritional services year round. CTI's Head Start 'network' gives families choices of care at three Lowell-based facilities and across the community through qualified Family Child Care Providers. This past year Head Start served 523 children and Early Head Start 75 children.

The James Houlares Early Learning Center offers full-day, full-year and part-day, part-year early childhood services for 352 families. Located conveniently from Rt. 495, the Center offers high-quality infant and toddler, pre-school and school-age programming. The Center took a new name this year in honor of retiring Head Start Director James Houlares who, over the course of his 32 year career at CTI, advocated for and implemented vital child education and care programs that touched the lives of thousands of Greater Lowell children and their families.

Children's Village at the Mill offers a small homelike feel to 66 children from birth through five years of age. The Village recently obtained accreditation from the National Association for the Education of Young Children. This prestigious national accreditation represents a seal of high quality.



Children's Corner observed the national Week of the Young Child through extensive activities involving the children, families and the community and held a special dedication of a new, interactive gross-motor room in honor of Katie O'Brien, a twenty-two year teaching veteran who passed away in 2004.

Nutrition for Women, Infants & Children (WIC)

The WIC program supports the health and nutrition of pregnant, breastfeeding and postpartum women and their children up to age five. Families receive vouchers redeemable for healthy foods such as milk, eggs, cheese, cereal and infant formula. The program offers mentoring for breastfeeding moms and workshops on nutrition and healthy eating. In 2005, WIC served 8,329 parents and their children in Greater Lowell. We also are pleased CTI's Susan Brittain received the prestigious WIC Director of the Year award from the Commonwealth of Massachusetts.

After-School Options Engage Youth

CTI's **After-School Program** offers children structured education, social and community service activities during after-school hours. This year, it served 260 children at eight sites throughout Greater Lowell including the Bailey, Greenhalge, McAuliffe, Pawtucketville Memorial and Pyne Arts Schools in Lowell; two classrooms at the Lowell-based James Houlares Early Learning Center; one class at CTI's Discovery Group at the Lowell Boys and Girls Club; and an eighth at Dracut's Greenmont School. In 2006, the program will add three new features including academic training and homework, career exploration and 'success' celebrations.

Citizen Schools is an innovative after-school program for middle school students based on the national Citizen Schools model that pairs highly motivated and skilled adult volunteers with small teams of middle school age children to undertake 'real world' projects that are not only adventurous and educational, but often

produce a much-needed community service. In 2005 the program served 80 students as it marked its second, highly successful year at the Wang Middle School. Students have completed apprenticeships in veterinary medicine; computer science; real estate; abandoned space planning recommendations for the City of Lowell; public art and dance; learning then teaching yoga to younger children; and much more. The program's hands on learning and community involvement help students gain self-confidence and leadership skills. This exciting program will be expanding to the Robinson School in the fall of 2005.

The **Spindle City Corps** celebrated its 11th summer of service this year providing 27 adolescents with purposeful, community-based projects in partnership with the Lowell National Historical Park Service and Lowell's Healthy Summer feeding and nutrition program.



Carla Johnson is a single mother who depends on CTI's School-Age Program to provide safe, educational and nurturing after-school-activities for her three sons. She's shown here in an earlier photo with two of her sons.

"I especially appreciate all the field trips that are organized and the mentoring that is offered to my boys. This program has allowed me to sustain my work schedule and to feel extremely secure about my children's activities. In simpler terms, without CTI's After-School programming, I could not go to work."

Building Community

PARTNERSHIPS, INITIATIVES AND NEW PROGRAMS

A System of Family Child Care Providers

CTI supports a system of 80 Family Child Care providers, with 40 providers supporting families in Greater Lowell and another 40 serving families in the Wakefield area. Family Child Care offers education and care in a 'home atmosphere' for small groups of children of multiple ages. This is ideal for families who wish to have 'siblings' receive care together, at a single location.

Healthy Summer and Summer Feeding Program. CTI is a major partner in the City of Lowell's Healthy Summer Campaign to provide safe, structured activities and nourishing food during the summer months to low-income children throughout the city's neighborhoods. We know that children who get enough to eat and have safe activities to participate in during the summer are less likely to get into trouble and more likely to thrive. During the summer of 2005, we sponsored 7 sites and fed over 18,900 meals to the children at these sites. The Summer Feeding Program is part of the national Summer Food Service Program for Children operated by the U.S. Department of Agriculture.

One Smile at a Time. Oral hygiene is critical to children's overall health. This City of Lowell Oral Health initiative has united CTI, Middlesex Community College Dental Hygiene and Dental Assistant Program, Lowell Community Health Center and

the City of Lowell Health Department to deliver the One Smile at a Time program at locations throughout the City including CTI's Head Start facility. It offers comprehensive and ongoing oral health education to parents and staff; yearly oral screenings to pre-school and school-age children; a fluoride varnish application to participating pre-K and Kindergarten children; sealants to children grades 2-5; and referrals to local community dentists.

The Fatherhood Initiative. Through this initiative the Division engaged fathers and male role models in a variety of Head Start classroom experiences throughout the year. The men and the staff together defined a father-oriented program for the coming year that includes a Father's Support Group at Children's Corner that will offer workshops and discussion groups for single dads.

Thomas Swiger, a single father to daughter Amalia, believes he and his daughter have thrived because of CTI's Head Start program.



"To sum it up in a few words, CTI has given my family a very supportive environment. There are so many struggles I face on a daily basis. A lot of my anxiety is alleviated, knowing that someone is always there if I need help."

One Child, One Family at a Time

Head Start Writing Program.

Literacy is vital to parents working to achieve self-sufficiency. Realizing this, Head Start's Parent Training program expanded its ESOL and GED training this year to include trainings to improve both written and oral communication skills, specifically in the areas of early education and care, through writing, group discussion and activities that helped each parent practice better communication with his or her child's teacher.

Mental Health Advisory

Committee. Low-income children and parents face many difficult social and economic challenges that may contribute to mental health problems in their families. Through its new Mental Health Advisory Committee, the Division is working in close partnership with local hospitals, and counseling and educational agencies to define new approaches and supports for Greater Lowell families in crisis.

Weigh of Life. Childhood obesity threatens the well being of thousands of children in our community.

CTI's WIC program in collaboration with local agencies and Head Start, launched the WIC Weigh of Life program to identify and support young children at risk of obesity. To date, WIC has identified 18% of children enrolled in local programs to be at risk of being or becoming overweight, and through this initiative, is extending nutritional education support to them and their families.

Touching Hearts, Touching

Minds is a training initiative for WIC staff that encourages them to use positive, emotional-based messages when teaching and communicating with parents to better influence behavioral changes in parents' eating patterns and nutritional choices for their families.

Head Start and WIC

Collaboration. The Head Start Collaborative and the Department of Public Health/WIC are collaborating statewide to identify ways to enhance nutritional services and reduce duplication among programs. CTI's Head Start Health and Nutrition Director and the WIC Program Director are active

participants on the statewide committee that will be testing new implementation processes this year.

Below: WOW
Convention in Boston
for middle-school
aged kids.





The Division of Community Resources

The Agency created a new Division of Community Resources this year that combines programs from the former Divisions of Community Services and Parent Resources and Training. The result is a dynamic new division that offers families, seniors, volunteers and immigrants easy access to diverse and essential community-based resources. Among its core programs are Child Care Resource and Referral, the Massachusetts Family Foundations, Community Partnerships for Children, the Volunteer Center and Senior Corps Program, the Farmers' Market and New Entry Sustainable Farming Project, and the ONE Lowell Coalition.

Child Care Search

Working with families, child care providers and community groups, Child Care Search identifies and enhances the pool of available quality child care for the communities of Central Middlesex County and the Metrowest region. In 2005, Child Care Search provided 614 families with information and referrals services, while delivering professional development and skills training to 1,500 child care professionals. For the coming year, Child Care Search is undertaking an intensive self-review to make service delivery to families and providers even more responsive.

The Community Partnerships Program

More commonly referred to as the Children's Collaborative, this program is a CTI-led partnership among the towns of Bedford, Billerica, Chelmsford, Dracut, Tewksbury, Wilmington and the City of Lowell. With funding from the newly formed Massachusetts Department of Early Education and Care, the Children's Collaborative assists working parents of preschool-aged children

with tuition assistance and improves child care quality through professional development training and national accreditation support. This past year, the Children's Collaborative enrolled 146 children in 50 child care facilities. Additionally, over 170 child care professionals participated in Children's Collaborative-sponsored workshops, trainings and college level courses.

The Family Foundations Network

The Family Foundations Network provides parent training and education for families with children from birth to age 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.

The Volunteer Center

CTI's Volunteer Center is a member of the Points of Light Foundation/Volunteer Center National Network. Our membership links us to a national movement that



encourages people to get involved in their communities and helps guarantee that all volunteer experiences are purposeful and meaningful. We are proud of the Senior Corps Program, a mainstay of the Center, and are excited about the future, as we continue to develop and implement new programs.

Volunteer Center Highlights in 2005

Senior Corps Grant Awards – All three of our Senior Corps programs (see below) were refunded for an additional three years.

Volunteer Recognition – We honored our volunteers twice this year, in September with the Annual Volunteer Recognition Luncheon, bestowing the Presidential Service Award to over 300 volunteers; and in April, with our Annual Breakfast of Champions.

Pheasant Lane Mall (Nashua, NH) Gift Wrapping – Scores of volunteers participated in the Mall's Gift Wrapping program, expanding their enjoyment of the season, while raising money for the Senior Corps Program.

Annual Holiday Calendar Raffle – This volunteer-run fundraiser was, again, a huge success, raising over \$3,600 for the Senior Corps Program.

Merrimack Street Training Room – In February, we opened our new training room at the Merrimack Street office. This fully furnished room, including a computer and LCD projector, has become a premiere training spot for CTI and other community organizations.

Senior Corps Programs. CTT's Senior Corps Programs are the cornerstone of our Volunteer Center, providing meaningful volunteer opportunities to older citizens by tapping their experience, skills and talents to meet a variety of community needs. During the past year, 323 senior volunteers served a total of 174,669 hours and provided services to 3,341 community members throughout Greater Lowell. The Senior Corps Program offers three services ~ the Foster Grandparent Program (FGP), the Retired and Senior Volunteer Program (RSVP) and the Senior Companion Program (SCP).

Foster Grandparents help children with special needs at schools, hospitals, and other locations. Whether tutoring younger students, nurturing sick children, or counseling older kids, Foster Grandparents change children's lives by giving them the attention, care and support they need.

RSVP volunteers use their skills and experience to tackle critical social problems in their communities. They help police protect their neighbors, mentor and tutor young people, build houses for the homeless, promote appreciation and understanding of the arts, and give their time to many other activities. RSVP challenges older Americans to answer the call of their neighbors and help solve serious community problems.

Senior Companions give elderly or disabled adults support to help them remain in their own homes. These volunteers help with grocery shopping, answering mail, driving to doctors' appointments and other daily tasks that are essential to maintaining independence. Senior Companions also provide



short periods of relief to primary caregivers such as family members.

Volunteer Income Tax Assistance (VITA) Program.

CTI's VITA program is a partnership among CTI, Casey Family Services and the Internal Revenue Service. Our role is to provide low income people free assistance with basic tax returns and electronic filings. Our volunteers complete significant training required by the IRS to provide high quality and accurate tax services. One of our goals is to ensure that people who qualify receive the Earned Income Tax Credit (EITC). This past season we helped families receive \$50,593 in EITC monies. We also completed 105 tax returns, resulting in \$114,521 in federal returns.

Farmers' Market

Celebrating its 26th year, the Farmers' Market is open every Friday from July through October, offering city residents easy access to fresh fruits and vegetables all grown by local farmers. This past season, the market featured weekly events such as a Children's Day and a Seniors' Day, highlighting

live entertainment, food demonstrations and merchandise discounts. Its quality local produce, festive activities and central location at Lowell City Hall routinely attracts hundreds of people of all ages, income levels and backgrounds.

New Entry Sustainable Farming Project

The NESFP is a partnership among the Tufts University Friedman School of Nutrition Science and Policy, Community Teamwork, Inc., Massachusetts Department of Food and

Agriculture, USDA Farm Service Agency, community groups and local farmers. It helps immigrants with agricultural backgrounds begin and sustain commercial agricultural businesses in Massachusetts, find farmland, and receive technical and marketing training and financial assistance. Among its many accomplishment this year, the NESFP expanded available land and farm equipment for immigrant farmers; launched an immigrant and refugee cooperative, PEAS – People Enhancing Agricultural



Embracing Diversity...



Sustainability; provided year round trainings and conference scholarships; helped create the African Production Cooperative; started two new training farms in Sutton and Dracut, MA; and assisted farmers to enroll in and sell produce at over 14 farmers' markets in eastern Massachusetts.

One Lowell Coalition

Throughout the Merrimack Valley, the City of Lowell is unmatched in its cultural diversity. In the 1990s it experienced a resurgence of immigration that continues

through today. In 2001, One Lowell Coalition was created to help newcomers integrate into their new culture and more successfully access its opportunities for employment, education and community leadership. In the past year, One Lowell has assisted hundreds of newcomers who are African, Brazilian, Cambodian, Laotian, Latino, Portuguese, Southeast Asian and Vietnamese. Its newest program, the School Success for Newcomer-Parents Initiative, designed for Lowell's High School and Middle Schools,

was successful in decreasing the high truancy rates of immigrant children. Working with nearly 100 families, its bi-lingual and bi-cultural staff made over 300 home visits to help families improve the quality of home and school life and break the cycle of truancy. The results were a dramatic 70% improvement in school attendance.



CTI's immigrant and farm-to-market programs help newcomers achieve social integration and economic independence.



Division of Housing and Homeless Services

The Division of Housing and Homeless Services offers 30 programs to help low and moderate income families establish and maintain safe and permanent affordable housing. Among these programs are emergency intervention and transitional housing for victims of domestic violence; homelessness prevention; housing stabilization; rental subsidies; and opportunities for homeownership. Our staff of 50 offer expertise in the many complex aspects of housing and fair housing law, and provide services in English, Spanish, Khmer, Portuguese and Greek. Last year the division served 4,749 individuals and families.

The Housing Consumer Education Center (HCEC) Expands Role

The HCEC is the hub of many housing programs that benefit people living in Greater Lowell, and cities and towns in Northern Middlesex and Essex Counties. Serving over 2,000 clients in fiscal 2005, HCEC staff offered clients their expertise in housing search and emergency housing assistance; Steps to Homeownership classes and counseling for first time homebuyers; rental, mortgage and utility assistance through the Federal Emergency Management Act (FEMA) and the Rental Assistance for Families in Transition (RAFT) programs; the Home Modification Loan Program for families with a disabled member; the Lead Paint Loan program; Foreclosure prevention counseling; Budget counseling; and information on Tenants and Landlords Rights and Responsibilities.

To improve service access for clients, we incorporated additional housing programs into the HCEC including Homes for Good, the SHIFT Coalition, Advocacy and the Fair Housing education program.

Homes for Good. Several families purchased their first homes through the Homes for Good program that facilitates the resale of affordable homes created under two state-sponsored programs. Many of these homes are available for less than their market value to income-eligible buyers who typically are at 80% of area median income. CTI currently manages the re-sale of over 300 Homes for Good properties primarily in Andover, Boxford, Dracut, Gloucester, Lawrence, Lowell, Methuen, Peabody and Tewksbury.

Stabilized Housing for Families in Transition (SHIFT) Coalition.

Under the leadership of CTI, this Coalition was formed in 2004 to unite the faith, government, business, education and human service sectors to find solutions to local and area homelessness. Its structure encourages each 'sector' partner to offer its own unique resources and skills ~ funds and donations, education and counseling, case management, etc. ~ to be combined with those of the other partners. SHIFT demonstrated the

Lorraine Messina, a self-employed painting contractor, sits on the front porch of her new home in Westford, MA, with her daughters Nicole (12) and Meghan (11) and PJ their beloved family cat.



"I've always supported Affordable Housing programs, I just never thought I could qualify. It's opened up my eyes," says Messina. "Without the Homes For Good program and the help and education I received from CTI's Housing education and counseling staff, I would still be renting."

Securing Housing, Creating Homes

benefits of this approach when the legislature issued funds for the Shelter to Housing program this year, enabling CTI housing staff to find homes for 42 families living in motel-based shelters, while other Coalition members delivered their pieces of the solution including material goods to equip these new households, counseling for those traumatized by homelessness, and education and training to secure self-sufficiency. The Coalition's new coordinator has begun the expansion of the Coalition's outreach and is leading its efforts in establishing an Early Warning System to identify and help at risk families before they become homeless.

The Jericho Road Project – Partners for Shelter to Housing Families. Jericho Road (JR) is a faith-based volunteer initiative of the First Parish of Concord, MA. This past year, working in close partnership with CTI housing staff, seven JR volunteers became mentors for as many local homeless families re-housed through the state's Shelter to Housing funds (see above). The volunteers provided

the families training in establishing budgets, setting education goals, improving job search skills and building financial resources.

Rental Assistance for Families in Transition (RAFT). CTI administered RAFT funds to 104 local families who were experiencing temporary financial setbacks and needed one-time financial assistance of up to \$3,000 to help them either keep their housing or secure new housing and avoid homelessness.

Family Shelters. Throughout the year, CTI's two family shelters ~ Milly's Place and Merrimack House ~ assisted 45 homeless families and placed 18 of them into permanent housing. The safe setting and goal-oriented structure of the shelters, combined with partnerships with local agencies, were key to helping these families reach self-sufficiency. Among our valuable partnerships were the YWCA Young Parents Support Program; Horizons For Homeless Children, providing volunteers and donating and equipping play spaces in both shelters; the Massachusetts Behavioral Health Partnership (in conjunction with the

Massachusetts Prevention of Cruelty to Children and For Families through the Department of Public Health) helping families obtain dental care, counseling and access to parenting groups; the Lowell Adult Literacy Program, offering life skills and employment search training, GED preparation, basic computer training and English as a Second Language. The shelter staff also conducted educational workshops and housing search meetings weekly and participated in the Hunger Homeless Commission and the Lowell Wish Project.

Advocacy. Often, low-income individuals, families and the elderly turn to us with needs that can't be met by existing programs or funding source regulations. That's when our Advocacy program steps forward to advocate for 'flexible' funds by fundraising and procuring matching resources from the community. With one staff advocate and several volunteers, Advocacy assisted over 1,400 individuals and families last year to meet many needs including rent and utility assistance (for people not qualified for other programs



or when programs became unavailable), transportation, prescription fees, medical needs and more. Advocacy funds were also used to help house families made homeless by fire and other emergency situations.

Rental Assistance Programs

This past year CTI housing staff assisted 2,202 individuals and families to obtain or sustain safe, affordable housing. All qualifying housing undergoes annual Housing Quality Standards inspection by our trained staff and must be 'rent reasonable.' CTI has been selected by various federal programs to administer housing subsidies because of our capacity to provide additional services such child care, nutrition support and family counseling, as well as our ability to link people to other community resources. Our various rental subsidy programs include the federally funded Housing Choice Voucher Program, Shelter Plus Care, Project Based Assistance, Veterans Assisted Supportive Housing, and state funded programs.

Teamwork Lifts One Family Out of Homelessness

Melanie Fernandez and her three young children confronted the frightening reality of homelessness last year. However, with a network of help from CTI's Housing Assistance Program and Shelter staff, she and her children were eligible to participate in the Shelter to Housing Program, giving them access to financial assistance for permanent housing. Melanie also was able to complete a Medical Assistant Training program and find steady employment at a local health clinic. Though life is hectic with three young children, Melanie is grateful to CTI for giving her the opportunity to build a stable life for her family. Melanie is shown here with her children (left to right) Idalyz, Eddie and Leilianies.



CTI Housing staff conduct annual quality standards inspections of all properties in the rental assistance program.

Offering Stability, Fostering Self-Sufficiency

Right: A single mother and her infant find safety and stability at CTI's family shelter, Milly's Place. Shelter and Housing staff work closely with families and other community programs to help each family regain its independence.





Division of Property and Energy Services

Since the mid 1970s, Community Teamwork, Inc. has been helping low income community members manage the high cost of home heating and gain access to weatherization and conservation programs. Annually, these programs make a tremendous difference in the quality of life for thousands of area residents.

Providing the Essentials...

Last winter's unusually harsh temperatures gave rise to 1,181 emergency requests for fuel assistance in our service area, up 200% from the year before. As the 2005-2006 fuel season begins, we anticipate another year of recording-making demand and a very rough year for the low-income residents of our area. Analysts predict energy costs will rise at least 30 percent for heating oil and possibly as much as 70 percent for natural gas. Our own Secretary of State William Galvin in observing the potential energy crisis aptly noted that, "Some drivers may have some options when it comes to using their cars, but there are no options when it comes to keeping warm. You have to heat your house."

High energy costs hurt our most vulnerable citizens ~ seniors, the disabled, children and single parents living on small or fixed incomes who face the difficult choices of which necessities to buy ~ food, housing, school clothes, prescription medications or fuel. Last year, in partnership with community action agencies statewide, we advocated for the timely release of much needed

emergency funds and expect to work closely with legislators throughout the 2005-2006 energy season to secure the funds needed to keep local families safe and warm in their own homes.

Fuel Assistance, Weatherization and Conservation

Today, the Division of Property and Energy Services assists over 7,600 low income households through the Low Income Home Energy Assistance Program (LIHEAP), or fuel assistance, as it is more commonly known; and energy conservation, heating system replacement and appliance management programs. Our staff works closely with every household to help keep winter heating costs affordable and homes suitability warm; prevent shut-offs by negotiating with utility vendors; ensure emergency fuel deliveries are made, if needed; inform clients of all available energy discounts and energy efficiency options including access to new appliances; and prepare homes to better retain warmth in the winter and cool air in the summer through weatherization.



Three years of surgery, rehabilitation and unemployment plagued Dave Eagan, following a serious job-related injury. Finally, last year when the gas company shut off his service because of inability to pay, Eagan contacted CTI. "The staff helped me right away, calling the company, explaining my situation and asking they restore service immediately, which they did." Since then, CTI has helped Dave replace his 20-year old furnace and weatherize his home, resulting in significant energy savings. Congressman Marty Meehan (at right) recently visited Eagan and his daughter to see the weatherizing process first hand. On the opposite page, we see a technician preparing to blow insulation into the walls. Below, we see a technician monitoring how airtight the home is, pinpointing where to weatherize to prevent heat loss in the winter and cool air loss in the summer.

By providing income support through fuel assistance and energy saving programs, CTI has improved the quality of life for thousands of area residents this past year:

- CTI served over 7,600 households in 19 cities and towns throughout Greater Lowell and Middlesex County.
- In partnership with Citizen's Energy, we provided 241 households the opportunity to receive a one-time delivery of up to 175 gallons of heating oil for half of the retail price per gallon.
- CTI's Weatherization Program insulated over 250 homes.
- Over 650 homes received energy saving devices.
- CTI installed over 177 new refrigerators through its Appliance Management Program

Property Management

To address the need for decent, safe, affordable housing, CTI owns and manages 84 rental units of varying sizes and configurations including a 60-unit senior housing development in Methuen, a nine-family dwelling in Lowell, and our

brand new 15-unit, state-of-the-art housing complex in Westford.

YouthBuild

Through our YouthBuild program, CTI is responding to the dual challenge of building a skilled, educated youth labor force and helping the most *at-risk* youth. YouthBuild is a national program that provides educational and economic opportunities to low-income youth, ages 17-24, who have dropped out of school and need a second chance to complete their education and develop employment skills. YouthBuild helps these 'trainees' develop critical thinking and academic skills through classroom instruction, and obtain practical work experience by building affordable housing in their community.

This year, in addition to our core program, we've focused on partnerships and innovations that give trainees a better chance for success in the real world of work. We've added a new, state-of-the-art computer lab and entrepreneurial workshops. Our partnership with the National Center for Construction Education and

Research trains students for industry certification, expanding their opportunities for employment at major construction firms. In collaboration with MassBank, JFY Networks for Youth and the Eagle Eye Institute, YouthBuild trainees have a chance to launch careers in computer and environmental technologies, financial services, and the emerging 'green' industry. And our partnership with the Links program at Middlesex Community College is helping YouthBuild graduates access full-time college placements.

According to Congressman Marty Meehan, "The Weatherization Assistance Program is this county's longest running, and perhaps most successful, residential energy efficiency program."



Transforming Compassion into Service



Local Heroes

In October, 2005, we celebrated our 12th Annual Evening with Local Heroes, a genuine ‘feel good’ tradition anticipated by the entire community and covered generously in the local media. This event was established in 1994 to recognize individuals, organizations and businesses that have made extraordinary efforts to improve the quality of life for people in Greater Lowell. These are the people and groups who transform compassion into community service and action to help solve our community’s social and economic problems and build our strengths. Local Hero and Marjorie McDermott Honoree Mark Wood, Sr. of Tewksbury, who established Tewksbury’s food pantry, once noted that, “It doesn’t take genius to care for our neighbors and community, it takes hard work and passion.” Above is 2004 Local Hero Lura Smith leading a band of children during the dedication of the Martin Luther King Way in Lowell.

Honor Roll of CTI Local Heroes 1994-2005

1994

Sue Adams
Samuel S. Crayton, Sr.
Helena “Mickey” Crocker
Ed Davis
Ron Dunphy
Bob Lippe
Mary Noon

1995

George and Carol Duncan –
President’s Award
Ruth Ann Sharpe –
Thelma Brown Award
Christopher Mills
Gayle Terani
Kathy Upton
Padoveth Vann

1996

James Milinazzo –
President’s Award
Julia Mullen – Thelma
Brown Award
Drs. John, Jay and Steve
Reichheld
Captain James Guest
James and Paula Good

1997

Michael W. Gallagher –
President’s Award
Barbara Arnold – Thelma
Brown Award
Sr. William Julie Hurley, SND
Michael Ben Ho
Wayne Hayes
Tim Chan Thou
Marge Beall

1998

Richard Rambur and
National Park Service –
President’s Award
Rita O’Brien Dee – Thelma
Brown Award
Lowell Hunger Homeless
Commission
Pat and Fred Brown
Theresa Champagne
John Chemaly
Michael Ortiz
Esther Riopelle
Joanne Souza

1999

Bishop John McNamara –
President’s Award
Shirley Royal – Thelma
Brown Award
Marjorie McDermott
Stephen Gendron
Dr. Mark Levine
Fr. James Robichaud, OMI
Germaine Vigeant-Trudel

2000

Richard K. and Nancy L.
Donahue – President’s
Award
Eva Phasoulas – Thelma
Brown Award
Jim Conlon
Mary J. Bacigalupo
Michael Kendrick
Midge Landry
Ken Buffum and Marie
O’Rourke
Ed and Barbara Flanagan

2001

Lowell Health Department –
President’s Award
Dot Baker – Thelma Brown
Award
John Ogonowski
Donald and Dorothy Ayer
Fr. John Cox, OMI
Joseph Tucker
Eladia Febus Alejandro
Janet Leggat
Barbara Palermo
Rev. Camille Gianaris

2002

Carol C. Clevon –
President’s Award
Beverly Bennett – Marjorie
McDermott Award
Cheryl Callahan
Cadence Design Systems, Inc
Thomas H. Conway, Jr.
David Dumaresq
Pastor David Malone

2003

Massachusetts Electric
Company, Key Span Energy
Delivery – President’s Award
Frederick L. Simon - Marjorie
McDermott Award
U.S. Army Specialist
Mathew Boule
Judi and Frederick Ciampa
Jennifer Golen
Otie Doldt-Harpin
Nick Manolis and John Buote
(Dracut House of Pizza)
Lura M. Smith
Northeast Association
of Realtors

2004

Merrimack Valley Housing
Partnership – President’s
Award
Mark Wood, Sr. – Marjorie
McDermott Award
One Family Campaign
The Philoptochos Society
Transfiguration Church
Fru Nkimheng
Ken and Sandi Cunha
Prema Srinivasan
Attorneys Dan Leahy and
Karen Bolton

2005

Lowell Community Health
Center and Lowell General
Hospital – President’s Award
Portuguese Senior Center at
Portuguese American Club
– Marjorie McDermott
Award
Senator Steven Panagiotakos
Sandi Wilson
Wilfred “Mike” Pearson
William Vrettas



“When you are in service to others,
you forget yourself, you give your
whole self, you’re in a kind of bliss.”
Prema Srinivasan (right),
2004 Local Hero

A Team of Dedicated Volunteers

Community Teamwork, Inc.'s Board of Directors

Over the course of 40 years, hundreds of community members have stepped forward to actively serve on our Board of Directors, with representatives from the public, private and low income sectors of our community. These dedicated and talented individuals have provided leadership and guidance, as we grew from a small agency with three neighborhood centers serving several hundred community members to an agency today providing hundreds of programs, serving nearly 30,000 people and managing an annual budget of \$57 million.

1965 Board of Directors

M. Louise Collins
Arthur P. Cryan
Charles Edgerton
Ethel Eliopoulos
George Flanagan
Douglas J. Fleming
George S. Fletcher
Eugene A. Fitzgerald
Samuel Fraser
John F. Griffin
William Hampton
Oline Hanson
Joseph E. Hardman
Everett M. Harris
Harold Herbert
Max H. Hymen
Vincent A. Jakul
William A. Kealy

Margaret Joy
William B.S. Leong
Rita Licciardo
Katherine M. Martin
Deolinda Mello
William P. Monohan
John Mullen
John J. O'Neill
William Pearson
Wilfred Perron
Irma C. Richardson
Ellen A. Sampson
John Sarantos
Emily Tickell
William S. Vrettas
Joseph Warren
Joseph J. Whelan
George H. Wilkens

2005 Board of Directors

Thomas A. Joyce
President
Rita O'Brien Dee
Vice President
Donald R. Washburn
Treasurer
Germaine Vigeant Trudel
Assistant Treasurer
Marie P. Sweeney
Clerk

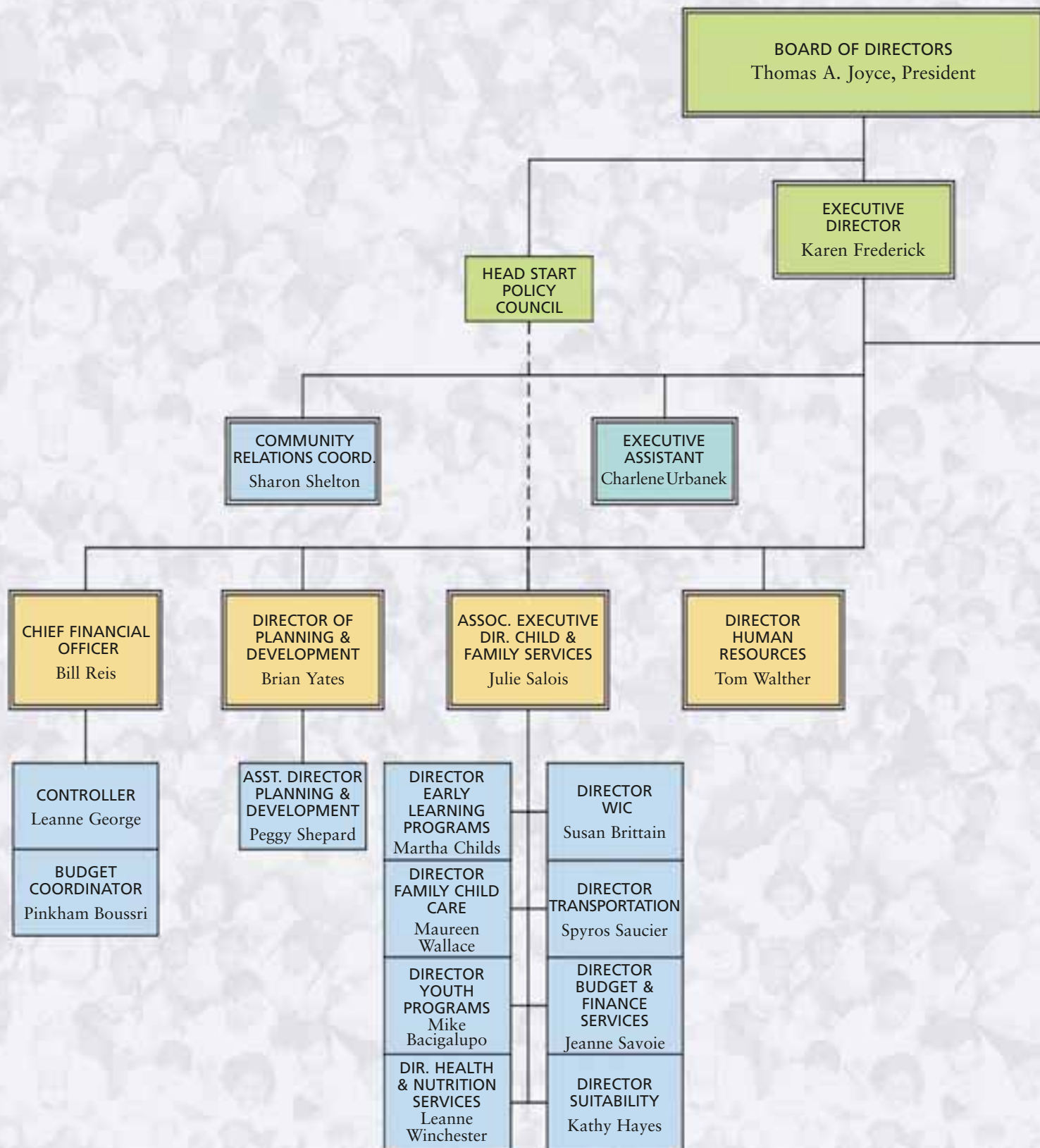
Marty Conway
Thomas Conway, Jr.
Kevin Donovan

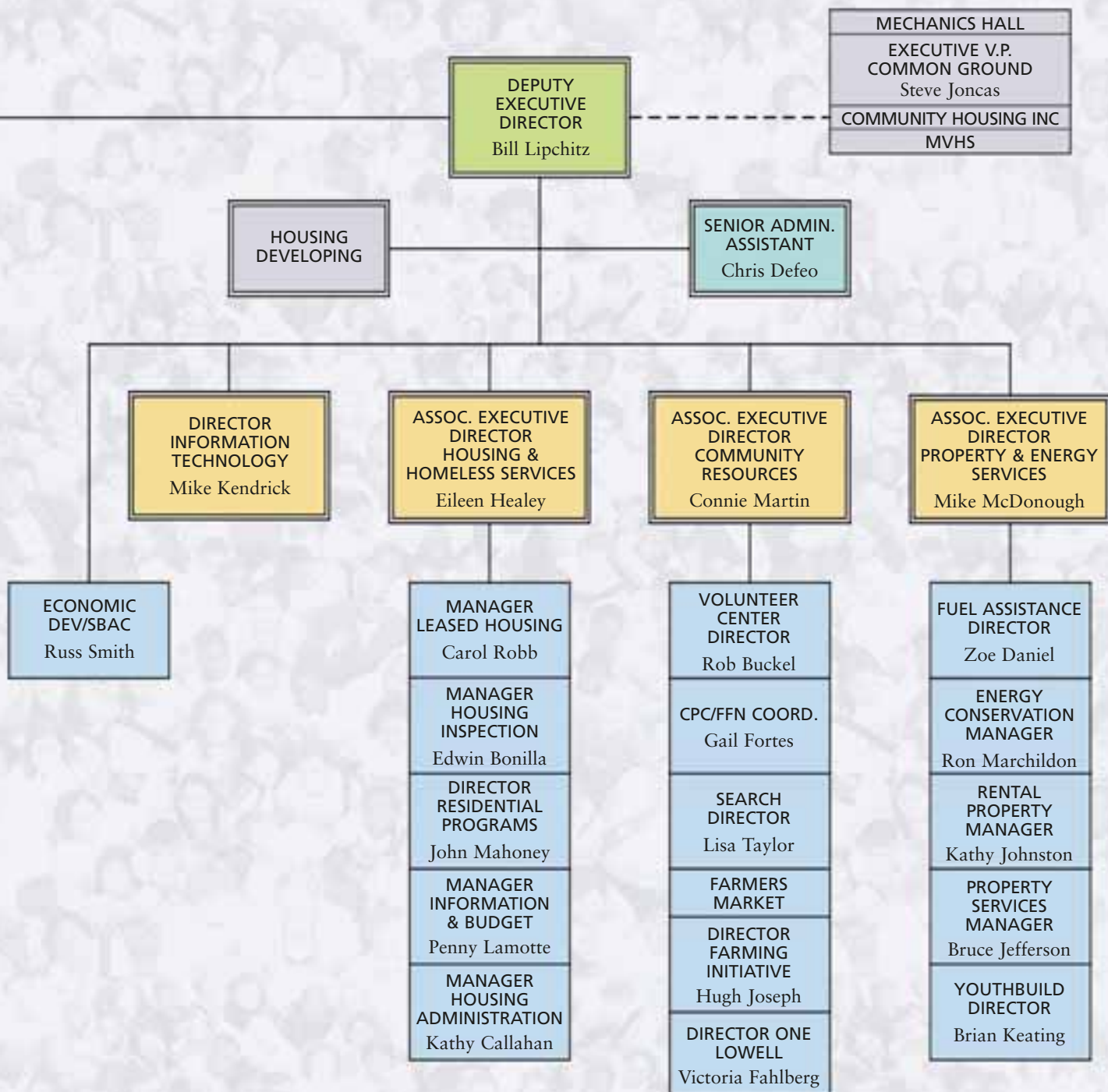
Rodney Elliott
Beth Fox
Andrea Gauntlett
Thirith Hut
Gloria Johnson
Tyler Jones
James Lyons, Jr.
Madonna McKenzie
Catherine Maynard
James Milinazzo
Alma Reeves
Gerald Surprenant
Martin Walsh
Atty. Daniel Wilkins

Front row (left to right): Marie Sweeney, Andrea Gauntlett, Thomas Joyce, Germaine Vigeant-Trudel. Back rows (left to right): James Lyons, Jr., Beth Fox, Donald Washburn, Catherine Maynard, Madonna McKenzie, Gloria Johnson, Tyler Jones, Alma Reeves, Kevin Donovan, Thirith Hut, Martin Walsh, Sheila Och, Marty Conway, Jim Milinazzo.



ORGANIZATIONAL CHART





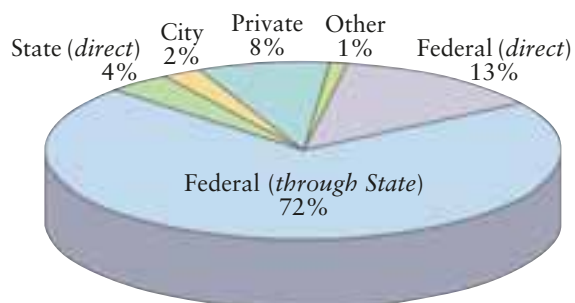
Financials 2005

Dollars Spent

CITIES & TOWNS SERVED	DIVISION OF CHILD & FAMILY SERVICES \$	DIVISION OF COMMUNITY RESOURCES \$	DIVISION OF PROPERTY & ENERGY SERVICES \$	DIVISION OF HOUSING & HOMELESS SERVICES \$	TOTALS FOR ALL DIVISIONS \$
Lowell	\$ 14,543,718	\$ 2,950,107	\$ 3,065,066	\$ 9,265,386	\$ 29,824,277
Billerica	319,438	223,267	317,863	110,887	971,455
Chelmsford	177,527	169,511	236,962	131,201	715,201
Dracut	745,716	284,645	358,304	313,546	1,702,211
Dunstable	9,625	20,322	5,028	0	34,975
Tewksbury	284,133	190,760	259,007	82,395	816,295
Tyngsboro	61,278	21,190	57,440	47,631	187,539
Westford	70,596	423,279	66,303	26,178	586,356
Other Towns	216,417	4,192,502	1,927,847	14,590,719	20,927,485
GRAND TOTALS	\$ 16,428,448	\$ 8,475,583	\$ 6,293,820	\$24,567,943	\$55,765,794

Numbers Served

CITIES & TOWNS SERVED	DIVISION OF CHILD & FAMILY SERVICES	DIVISION OF COMMUNITY RESOURCES	DIVISION OF PROPERTY & ENERGY SERVICES	DIVISION OF HOUSING & HOMELESS SERVICES	TOTALS FOR ALL DIVISIONS
Lowell	7,986	4,276	3,657	2,058	17,977
Billerica	349	315	363	81	1,108
Chelmsford	205	288	236	100	829
Dracut	534	419	450	97	1,500
Dunstable	2	3	9	0	14
Tewksbury	209	157	275	25	666
Tyngsboro	87	39	98	46	270
Westford	76	66	112	37	291
Other Towns	290	681	2,105	2,305	5,381
GRAND TOTALS	9,738	6,244	7,305	4,749	28,036

Revenue by Source**Expenses by Division**

Changing People's Lives Through Giving

Funders and Contributors

We 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 our funding and donation sources for fiscal year 2005 and apologize for any omissions.

How You Can Help

General Donation. Make a donation in your own name to support the programs of Community Teamwork, Inc.

Matching Gift. Make a donation in your own name to support our programs and include your employer's Matching Gift Program information, which can double the size of your gift.

Memorial Gift. Make a donation in memory of someone who has died or who was committed to the crucial work of helping low income people overcome the effects of poverty and become self-sufficient. Community Teamwork, Inc. will send a personalized card acknowledging your gift.

Honor Gift. Make a donation to commemorate a holiday, birthday, wedding, or other special occasion. The special person you honor will receive a card from Community Teamwork, Inc. notifying him or her of your thoughtfulness and generosity.

Endowment Fund. 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.

Sending Your Gift

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 and clicking *Donate Now through Network for Good* at the top of our home page. All of these methods of giving are 100% tax deductible.

For more information, 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 Social
Services
Department of
Transitional Assistance
Executive Office
of Elder Affairs
Mass Housing Investment
Corp.
Mass Housing Partnership
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
Town of Chelmsford
Town of Dracut
Town of Methuen
Town of Tewksbury
Town of Westford

Foundations & Funds

Audette Family Trust
Donahue Charitable
Foundation
Enterprise Community
Foundation

Lowell Kiwanis Foundation
McCormick Tribune
Foundation
Oak Foundation
The Parker Foundation
The Paul & Phyllis Fireman
Charitable Foundation
The Thibault Foundation
Vitamin Litigation Fund
Wells Fargo Foundation

Faith-based Groups

Aldersgate Church,
Chelmsford
Catholic Charities
Central Congregational
Church, Chelmsford
Christ Church United,
Lowell
Grace Community Church,
Chelmsford
MassBank Charitable Fund
St. Joseph the Worker
Shrine, Lowell
St. Marie's Parish, Lowell
St. Williams Parish,
Tewksbury
Transfiguration Church,
Lowell
United Methodist Church,
Westford

Businesses & Organizations

Above Average Movers
Advanced Promotions, Inc.
Agilent Technologies
All Sports
Allied Office Products
A&M General Contracting
AmSan
Atlantic Paving, Inc.
Banknorth
Ben Phanmalai Ins.
& Tax Services
Beschips PCs & Networks
Best Western Chelmsford
Billerica Senior Center
Blue Cross Blue Shield
Boott Cotton Mill
BPB Realty
Brady Business Forms
Cadence Design Systems
Cambodian Mutual
Assistance Assoc.
Caritas Communities, Inc.
Carven Catering Service
Cavaleiro's Restaurant
CBE Technologies
Chelmsford Senior Center
Chiungos Properties, Inc.
Circle of Friends, Dracut
Citizens Energy Corp.

Citizens Bank
Coating Systems, Inc.
COMECC
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Corp.
Convergent Networks, Inc.
Cooney Development
Corporation
Courtyard Marriott
Cox Fuel
Daniel Dennis & Company
Day Associates, Inc.
Doubletree Hotel
Dracut Senior Center
Eddy's Bakery Products
Enterprise Bank
Fallon Health Plan
Fidelity
First Eastern Mortgage
Fleet Bank
Food Source Plus
Foxwoods Resort Casino
Fred C. Church Insurance
Friends of Dracut Elderly
Gallagher & Cavanaugh
Garelik Farms
Girls, Inc.
Guarantee Residential
Lending
Guardian Ambulance
Greater Lowell Chamber
of Commerce
Greater Merrimack Valley
Visitors & Convention
Bureau
Giuseppe & Sons Realty
Gouveia Plumbing, Inc.
Haffner's Service Stations
Hewlett Packard
Hunger Homeless
Commission
HRH Insurance
Image Outfitters
Intel Corporation
Jay Mason Architect
JAZ Management
Jericho Road
J.N. Corporation
Justice Resource Center
KeySpan
Kohl's Department Store
Kody & Company, Inc.
Kompan
Knights of Columbus
Lenzi's
La Boniche Bistro and Café
LeClair Shades and Drapes
Life Care Center
Lowell Fruit Company
Lowell Five Cent Savings
Lowell General Hospital
Lowell Spinners
Marchand Oil Company

Market Basket
Mass Non Profit Housing
Association
Mass Electric (NGRID)
Masse Fire Protection
Services
McCartin Co., Inc.
Wholesale
McDonough Funeral Home
McLennan & Co. Real
Estate, Century 21
Merrimack Rug &
Linoleum, Inc.
Merrimack Valley Elder
Services
Merrimack Valley Housing
Partnership
Mencis Trust
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College
Morgante Family Trust
New York Mortgage
Northeast Association
of Realtors
One Family Campaign
Panera Bread
Papadopoulos,
Alexandros & Gogou
Patriot Printing
Quick Dry
R&J Inspections
R&M Haley Trust
Rocket & Girouard, PC
Ricardo's Café Trattoria
Sager Real Estate –
Century 21
Sarris Realty
Schruender Real Estate
Sovereign Bank
Stoneham Bank
SuitAbility, Inc.
Sullivan Farms, Inc.
Sun MicroSystems
Talty Carpet & Flooring
Tarp Realty Trust
Technology Farm, Inc.
Ten Men, Inc.
Tewksbury Senior Center
The Club Fitness
Touch of Atlantis
Treble Cove Realty
Tidal Communications
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Tracker Systems, Inc.
Trinity EMS, Inc.
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M/A-COM
UBS Financial Services
United Behavioral
Health/Working Solutions
United Way of Mass. Bay
Universal Apart. Rental
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Left to Right: Revelers at CTI's 3rd Annual Carnival fundraiser; and teams of bowlers from the Department of Social Services and Enterprise Bank at the Annual Stars and Strikes Bowl-a-thon sponsored by Cadence Design Systems of Chelmsford, MA.

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 Dave & Linda Bressler
 Ms. Michelle Breton
 Ms. Sandy Brewer
 Ms. Helen Brooks
 Jeff & Pam Brown
 Robin C. Brown
 Ms. Linda Bown
 Mr. James Brody
 Ms. Shirley Buckjune
 Mr. Ken Buffum
 Mr. John Bukala
 Dr. & Mrs. John Burke
 Mr. Michael Buxton
 Ms. Pauline Cailler
 Ms. Brenda Callagy
 Ms. Cheryl Callahan
 Ms. Kathleen Callahan
 Deborah Callery & Friends
 Mr. Robert Callery
 Ms. Paula Capone
 Mr. William Capone
 Ms. Sonia Caquias
 Ms. Nancy Careu
 Ms. JoEllen Carkin
 Ms. Allison Carlo
 Ms. Heather Carroll
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 Ms. Lisa Carriere
 Ms. Judith K. Carven
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Dedicating Skills, Energy, and Compassion



Above: John Mahoney, Director of Residential Services, was this year's recipient of the Jackie Pintal Spirit of Teamwork Award.

Upper Right: Three of this year's retirees are longtime employees James Houlares, Director of Child and Family Services, Ann Gathe, Dutton St. Receptionist, and Claire Wuolle (with husband), Fuel Assistance Coordinator.

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Human Resources, Office of
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Deputy Executive Director

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Lowell, MA 01852
(978) 459-0551

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

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Administrative Office
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*
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Lowell, MA 01852
(978) 453-1490
*School Age Program,
Spindle City Corps*
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(978) 654-5080

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

*Women, Infants and
Children (WIC)*
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Division of Property and Energy Services

Administrative Office
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Lowell, MA 01854
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(Fuel Assistance, Burner
Repair, Utility and
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Weatherization)

YouthBuild
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Lowell, MA 01852
(978) 446-9803

*Merrimack Valley
Apartments*
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Methuen, MA 01844
(978) 686-9334

Division of Housing and Homeless Services

Administrative Office
167 Dutton St.
Lowell, MA 01852
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(Housing and Consumer
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Assistance Program,
Advocacy Emergency
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Housing Subsidies and
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*Merrimack House
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Lowell, MA 01854
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Division of Community Resources

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

Child Care Search
2352 Main St., Suite 102
Concord, MA 01742
1-800-455-8326
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Children's Collaborative
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Lowell, MA 01852
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