

ANNUAL REPORT 2008

# COMMUNITY TEAMWORK

INVESTING IN OUR COMMUNITIES







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  
to participate in the decisions that affect their lives.

**About the Cover:**

*This aerial view of Lowell  
and surrounding towns  
speaks to the far reach of  
CTI's investment, through  
its programs and services, in  
43 cities and towns across  
Middlesex and Essex  
Counties.*

## A Dedication



**Thomas "Hap" Conway, Jr.  
November 8, 1929 ~ October 18, 2007**

*In May 2008, CTI dedicated its Executive Offices  
on Dutton Street in memory of  
Thomas H. Conway, Jr., longtime Board member,  
former acting Executive Director, colleague  
and friend, who died this past year.  
The plaque beside his portrait reads, in part,  
“The best example of leadership  
is leadership by example,”  
for Tom was a leader in every sense.*

Shown here at the dedication are family members:  
from front (l-r) granddaughters Kaitlyn and Clare  
Conway and Tom “Hap's” wife Connie Conway; and  
back (l-r) are son and Board member Marty Conway,  
Kim Conway, Kevin Conway, Kathy Conway,  
Maureen Conway and Shawn Conway.

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**Karen Frederick**  
Executive Director



## *Investing in Our Communities*

With record high fuel and food costs, rising unemployment, a lack of affordable housing, and the foreclosure crisis, this year has had the elements of a “perfect storm.” This storm has created more homeless families and individuals, more people falling into poverty, and many, many more people one paycheck, one illness, one major bill away from financial disaster.

Community Teamwork, Inc. is both a non-profit Community Action Agency (serving Lowell and the surrounding towns of Billerica, Chelmsford, Dracut, Dunstable, Tewksbury, Tyngsboro, and Westford) and a non-profit Regional Housing Agency (serving 43 cities and towns in Northern Middlesex and Essex Counties).

In its dual roles, Community Teamwork is committed to mobilizing resources for low-income people to become self-sufficient and assisting low-income people to participate in the decisions that affect their lives. Our primary programs include: early education and care, housing assistance and homelessness prevention, nutrition programs, senior volunteer opportunities, fuel assistance, weatherization and conservation, affordable housing development, and our newest initiative, workforce development.



**Donald Washburn**  
President  
Board of Directors

As the economy declines and the number of people losing their jobs and sometimes their homes continues to rise, keeping people safe and warm in their homes, working, and moving to self-sufficiency becomes increasingly more difficult. Community Teamwork staff continue to work on innovative approaches to helping people. New partners, creativity and commitment to the mission keep us focused. The stories you will read in this report illustrate

Community Teamwork’s investment to help people in all our communities move forward in their lives. Now, more than ever, we need and appreciate our partners and supporters. CTI’s Board of Directors, Policy Council and Advisory Boards dedicate long hours to improving people’s lives and the communities we serve. Our generous funders and donors continue to help us fill the gaps and make possible innovative approaches to the work we do. As we approach another difficult year, we remain grateful for the support we receive from the communities, and for the hard work and dedication of our talented staff.

KAREN N. FREDERICK

DONALD R. WASHBURN



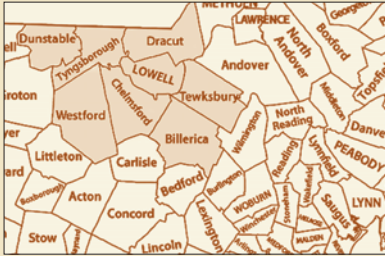
*Programs by Division*

<i>Geographic Service Areas</i>		<b>Child and Family Services</b>										<b>Housing and Homeless Services</b>				
		Head Start	Early Head Start	Center-based Child Care/Head Start	Family-based Child Care/Head Start	After School Program	Citizen Schools	Spindle City Corps	Art Ship Enterprise	WIC Nutrition	Teen Parenting	Housing Consumer Education Center	First Time Homebuyers	Home Modification Loans	Affordable Housing Sale/Resale (Homes for Good)	Foreclosure Prevention
<b>Northern Middlesex County</b>																
	Billerica	•	•	•					•	•		•	•	•		•
	Chelmsford	•	•	•	•				•	•		•	•	•		•
	Dracut	•	•	•	•	•			•	•		•	•	•	•	•
	Lowell	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
	Tewksbury	•	•	•	•				•	•		•	•	•	•	•
	Tyngsboro/Dunstable	•	•	•					•	•		•	•	•	•	•
	Westford	•	•	•					•	•		•	•	•	•	•
<b>Southeastern Middlesex County</b>					•											
<b>Other Middlesex County</b>																
<b>Essex County</b>												•	•	•	•	•



## CTI Investing in Northern Middlesex County

*Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford*



## Investing in Lowell

### Division of Child and Family Services

People Served = 8,223

Revenues Invested = \$15,758,693

*Programs Delivered:* Head Start, Early Head Start, Center-based Child Care, Family-based Child Care, WIC Nutrition, After School Program, Citizen Schools, Spindle City Corps, Art Ship Enterprise, Teen Parenting

### Division of Housing and Homeless Services

Households Served = 3,818

Revenues Invested = \$11,867,212

*Programs Delivered:* SHIFT, RAFT, Home Modification, First Time Homebuyers, Foreclosure Prevention, Affordable Housing Sale/Resale (Homes for Good), Section 8, Family Self Sufficiency, Family Shelters, Scattered Sites, Shelter to Housing, Housing Assistance Program

### Division of Community Resources

People Served = 5,525

Revenues Invested = \$3,267,375

*Programs Delivered:* Family Foundations Network, Financial Literacy and Asset Development, One Family Scholars, New Entry Sustainable Farming Project, SuitAbility, Senior Corps Volunteers, CTI's Lowell Farmers' Market

### Division of Property and Energy Services

Households Served = 4,095

Revenues Invested = \$5,136,282

*Programs Delivered:* Fuel Assistance (LIHEAP), Weatherization and Conservation, Heating System Repair and Replacement, Appliance Management (AMP), Affordable Housing Property Management, YouthBuild

### Grand Total

Households/People Served = 21,661

Revenues Invested = \$36,029,562

## Safeguarding the Right to Safe, Affordable Housing

### SHIFT and the City of Lowell's 10 Year Plan to End Homelessness

CTI believes that one of the most basic human rights is access to safe, affordable housing. To safeguard Lowell's most vulnerable residents, CTI leads the SHIFT Coalition (Stabilized Housing for Individuals and Families in Transition), a network of faith, government, business and non-profit organizations who work together and share resources to prevent homelessness. By helping people through temporary setbacks such as job loss, a health crisis or family emergency, SHIFT has saved taxpayers thousands of dollars in shelter and motel fees to house people. It also has helped people facing homelessness avoid losing personal property and assets, as well as their well-being. CTI also is a strong partner with the City of Lowell in developing and implementing its 10 Year Plan to End Homelessness. The Plan stresses new ways of dealing with homelessness including early warning, flexible funding and rapid re-housing of homeless people.

### Foreclosure Prevention Counseling & Education

A recent Sun article revealed the grim facts that in 2006, there were 93 properties foreclosed on in Lowell; in 2007, the number hit 283; and in the first half of this year, more than 200 homes had already gone into foreclosure. Through the leadership of the Lowell Foreclosure Prevention Task Force, the Coalition for a Better Acre, Lawrence Community Works and CTI joined to open the

Lowell office of the Home Preservation Coalition of the Merrimack Valley to help people save their homes and reduce their financial losses. The Center's foreclosure counselors have assisted approximately 140 individuals and families since opening in May. They are most proud of having helped about one-third of their clients negotiate better terms with lenders, many of whom had charged high fees and interest rates and recruited people into inappropriate loan programs. The Center also helps residents through early outreach, loan modifications, repayment plans, forbearances and, in some instances, support in "short" selling to save the homeowner from more serious debt.

**Family Shelters.** Last year, as foreclosures, unemployment and the cost of living soared, so, too, did the numbers of homeless people. Throughout the year, homeless families filled to capacity CTI's two family shelters – Merrimack House and Milly's Place. Below is a volunteer from Horizons for Homeless Children spending scheduled playtime with shelter children in a Milly's Place play space created and donated by Horizons. During this structured playtime, parents can pursue employment, affordable housing





leads, counseling and education classes.

### **Housing Consumer Education.**

As part of the Massachusetts Non-Profit Housing Association network of regional housing agencies, CTI operates a Housing Consumer Education Center (HCEC) for Northern Middlesex and Essex Counties. This busy center, located at CTI's downtown headquarters, served over 3,000 clients last year, assisting tenants, landlords and homeowners to make informed decisions about their housing. Its services include housing search and emergency housing assistance, First Time Homebuyer classes, foreclosure and budget counseling, and workshops on tenant and landlord rights and responsibilities.

**A Lowell Veteran Helped in Time of Need.** Dennis Ouellette served his country in Vietnam and the Panamanian conflict and now leads a modest life working at a local supermarket and teaching martial arts. Like many, Dennis has little room for financial emergencies. This spring when he faced a serious condition requiring surgery, he feared the worst. The Veteran's administration would cover the surgery, but he would be without pay during the two months needed to recover. Without

pay, Dennis faced eviction and homelessness. Desperate, he called on government programs that said he did not qualify. Then he learned about the SHIFT program that provides limited, one-time, flexible funds to help people facing emergencies like his. The SHIFT counselor worked closely with Dennis's landlord and arranged for emergency rental payments. Dennis healed quickly and was back to work within two months. "The SHIFT program saved me from a horrible fate. I'm just a single person without dependents – I don't know how a family who has an emergency is able to cope. I'm very grateful for the help I received."

### **Building Lifelong Assets**

#### **Governor Announces Funding for CTI Workforce Initiative.**

Governor Deval Patrick visited Lowell this summer to announce funding for CTI's new workforce development initiative—Pathways to Advancement and Training in Healthcare (PATH), designed to increase local residents' access to quality healthcare jobs. To develop the PATH strategy and build a coalition of partners, CTI convened area healthcare providers (Lowell Community Health Center, Lowell General Hospital, and Saints Memorial Medical Center); education and training providers (Shawsheen Vocational Technical High School, the Career Center of Lowell, and the Lowell Adult Education Center); the Greater Lowell Area Workforce Investment Board; and other stakeholders. Together, they have developed a blueprint to increase the quality and stability of the healthcare workforce and help



Shown here with City Manager Bernie Lynch (2nd from right), are CTI's Executive Director Karen Frederick (back, 3rd from left), Housing Consumer Education Center Director Patti Puglisi (front, 2nd from left), SHIFT Coordinator Brent Rourke (front, 3rd from left) and SHIFT Coalition members who also are dedicated to developing the city's plan to end homelessness.



Pictured above are many of the PATH partners: Kevin Coughlin and Deborah Bradshaw, Saints Medical Center; Barbara O'Neil, Greater Lowell Area Workforce Investment Board; Peggy Shepard and Karen Frederick, CTI; Susanne Bump, Massachusetts Secretary of Labor and Workforce Development; Massachusetts Governor Deval Patrick; Cheryl Amey, Workforce Development, CTI; Dorcas Griggs-Saito, Lowell Community Health Center; Deborah Bergholm-Petka, Lowell General Hospital; Cynthia Turco, Saints Medical Center; and Fred Abisi, Lowell Adult Education Center. Not pictured are Carissa Karakaedos, Shawsheen Valley Technical Vocational High School; Gabrielle Crueger, CTI's Head Start Policy Council; and Michael McQuaid, Greater Lowell Career Center.



local residents obtain family-sustaining employment. The project will provide training, education and support to entry-level incumbent workers and those new to the field in the areas of patient care and healthcare administration.

***Independence through Higher Education.*** Born into poverty, Awilda Pimentel believes she has found a key to ending this legacy and preventing the recurrence of her own near brush with homelessness - the One Family Scholars program. The program helps single mothers avoid a future of instability and homelessness by providing them financial aid to attend college and earn a degree. It also provides access to child care, financial literacy training and mentor support. Awilda graduated this spring Magna Cum Laude from Northern Essex Community College with a certificate in Law Enforcement and Criminal Justice. This fall, she entered an accelerated Bachelor's

and Master's degree program at the UMass Lowell. She says she is motivated by her three year old son Jose and believes he will learn through her example that "no matter what you do, education comes first."

***Financial Literacy.*** Ken Masson, Vice President at MassBank, teaches participants in CTI's Financial Literacy Academy how to invest in their futures through sound budgeting, savings and credit building. Successful graduates of this 7-week program may then qualify for enrollment in the Individual Development Accounts (IDA) program. With help from a financial specialist, they create and maintain a savings plan. The program matches \$3 to every dollar they save. Participants can accumulate funds over 3-4 years and use the money to buy a home, start a business or pursue a college education.

***Helping Working Women Succeed.*** Last year, Letitia Brown made an important career decision to move from CTI's Head Start Food Services program by applying for an opening in the Housing Division as a Housing Counselor. Wanting to make a professional impression, she reached out to SuitAbility for "office" apparel. Annually, SuitAbility helps about 300 low-income women with comprehensive clothing consultations, free professional work clothing and workshops on interviewing skills and resume writing. "I know it was my drive and qualifications that landed me the job, but I sure felt more confident

knowing I looked right for the role," says Letitia. "SuitAbility gave me that and a start at creating a work wardrobe that has saved me hundreds of dollars."

## **Securing Quality Education and Care for Lowell's Children**

***Raising the Bar on School Readiness.*** The Massachusetts Dept. of Early Education and Care's Universal Pre-Kindergarten Program (UPK) has awarded CTI's Head Start Program over \$185,000 to support children's school readiness through program and curriculum development and training for teachers at CTI's Children's Village, Children's Corner and James Houlares Early Learning Center and Lowell Family Child Care providers. "Participating in the UPK program is a stamp of excellence," says Early Learning Director Christine DeMonaco. "DOE chose us because of our degreed teaching staff, comprehensive child assessments, curriculum and National Association for the Education of Young Children (NAEYC) accreditation."

***Leading the Way in Pre-School Literacy.*** This year, CTI in partnership with the Education Development Center will be implementing a \$2.7 million grant from U.S. Department of Education for Lowell's Enhanced Approach for Developing Early Readers (LEADER) program, a literacy program for pre-school children.



Financial Literacy Academy graduates with program coordinator, Chris Santos-Gordon and literacy instructor, Ken Masson of MassBank.



## Developing the City's Youth

**Youth "Build" Duplex and Their Futures.** The trajectory away from poverty and toward self-sufficiency for troubled youth starts with CTI's YouthBuild program, designed to take at-risk young men and women, ages 17-24, who have dropped out of school, and offer them a chance to earn a GED, develop on the job training and build critical life skills.

Recent graduate Nick Fuller beamed with pride as he listened to a teacher praise him during June's graduation for "facing challenges head on...leading in the construction of an affordable duplex...earning a GED...acquiring national safety and construction certifications... and receiving the Best Construction Student Award." Nick, who has gone on to work full time at a local construction firm, says he is "grateful to CTI and YouthBuild – you gave me the right place to learn and become the person I knew I could be."

The affordable duplex on Pawtucket Street that Nick and the YouthBuild students and staff constructed this year was a partnership with CTI's subsidiary Common Ground Development Corporation. Common Ground helped with the design, permitting, fiscal monitoring and inspection phases of the project. CTI's non-profit real estate corporation, Community Housing, Inc. (CHI), sold the property to two low-income families who now reside there. CTI is grateful to the City of Lowell and HUD for providing the funding to keep the housing prices "affordable."

**Spindle City Corps Youth Restore and Beautify Lowell.** In a recent essay contest, Michael Bent wrote passionately about his experience in the Corps: "Working for Spindle City Corps has given me memories, experiences and challenges that will shape my future... I have accepted the challenge of CTI and the National Park."

Michael is referring to the partnership between CTI's Spindle City Corps and the National Park Service, where each year the Corps provides thousands of hours of community service to restore and beautify Lowell. "The kids have a lot of fun on these projects," notes National Park Ranger Amy Glowacki. "Our goal is to help these young people build work skills, self confidence and friendships," adds CTI's Director of Youth Programs Curtis Walters, noting they also are eligible to receive higher education scholarships. Other key partners include the City of Lowell, the United Way of Merrimack Valley and Timberland Boots.



Right (top to bottom):

Congresswoman Niki Tsongas presents the Department of Education's pre-school literacy grant to CTI's Associate Executive Director of Child and Family Services Julie Salois and Executive Director Karen Frederick.

Youth Build graduate, Nick Fuller (left).

Spindle City Corps youth, Michael Bent (center), CTI Youth Program Director, Curtis Walters (right) and NPS Ranger Amy Glowacki (left).

One Family Scholar Program graduate Awilda Pimentel.

SuitAbility client Letitia Brown.



## Investing in Billerica

### Division of Child and Family Services

People Served = 361

Revenues Invested = \$691,826

*Programs Delivered:* Head Start, WIC Nutrition

### Division of Housing and Homeless Services

Households Served = 62

Revenues Invested = \$193,187

*Programs Delivered:* SHIFT, RAFT, Home Modification, Foreclosure Prevention, Section 8

### Division of Community Resources

People Served = 412

Revenues Invested = \$248,596

*Programs Delivered:* Family Foundations Network, Children's Collaborative, New Entry Sustainable Farming Project, SuitAbility, Senior Corps Volunteers

### Division of Property and Energy Services

Households Served = 308

Revenues Invested = \$320,170

*Programs Delivered:* Fuel Assistance (LIHEAP), Weatherization and Conservation, Heating System Repair and Replacement, Appliance Management (AMP)

### Grand Total

People/Households Served = 1,143

Revenues Invested = \$1,453,779

Head Start Lead Teacher Maria Francione with Rachel Butze and sons.



## The Town of Billerica

### Head Start Supports Billerica's Families.

Maria Francione, the Billerica Head Start's Lead Teacher, works closely with Rachel Butze and her sons Devon and twins Aidan and Zachary. "Maria is part of our family," says Rachel, recalling when 8-year old Devon attended the same classroom with Ms. Francione. "He still talks about his experiences here and fondly remembers Maria."

Following in their brother's steps, Aidan and Zachary are now part of Ms. Francione's classroom.

"That continuity is wonderful for our family," says Rachel. "I can't believe how supportive the teachers and the parents are. I feel we have an incredible bond. And my children are always so excited to tell me about their day – it truly makes my heart swell to see them so happy," says Rachel.

The Billerica High School is home to the Billerica Head Start classroom. It offers comprehensive services to children, including part-day (4 hours) education and care throughout the school calendar year; and nutrition, health, and social and emotional supports. Parents also can join free trainings for ESL, GED and Teacher Training programs.

### Senior Corps Volunteer Touches Children's Lives.

For nine years, Senior Corps Foster Grandparent Joana Roddy has been an important part of the children's lives at Billerica's Parker Elementary School. Today, she devotes 20 hours a week working with second grade children, providing one-to-

one attention to those who need help in reading or math. "I can't say enough good things about my Foster Grandparent experience," says Joana. "I love the children and the school and I have a wonderful relationship with the teacher." The class teacher Christine Leskouski is equally praising of Joana, "She's incredible. I can't imagine teaching without Mrs. Roddy. She knows the classroom and the children inside out. She is amazing." CTI Senior Volunteers provide Greater Lowell with over 160,000 hours of services valued at over \$3.6 million.

### Low-income Senior Kept Safe, Warm and in Her Own Home.

Being 80 years of age, disabled, and living alone on a small, fixed income has not stopped Alice (a pseudonym) from trying to live with dignity and purpose. When she realized "everything was going up" and she might lose her home of 45 years, she called CTI's Fuel Assistance program for help. She was "amazed by their thorough response." Following an energy audit of her home that revealed a leaking roof, faulty boiler and unsafe stove, CTI helped Alice access five funding sources to fully weatherize her home, stop the carbon monoxide leaks, and replace her roof and heating system. "The experience was great and the staff was very professional, caring and compassionate," says Alice. "They went above and beyond what I hoped for. Because of them, I am able to stay in my home."



## Town of Chelmsford

### *Lessons for School and Life.*

CTI's Children's Collaborative Community Partnerships for Children Program (CPC) partnered this year with Chelmsford's Greater Visions Children's Center to deliver the first in a series of trainings to Greater Lowell's child care providers, teachers and center directors. The focus was on the nationally recognized Second Step curriculum, a violence prevention program that integrates academics with social and emotional learning. Children from preschool through Grade 8 learn and practice vital social skills, such as empathy, emotion management, problem solving and cooperation; essential life skills that help students in the classroom, on the playground, and at home. "We are grateful CTI offered us this training. My co-workers and I found the Second Step curriculum is a fresh and invigorating way to teach children concepts of "self" and problem solving techniques," says training participant Cheri Comeau.

### *Seniors Helping Seniors.*

Mary Callahan has worked with seniors for nearly 20 years and has been a CTI Senior Companion for the past four, volunteering at the Chelmsford Senior Center's Supportive Day Program that offers seniors from working families and isolated seniors a place to come for stimulation and friendship. "I just love what I do," says Mary, without skipping a beat as she helps a senior or two with the morning's exercise program. "I help with the structured activities, serving meals and just being a friend to the seniors."

### *Dads, Donuts and Story Telling.*

Every second Saturday of the month, dozens of small children and dads (as well as moms and other care providers) descend on the Chelmsford Public Library for a morning of donuts and story telling. The program is a partnership among the Library, CTI's Family Foundations Network and the Greater Lowell Family Connection Playgroup. "This is a wonderful way for dads to spend special time with their children and it's free, so families don't have to worry about the expense," says Dario Dragas, who attends regularly with his wife and three children. "We're just thrilled by the reception this program receives," says children's librarian Maureen Foley, who estimates that over 100 parents and children participate in the program.

### *Preserving a Home and a Man's Independence.*

83-year old Raymond (a pseudonym) still lives in the home he bought in 1941. Alone and living on a fixed income, he turned to CTI last year, when the oil couldn't fire up his burner. An energy auditor inspected his home and discovered a cracked boiler, leaking roof and energy loss around the windows. Using several funding sources, CTI replaced the boiler and steam pipes, the leaking roof and some of the windows on his home. "Raymond is a very shy and proud man," says Energy Coordinator Ron Marchildon. "He didn't want his name used, but he wanted to let people know how CTI helped."

## Investing in Chelmsford

### **Division of Child and Family Services**

People Served = 213

Revenues Invested = \$408,196

*Programs Delivered:* Early Head Start, Family-based Child Care, WIC Nutrition

### **Division of Housing and Homeless Services**

Households Served = 44

Revenues Invested = \$137,991

*Programs Delivered:* SHIFT, RAFT, Home Modification, Foreclosure Prevention

### **Division of Community Resources**

People Served = 495

Revenues Invested = \$172,714

*Programs Delivered:* Family Foundations Network, Children's Collaborative, New Entry Sustainable Farming Project, SuitAbility, Senior Corps Volunteers

### **Division of Property and Energy Services**

Households Served = 191

Revenues Invested = \$207,271

*Programs Delivered:* Fuel Assistance (LIHEAP), Weatherization and Conservation, Heating System Repair and Replacement, Appliance Management (AMP)

### **Grand Total**

People/Households Served = 943

Revenues Invested = \$926,172



Top: Dario Dragas and daughter Lauren (back, left) wait to receive an autographed book at Dads and Donuts.

Left: Senior Corps Volunteer Mary Callahan helps seniors at the Chelmsford Senior Center Day Program.

## Investing in Dracut

### Division of Child and Family Services

People Served = 532

Revenues Invested = \$1,019,533

*Programs Delivered:* Family-based Child Care, Transportation, After School Program

### Division of Housing and Homeless Services

People Served = 462

Revenue Invested = \$1,435,105

*Programs Delivered:* SHIFT, RAFT, Home Modification, Foreclosure Prevention, Section 8, Family Self Sufficiency

### Division of Community Resources

People Served = 577

Revenues Invested = \$381,739

*Programs Delivered:* Family Foundations Network, Children's Collaborative, Financial Literacy and Asset Development, One Family Scholars, New Entry Sustainable Farming Project, SuitAbility, Senior Corps Volunteers

### Division of Property and Energy Services

Households Served = 575

Revenues Invested = 837,919

*Programs Delivered:* Fuel Assistance (LIHEAP), Weatherization and Conservation, Heating System Repair and Replacement, Appliance Management (AMP), YouthBuild

### Grand Total

People/Households Served = 2,146

Revenues Invested = 3,674,296

New Entry Sustainable Farming Program.



## The Town of Dracut

### Farm Families Enrich Community.

Sinikiwe (Nikki) Makarutsa and her family have made a difficult transition from life in Zimbabwe to life as residents and farmers in Greater Lowell. Nikki, who had farmed in Zimbabwe, learned about CTI's partnership with Tufts' New Entry Sustainable Farming Program (NESFP) through her friend Cornelius Tavuyanago, a fellow Zimbabwean and graduate of the NESFP. "When Cornelius showed me his plot at the Ogonowski White Gate Farm in Dracut, I was greatly moved and enrolled in New Entry's Farm Business Planning course," explains Nikki. New Entry trains beginning farmers to cultivate small-scale farming enterprises. Since graduation, Nikki has farmed at Dracut's Richardson's Dairy Farm and hopes in the future to farm full-time on her own land.

New Entry's Community Supported Agriculture program serves 39 families from Lowell and Dracut and 61 families from Andover and East Boston. The Farming program serves 20 farm families in the Dracut area, many of whom support two and three generations of family members. In addition to the Richardson and White Gate farms, New Entry operates at Dracut's Smith Farm (owned by Dracut Land Trust Inc.) and the Saja Farm.

### Resident Provides Top Notch

**Child Care.** Diane Silva has been providing quality child care from her home in Dracut for 15 years. She is one of 45 professional educators who run CTI family child care programs in the Lowell area. "I'm

an educator and care provider – my kids are going to be ready to succeed in kindergarten and beyond," says Silva, who holds a Child Development Associate's Degree. Diane's commitment to early education made her an excellent choice this year to pilot the Massachusetts Universal Pre-Kindergarten (UPK) program. "I'm grateful CTI chose me to pilot this program. With the added funding, I've introduced valuable, age appropriate learning materials and field trips," says Silva, explaining that the field trips actually come to the children "here at my home – so far we've had a Live Animal Presenter from Curious Creatures and CTI's Art Ship, providing mobile arts and crafts."

### Dracut Mother Dreams of a

**Home.** Susan MacLaughlin works full time at Washington Savings Bank, attends college at night for accounting, and raises three teenagers – twins Alyssa and Connie and son Henry. Amidst the swirl of activity, she remains determined to own a home. "I was raised with the American dream of owning a home. That dream still inspires me – it symbolizes permanence – my children and I can live in it forever and I can pass it on to them as a legacy." To reach her dream, Susan enrolled in CTI's 7-week Financial Literacy Academy with its focus on budgeting, savings and credit building. She then qualified for CTI's Individual Development Accounts (IDA) program that matches \$3 to every \$1 saved up to a total of \$6,000. "I save \$25 a week in a special account – I don't see it, so I don't spend it. Within two years, I'll have reached my goal," says Susan. "This



program gives someone like me a real head start and an incentive to do even more.”

### ***The Call that Changed Two Lives.***

When 65-year old Sarah (pseudonym) called CTI's Fuel Assistance program last winter, the situation was dangerous. She and her husband with severe disabilities had no heat and were using blankets and the kitchen stove to keep warm. Their antiquated boiler had been flooded by the nearby lake and was beyond repair. CTI immediately dispatched an energy auditor, who determined their need for a new heating system and weatherization. Within a short time, they had a new gas heating system placed in an upstairs closet away from floodwaters, more efficient windows and new baseboard heating. “We were very concerned for this couple and worked quickly to address their needs,” says Susan Brittain, CTI's Fuel Assistance Director.

### ***Saving a Family Home and Independence.***

Several years ago, the Sisters of Assumption released Sister Marie Paradis, now 85, to return to her childhood home to live with her sister Dora who is 87. “We grew up in this house,” says Marie. “We’re the last of 12 brothers and sisters.” With great hesitation, they applied to CTI's Fuel Assistance program. Following a thorough energy audit, CTI insulated the walls and attic, air sealed and weather-stripped doors and windows and replaced their 20-year old refrigerator with an Energy Star-rated unit. The program also found additional funding to replace the sisters’ leaking roof. “They even

replaced all of our ceiling bulbs with the energy efficient ones – they last forever,” says Marie. “We’re so grateful for everything. CTI really looked out for us.”

### ***Dracut Seniors Find Friend in Fuel Assistance.***

Claire Wuolle is both a CTI Senior Volunteer and a volunteer of the Dracut Senior Center. A longtime resident of Dracut, Claire devotes hours of service at the Senior Center helping qualified seniors sign up for fuel assistance. “I’m so lucky to do what I do – I know it’s hard sometimes to admit you need a little help. I try to reassure my seniors that fuel assistance will help them so they don’t have to choose food, or medication or the lights. It’s a way to help,” says Wuolle, who expects to process hundreds of applications this year.

### ***Calling All Gators at the***

***Greenmont School.*** Anyone who has attended the Greenmont Avenue School is a part of Dracut’s Gator Community, including CTI who in partnership with the Dracut Public Schools operates a successful after school program there. The program offers after school and vacation child care for working families. “We pride ourselves on our dynamic, hands-on curriculum and fun and nurturing environment,” says program coordinator Kerry Nangle. The program also is available to children who attend the Brookside, Parker Avenue, Campbell, and Englesby Elementary schools.



Top to bottom:  
Family Child Care provider Diane Silva (top, center).

Financial Literacy/IDA participant Susan MacLaughlin with her twin daughters and her son.

Marie (top) and Dora Paradis in their family home.



Fuel Assistance volunteer Claire Wuolle also was one of this year’s recipients of the Lowell Women’s Week “Because of Her Award” for her generous service to the community.

The Ransom family’s six-year-old son Lyle attends the Brookside in Dracut and then the Greenmont for after school care. They also have a four-year-old son Luke who attends CTI’s Children’s Corner in Lowell. “I love knowing that my boys are well cared for and that they get what they need to be successful,” says the boys’ mother Tammy Ransom



## Investing in Tewksbury

### Division of Child and Family Services

People Served = 228

Revenues Invested = \$436,942

*Programs Delivered:* Head Start, WIC Nutrition

### Division of Housing and Homeless Services

People Served = 53

Revenue Invested = \$165,589

*Programs Delivered:* RAFT, Section 8, Affordable Housing Sale/Resale (Homes for Good)

### Division of Community Resources

People Served = 247

Revenues Invested = \$123,833

*Programs Delivered:* Family Foundations Network, Children's Collaborative, New Entry Sustainable Farming Project, SuitAbility, Senior Corps Volunteers

### Division of Property and Energy Services

Households Served = 291

Revenues Invested = \$300,739

*Programs Delivered:* Fuel Assistance (LIHEAP), Weatherization and Conservation, Heating System Repair and Replacement, Appliance Management (AMP)

### Grand Total

People/Households Served = 819

Revenues Invested = \$1,027,103



Top: The Family Foundations Network's Music and More music series is held regularly at the Tewksbury Library.



Left: Tewksbury resident Beth D'Orsi and sons meet with WIC nutrition counselor.

## The Town of Tewksbury

### Music and More Unites Families at Tewksbury Library.

Tewksbury families with young children have discovered the delights of the CTI Family Foundations Network's Music and More and Pajama Jam music series. These free or low-cost activities promote literacy and socialization. "This series enhances the Tewksbury Library's ongoing programs and goal to support families through an engaging and interactive format where everyone learns and has fun," says children's librarian Noell Couture. She also notes that the series shares important information on how to handle young children in difficult or emergency situations and has broadened families' interests in other activities the library offers. "We truly value our partnership with CTI through this program."

### Delivering Nutrition and Child Care Directly to Families.

Tewksbury resident Beth D'Orsi leaves no stone unturned to give her three sons an optimal diet within her limited budget. She and her 16-month old twin sons, Peter and Andrew, and four year old son Timothy receive nutrition services at CTI's newly opened WIC office, located conveniently at CTI's Head Start facility, 126 Phoenix, Ave., Lowell (on the Tewksbury line). Previously, Beth had to travel to downtown Lowell for WIC services. She now enjoys the convenience of her son attending Head Start at this location and receiving WIC services here. "It takes knowledge to put together a nutritious meal plan on a small budget," says Beth. "CTI's WIC program has taught

me so much about healthy nutrition and meal planning. During my regular visits with the nutritionist, I can ask questions and she can check on how my kids are doing. I also receive WIC vouchers to purchase healthy foods such as milk, cheese, fruits and vegetables." Beth notes that through the WIC office she also has been able to receive help with Andrew's special formula and make the transition to Mass. Health coverage.

### Taming Out-of-Control Electricity Costs.

In her late fifties, single and living alone, Nancy (pseudonym) is frustrated that no matter how tightly she manages her budget, energy expenses are consuming an ever growing part her of wages. "I applied for fuel assistance and began receiving it a few years ago – it's been very helpful. But my electric bills continued to rise, yet I felt I was using so little electricity," says Nancy, who decided to consult CTI. The Appliance Management Program sent an energy auditor to her home to assess her energy usage. The auditor replaced 17 ceiling and lamp bulbs with energy efficient ones and replaced her 15-year-old refrigerator with a new Energy Star unit. "I can see a big difference in my electric bills," says Nancy. "I couldn't have made these changes without help from CTI."



## Town of Tyngsboro

### **Affordable Senior Housing at the Wyndbrook.**

In mid 2000, the Town of Tyngsboro broke ground on an exciting 40B project designed for buyers 55 and older - The Wyndbrook at Tyngsboro. The completed complex includes 80 single-family units, of which the town designates 25% for moderate-income buyers making 80% of median income. To ensure all sale and purchase transactions comply with this standard, the town selected CTI's subsidiary, Community Housing, Inc. (CHI), as the Wyndbrook's monitoring agent, auditing the marketing and selection of qualified buyers as well ensuring the developer's profits are within the 40B limit of 20%. "We are pleased to help Tyngsboro guarantee that fairness and compliance prevails in this 40B project," says Avi Glaser, CTI's Director of CHI and project auditor. "This project is helping Tyngsboro reach its goal of a 10% subsidized housing inventory and is giving its older residents a great housing resource." Town selectman Rich Lemoine praises CTI for being a reliable source on 40B compliance. "We look forward to continuing our partnership with CHI and, in the future, working with CTI's Common Ground Development Corporation subsidiary to help Tyngsboro develop additional senior housing units."

**Tyngsboro's Families Come Together.** What finer way for Tyngsboro's families to enjoy a summer afternoon than to pick blueberries and eat ice cream "for free" at Parlee Farms in Tyngsboro. CTI's Family Foundations Network

(FFN) hosted this terrific day that brought out 25 families and 103 adults and children. "The Network has a year-round schedule of family activities that we hold in various towns across Greater Lowell," explains program specialist Judith Wilhelmy, "We make it easy for families to spend quality time together and the activities are always free."

**Children's Collaborative Partners with Tyngsboro Schools.** This year, the Children's Collaborative Community Partnerships for Children Program (CPC) welcomed the Tyngsboro Public School system as a partner, making it the sixth local school system to join the Collaborative. The CPC also has added Amazing Minds, a private child care center. These partnerships benefit the centers' staff and families with preschool-age scholarships and CPC-sponsored college courses, professional training and support.

**War Veteran Finds Support.** Seventy-five year old John Cowles can remember the last time he jumped from an airplane - it was over Korea and his parachute didn't open. The landing was hard and he broke most of the bones in both feet. Today, he faces new challenges. With a limited income and soaring expenses, he contacted CTI and learned he was eligible for fuel assistance and an energy audit. The audit revealed his old refrigerator was using excessive energy and replaced it with a new, energy efficient unit. "The men who came to my house did a wonderful job weatherizing it, putting in all new energy efficient bulbs and installing the new refrigerator. I've seen a big difference in my utility bills," says John.

## Investing in Tyngsboro and Dunstable

### **Division of Child and Family Services**

People Served = 88  
Revenues Invested = \$168,644  
Programs Delivered: WIC Nutrition

### **Division of Housing and Homeless Services**

People Served = 36  
Revenue Invested = \$110,393  
Programs Delivered: RAFT, Community Housing, Inc.

### **Division of Community Resources**

People Served = 85  
Revenues Invested = \$37,243  
Programs Delivered: Family Foundations Network, New Entry Sustainable Farming Project, SuitAbility, Senior Corps Volunteers

### **Division of Property and Energy Services**

Households Served = 139  
Revenues Invested = \$143,326  
Programs Delivered: Fuel Assistance (LIHEAP), Weatherization and Conservation, Appliance Management (AMP)

### **Grand Total**

People/Households Served = 348  
Revenues Invested = \$459,686

John Cowles' daughter Tecia joins him on the front porch, as John explains how impossible it had become to stretch his limited income in recent years to cover food, medicine, heat and utilities.



## Investing in Westford

### Division of Child and Family Services

People Served = 76

Revenues Invested = \$145,647

*Programs Delivered:* WIC Nutrition

### Division of Housing and Homeless Services

People Served = 53

Revenue Invested = \$165,589

*Programs Delivered:* Affordable Housing Sale/Resale (Homes for Good), Section 8, RAFT

### Division of Community Resources

People Served = 79

Revenues Invested = \$536,332

*Programs Delivered:* Family Foundations Network, New Entry Sustainable Farming Project, SuitAbility, Senior Corps Volunteers

### Division of Property and Energy Services

Households Served = 113

Revenues Invested = \$121,960

*Programs Delivered:* Fuel Assistance (LIHEAP), Weatherization and Conservation, Appliance Management (AMP), Affordable Housing Property Management

### Grand Total

People/Households Served = 321

Revenues Invested = \$969,528

Right: Barbara Bergen and son John on the steps of their new condominium

Below: Stony Brook complex in Westford.



### Town of Westford

#### **Affordable Rental Housing with a Community Feel.**

CTI's subsidiary, Common Ground Development Corporation (CGDC), creates and preserves affordable housing in the Merrimack Valley. In 2006, CTI and local officials cut the ribbon on the remarkable Stony Brook complex. "We worked very closely with town officials, including the town's Affordable Housing Committee and the Westford Housing Authority, to create these units," says Common Ground's Executive Director Steve Joncas. The complex is comprised of 15 units of two and three bedroom affordable apartments that are located across the street from the Stony Brook School. The project, part of a statewide pilot program financed by the Massachusetts Housing Partnership, increases the number of affordable units in the state. "Stony Brook was the first to be completed – its country farm house and barn motif reflects our commitment to build affordable housing that melds into a town's unique character," says Joncas. "The partnership we have formed with Common Ground Development Corporation has proven to be extremely beneficial for the Town of Westford and its efforts to create affordable rental housing in our community," says Chris Pude, Executive Director of the Westford Housing Authority. "The Town knew what it wanted and Common Ground made it a reality, from obtaining funding to the actual construction. We would not hesitate to do another development project with them in the future."

#### **Local Family Transitions to More Affordable Condo.**

Barbara Bergen enjoyed her waterfront home in Westford, but realized it was just too difficult to keep up with the large mortgage payments. Searching for a more affordable alternative, she contacted CTI's Community Housing, Inc. Director Avi Glaser for help finding and purchasing a more affordable home. "I wanted to stay in Westford – this is where I work and where my kids Lucy and John grew up," explains Barbara. "Avi gave me excellent counseling and technical assistance." The Department of Housing and Community Development helped CHI to "get the approvals needed to list and sell her home and help her find the right mortgage product, pay off her debts and move to the affordable town house in Westford," explains Glaser. "This is an example of a win-win situation – the town of Westford kept a valuable employee, retained an affordable home in their subsidized housing inventory and the Bergen family got an alternative home they can afford."





## Wakefield Area

### **Family Child Care Expansion.**

CTI's Wakefield area family child care program is a thriving system of 40 licensed providers located in Everett, Malden, Medford, Melrose, Reading, Stoneham and Wakefield. The network is supported by a director, business manager and two family child care specialists.

Two new elements have strengthened and expanded the program – a transportation program supporting two vans and four drivers and monitors to ensure child safety during transit and a Universal Pre-Kindergarten (UPK) program funded by the Department of Early Education and Care (EEC). The EEC approved four CTI providers in the Wakefield system to receive additional funding to enhance delivery of education and care to the children they support. The Department chose these providers because they demonstrated comprehensive knowledge in the field of early education and care and received the Child Development Associate (CDA) credential – the gold standard for family child care providers. In the year ahead, the program will offer two tracks of CDA credential training expanding this opportunity to more staff and providers.

### **Dozens of Wakefield and Lowell Area Providers Receive Training.**

CTI's Family Child Care Providers come together throughout the year for a variety of professional trainings. Recently, over 50 providers from CTI's Wakefield and Lowell area Family Child Care network shared a full day of training on the topic of "Working with Families

in Family Child Care Programs." CTI hosted the training conducted by Marcia Farris, a well-known educator with MAEYC (Mass. Association for the Education of Young Children).

## The City of Everett

### **A Dedicated Provider.**

Zineb Haida, a UPK provider in Everett, exemplifies professional achievement. Born in Morocco, this single mother of two is licensed to serve ten children with a qualified assistant. "It's important for providers to have early childhood education and credentials," says Zineb, who maintains her Child Development Associate credential, has earned an Associate's Degree in Early Care and Education and is working on a Bachelor's Degree in Early Childhood Education. When you enter Zineb's childcare facility, you can see first hand how she's applied her knowledge to the setting with eight distinct play and learning spaces and clear curriculum plans. While highly focused and organized, Zineb has an easy-going manner. She knows each child in her care intimately as if they were her own. "When I see one of them reach a new milestone – say a new word or take a first step, I can't wait to tell the parents. It's as if I'm talking about my own child." As a certified Red Cross instructor, Zineb teaches and certifies other Wakefield area providers in CPR and First Aid. She also is a leader in the Moroccan community, offering guidance to other Moroccan providers as they develop their child care businesses.

## CTI Investing in Southeastern Middlesex County

*Everett, Malden, Medford, Melrose, Reading, Stoneham and Wakefield*



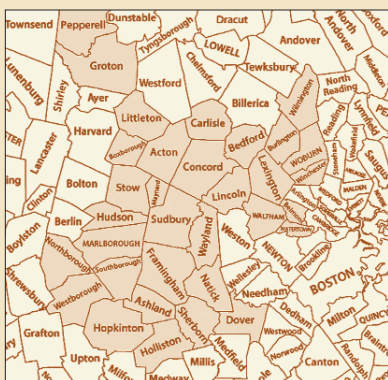
Left, from top to bottom: Family Child Care Coordinator Jean Register (back, center) observes, "Zineb (to Register's right) is tireless and has created a wonderful system balanced by play, learning and rest to meet the developmental needs of young children in her charge."

Below: Wakefield and Lowell area providers routinely receive family child care training.



## CTI Investing in Other Middlesex County Communities

Acton, Ashland, Bedford, Belmont, Boxboro, Burlington, Carlisle, Concord, Dover, Framingham, Groton, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Marlboro, Maynard, Natick, Northboro, Pepperell, Sherborn, Southboro, Stow, Sudbury, Waltham, Watertown, Wayland, Westboro, Wilmington, Winchester and Woburn



CTI's Weatherization and Energy Conservation services have helped hundreds of families throughout Middlesex County save on their utility and fuel expenses.

### The Towns of Acton, Dunstable and Carlisle

**Bringing Affordable Housing to the Suburbs.** Common Ground Development Corporation (CGDC), a subsidiary of Community Teamwork, Inc., continues to work with towns in the Greater Lowell area to help them implement their vision for affordable housing. The Town of Acton has designated CGDC to be the developer of the former high school building into 17 one- and two- bedroom apartments. The project will entail use of the Low-income Housing Tax Credits Program. CTI anticipates starting construction in the next year. The Town of Dunstable also has named Common Ground as the developer for a parcel of town land and has submitted a Senior Housing 202 application to HUD to build 22 units of elderly housing on the site. The application is pending approval by HUD in the fall of 2008. If successful, Common Ground plans construction for sometime in 2009. CGDC is also responding to a Request for Proposal from the town of Carlisle for 26 units of senior housing.

### The Town of Dunstable

**A Single Mother's Moment of Need.** Catherine (pseudonym) has always prided herself on being independent, self-sufficient and able to take care of all her children's basic needs. Following a separation from her husband and inadequate child support, she began falling further behind and was struggling just to meet her "everyday expenses." She also was falling into debt with the

propane company that provided the fuel to heat her modest home. She had heard about CTI's fuel assistance program, but resisted looking in to it, feeling ashamed to ask for help and fearful neighbors would judge her. Finally, the well-being of her children forced her to reach out. "It was very hard for someone like me to look into this program," says Catherine. "Without CTI's help, I would never have made it through last winter. It's still hard for me to accept that a program like this can help my family, not just other people. I'm very thankful."

### Town of Concord

#### Child Care Search.

CTI's Child Care Search is part of a statewide network of resource and referral agencies that improve the quality and availability of child care within our service area. In addition to helping families find quality affordable child care, Child Care Search also provides on going training to child care professionals, coordination of college courses and conferences to providers, and consultation to child care centers pursuing National Academy of Early Childhood Program Accreditation. Last year, Child Care Search issued over 1,000 child care subsidies, provided over 700 families with information and referral services, and delivered professional training to approximately 500 child care providers.

### Metrowest Area

#### Child Care Subsidy Helps Mother Earn Associate's Degree.

Self-determination and affordable child care helped Erin McDonald



earn an Associate's Degree in Business Administration and advance from being a hairdresser to managing a salon. "My income has gone up and I know this is just the beginning of advancing in my career," says Erin. "Community Teamwork's Child Care Voucher program made it possible for me to afford child care so I could attend classes and study while continuing to work...all the credit for my achievement goes to this supportive program, the quality child care centers that accept vouchers as payment and the dedicated staff who were always kind and helpful to me."

### The Town of Pepperell

**A Lifeline for Seniors on Fixed Incomes.** Bob and Ann DuPont have been married over 50 years and lived nearly as long in this rustic-styled home built by Bob, who worked as a social worker for a private non-profit most of his life. Today, he and his wife live primarily on their social security. "My wife has been quite ill with a number of heart surgeries," says Bob, explaining that they use all of her social security check to pay for her prescriptions and out of pocket expenses. "Our medical expenses were so high, I started working again part time." At 81 years of age, this has been difficult and the compensation not nearly enough to make a difference. "When I realized this was not enough, I applied for fuel assistance at CTI – my bills for heat and electricity were almost \$300 a month." Not long after, the DuPont's old heating system began blowing black smoke and finally shut down. Through CTI's

Appliance Management Program, they received a new one. "We still struggle to make ends meet, but these programs have made a tremendous difference in our lives – at this stage, it means everything."

**Pulled Back from the Brink of Foreclosure.** "I'm forever grateful to CTI and its foreclosure prevention staff. They taught my husband and me how to reel in and control our expenses. This was critical, especially after my husband was laid off and every cent mattered," says Francine Williams. CTI also worked directly with the Williams' mortgage lender, helping negotiate the payment of their mortgage and provide limited financial assistance with FEMA emergency assistance funds. "The one-time, mortgage payment assistance put us back on track," says Francine. "My husband found work and we stick to the budget. It has been over a year now, and we are on solid ground. We still have to worry like everyone else about the high cost of gas and heating, but we have a budget and now know better how to tighten our belts."



Top to bottom:  
Francine Williams' family is grateful for CTI's help in saving their home from foreclosure.

Bob and Ann Dupont have been able to stretch their tight income with help from CTI's fuel assistance and weatherization and conservation programs.

Erin MacDonald and her daughter during Erin's graduation from Quinsigamond Community College.

CTI in partnership with Coalition for a Better Acre opened a Foreclosure Education and Counseling Center in Lowell to help families across Middlesex County.



## CTI Investing in Essex County

Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynn, Lynnfield, Manchester-by-the-Sea, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, and West Newbury.



The Family Self Sufficiency program has helped Marlene Grant establish a solid future for herself and her children.

CTI is a member of the Mass. Non-Profit Housing Association and is one of nine regional non-profits in the state offering comprehensive housing programs. These include housing and consumer education, Section 8 rental assistance, homeless prevention, transitional housing for domestic violence victims, home-ownership opportunities, housing advocacy and self-sufficiency initiatives throughout 43 cities and towns in Massachusetts.

### Town of Andover

**Two-Year Old with Leukemia Comes Home.** New guidelines in the state-funded Home Modification Loan program now allow support for people with “cognitive, developmental, environmental sensitivities and neurological disabilities.” This is having a direct impact on the very young life of two-year-old Erin Huan who, diagnosed with leukemia, recently completed chemotherapy. “This has left her immune system compromised and makes her very vulnerable to infection,” says her father Zhiqiang. “The doctor advised us to remove all the carpet and replace it with a hardwood surface so we can keep it clean and free from potentially infectious particles. He also advised us to install an air purification system.” Already reeling from the stress and expense of their daughter’s illness, Zhiqiang and Jun searched for an affordable solution. A counselor at Children’s Hospital told them of the loan program and they contacted CTI’s Housing Consumer Education Center to learn more. “Once we ensured that the family qualified,

we moved quickly to obtain loan approval and funding,” says Home Modification Loan Coordinator Debbie Mullins. “The changes have been made and Erin is now recovering very well at home in the loving arms of her family.”

### Town of Amesbury

#### **First Time Homebuyer Overcomes Extraordinary Challenges.**

Following a tragic accident ten years ago that left Chris Allicon in a wheelchair for life, he decided to pursue his dream of home ownership. He attended a CTI First Time Homebuyer’s program and learned what he needed to do to put his plan in action. This year, Chris purchased the “right” home in Amesbury and made important modifications with a Home Modification Loan. “The loan helped Chris build a ramp, widen doorways, modify the bathroom and kitchen, install safety bars and wooden floor for easy wheelchair mobility and a lift to access the basement,” says CTI Housing Inspector Dave Ouellette, who ensured the quality of the project. “Chris was able to secure a \$30,000 interest-free loan to be paid in full when Chris either sells or transfers the property.”

### City of Haverhill

#### **From Poverty to Independence in Five Years.**

Marlene Grant recalls growing up in poverty where her role models were “drug dealers, gang bangers, teenage pregnancies and high school dropouts.” She, too, became a single, teen mother and had to leave school and work low-paying, unskilled jobs.



“Without an education, I needed assistance to pay for housing – it was when I began receiving Section 8 rental assistance that I was also linked up with the HUD-funded Family Self Sufficiency program. It gave me the hope, structure and counseling I needed to turn my life around,” says Marlene. Today, Marlene is an honor graduate with a four-year degree in Psychology from UMass Lowell, works full time at Saints Medical Center in Lowell, and is enrolled in a UMass Master’s program. “It feels great to be able to pay my own bills, buy the clothes that my children wear and plan for our future. If it seems I’m taking most of the credit, I’m not. I owe the counselors who helped me through this long process...before that I didn’t care about or believe in anything besides my children.”

## City of Lawrence

**Section 8 Stabilizes Family in Crisis.** Janet Bigio faced the harsh realities of poverty, anxiety and depression at an early age and struggled as a young woman to overcome their effects. For a number of years, life was very tumultuous for her and her two children, as she struggled to keep them housed on her low-wage salary. “I was moving a lot. After a while, I just couldn’t afford the rent and had to enter a homeless shelter with my kids. I was devastated it had come to that but grateful there was a place for us.” In fact, Janet and her family had entered Emmaus House shelter three times since July 2007. She finally received a Section 8 Voucher and moved into perma-

nent, affordable housing in Lawrence. “We’ve been here since January. Since then, our lives have changed a lot. The kids are happy and stable. I’m much calmer and less depressed, too,” says Janet, who is considering entering Northern Essex Community College in January. “I had been in school before and did very well, but I couldn’t continue with the tuition. Now, I think I’m ready to go back to school.”

## City of Methuen

**Elderly Enjoy Quality Housing.** Merrimack Valley Apartments is a 60 unit 202 Elderly Housing complex managed by Community Teamwork’s Division of Property and Energy Services on behalf of Merrimack Valley Housing Services (MVHS), a CTI subsidiary.

This well maintained apartment complex in Methuen, Massachusetts has a full-time on-site Property Manager, a full-time maintenance supervisor and a part-time groundskeeper.

The residents of Merrimack Valley Apartments participate in regularly scheduled resident meetings and two tenants serve as representatives on the MVHS Board of Directors. Merrimack Valley Elder Services provides case management and other services to the residents. The residents also enjoy coffee hours and social functions in the spacious community room that is available for parties or special occasions.

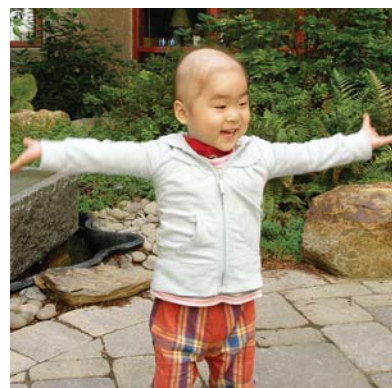


Top to bottom:  
Chris Allicon (left) with CTI Housing Inspector Dave Ouellette share a moment on his handi-capped accessible ramp, one of many home modifications his loan made possible.

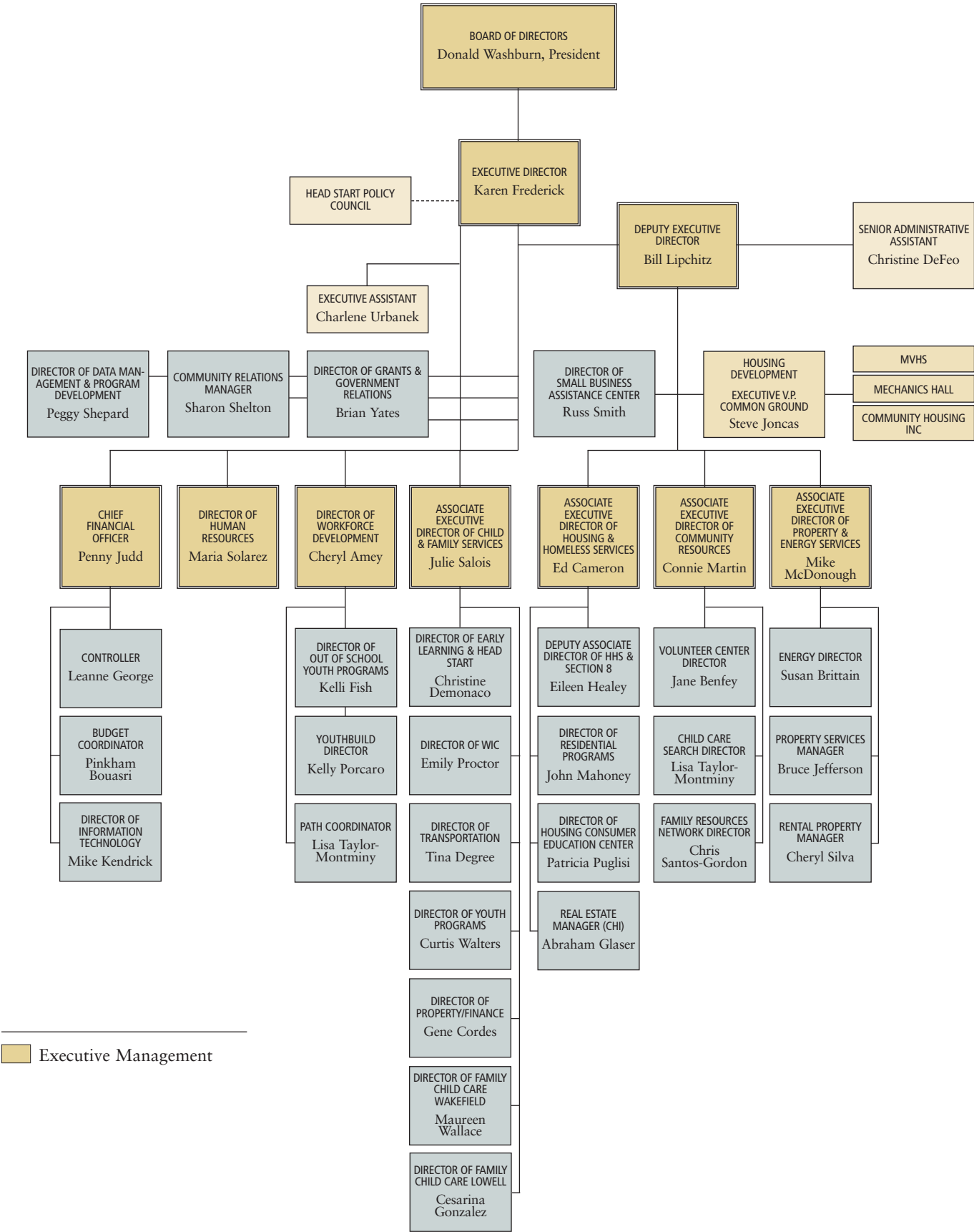
A Home Modification Loan helped the Huang family of Andover revamp their home to help their daughter Erin recover from leukemia and its treatment’s side effects.

The Section 8 Housing Subsidy program has given Janet Bigio and her children the stability that was missing from their lives.

The Merrimack Valley Apartments provide 60 units of affordable elderly housing.



ORGANIZATIONAL CHART





## Employee Anniversaries and Awards

### Five Years

#### Administration

Thomas Benfey  
Patricia Byrnes  
William Reis

#### Child and Family Services

Tiffany Brady  
Kimberley Fultz  
Daniella Faulcon  
Maritza Hernandez  
Fibi Meliek

#### Property and Energy Services

Sophon In

#### Housing and Homeless Services

Michelle Breton  
Erika Shea

#### Small Business Assistance Center

Terry Williams

### Ten Years

#### Administration

Maureen Fitzgerald  
Lianne Linlavong

#### Child and Family Services

Lynne Erickson  
Kristen Heyl  
Karen Igo  
Cheryl Ann Jarvis  
Gretchen Mitchell  
Denise O'Neil  
Tara Sellars  
Linda Silva  
Tracy Young

#### Community Resources

Gladys Santiago

#### Property and Energy Services

Chenda Rous

### Fifteen Years

#### Child and Family Services

Donna M. Fortin  
Maria Nales  
Sandra Petropoulos  
Aleyda Quiroz-Flick  
Amreen Rafique  
Jean Register  
Maureen Wallace

#### Community Resources

Jean Mascola

#### Housing and Homeless Services

Lucie Diaz  
Jo-Ann Ristem

#### Property and Energy Services

Bruce Jefferson

### Twenty Years

#### Child and Family Services

Brenda Andella  
Fani Nicolopoulos  
Betsy Shanley

#### Housing and Homeless Services

Debra Gagne  
Denise Fama

### Twenty-Five Years

Alison Carlo  
Eileen P. Healey  
Peggy Shepard

### Thirty Years

Karen N. Frederick  
Susan Pereira  
Mary Renn  
Patricia Sawyer  
Charlene Urbanek



Top to bottom:

Gladys Santiago, Administrative Assistant of Family Foundations Network, was this year's recipient of CTI's Jackie Pintal Spirit of Teamwork award, named in honor of an exceptional employee who set the standard for caring, cooperation and team spirit.

Child and Family Services' Tanya Mead (second from left) and Board member Marie Sweeney (right) were recipients of the Massachusetts Commission on the Status of Women's 2008 Unsung Heroines award. Both were cited for their outstanding contributions to their organizations and communities.



The staff of Children's Village at the Mill were this year's recipients of the TEAM Excellence award. Shown here (front, l to r) are Hayden Barbosa, Joselyn Lebron, Kimberly Balch, Mary Ford-Lake, Shawna Flaherty, Nicole Descoteaux, Colleen Swiniarski, Litza Bailikis; and (back, l to r) are Fibi Meliek, Araceliz Ortega, Robin Rosado, Debbie Barbosa, Julie Pelletier, Nancy Walton. Recipients not shown include Kristen Heyl, Daniella Faulcon, LeaAnn Hubert, Carmen Torres.



The Board of Directors

CTI's Board of Directors provides for 24 seats, divided equally among the low-income, public and private sectors of our community. We are grateful for this diverse and talented team's dedication to the governance and leadership of Community Teamwork, Inc.

This year, the Board helped spearhead CTI's Strategic Planning, culminating in a half-day working session with 80 stakeholders from all sectors of the community; the Finance and Audit Committee continued its agency-wide financial monitoring; the Program Evaluation Committee concluded its year-long Head Start assessment; and the Board expanded its participation in the agency's fund development.



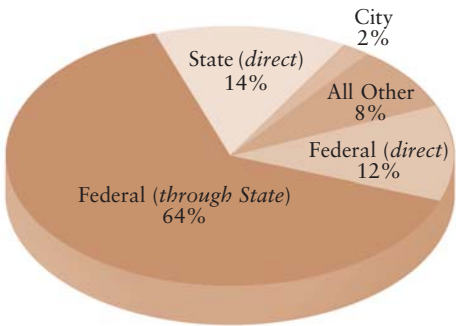
2008 Board Members\*

- Donald R. Washburn  
*President*
- Thomas A. Joyce  
*Vice President*
- Germaine Vigeant Trudel  
*Treasurer*
- Glenn Goldman  
*Assistant Treasurer*
- Sheila Och  
*Clerk*
- Marty Conway
- Robert Correnti
- Gabrielle Crueger
- Nicole Cruz
- Kevin Donovan
- Beth Fox
- Thirith Hut
- Gloria Johnson
- Catherine Maynard
- Rita Mercier
- James Milinazzo
- Rita O'Brien Dee
- Stephen O'Connor
- Alma Reeves
- Diana Ryder
- Marie Sweeney

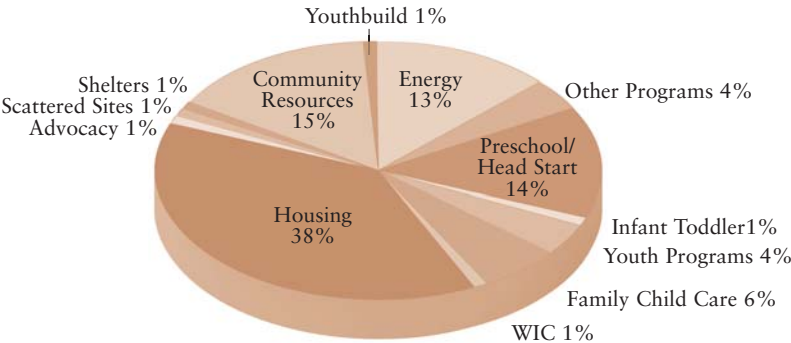
\*This list includes members who served at any point during the period 7/1/07-6/30/08.

From front to back and left to right are Diana Ryder, Donald Washburn, Beth Fox, Germaine Vigeant Trudel, Catherine Maynard, Gabrielle Cruger, Rita Mercier, Gloria Johnson, Marty Conway, Bob Correnti, Jim Milinazzo and Thomas Joyce.

Revenue by Source



Expenses by Division





### Fourteenth Annual Evening with Local Heroes

Each year CTI honors people and organizations, nominated by member of the community, who have amazed and inspired us by consistently reaching beyond ordinary levels of generosity, compassion and effort to make our community a better place to live.



Nearly 500 people joined CTI in honoring the heroes shown here (front to back, left to right): Fred Baldwin, John Goodwin, Barbara Baldwin, Catherine Goodwin, Bowa Tucker, Patrick Scollin, Sambath Bo, Kevin Willett, Doris Staub for St. Vincent DePaul, representatives from Friends of Shedd Park and Dr. Wayne Pasanen.

### Head Start Policy Council

Essential to our Head Start/Early Head Start programming is the Head Start Policy Council composed of parents of children currently or formerly enrolled in the Head Start Program and representatives of relevant community agencies. Under federal law, the Policy Council has a unique relationship with the agency being responsible for approving all major hiring and policy changes in the Head Start Program.



Shown here are Council members from front (l-r) Carmen Tziotzioras, Lindsey Daley, Gabrielle Crueger, Brittany Campbell and back (l-r) Amanda Delworth, Shawna Morrisette, Alden Wood, Melissa Gagnon, Kelly Cogan and Annette Colazzo.

## How You Can Help

We extend our appreciation to all of CTT'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 funding and donation sources for fiscal year 2008 and apologize for any omissions.

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

**Matching Gift** Include your employer's Matching Gift Program information, which can double the size of your gift.

**Memorial and Honor Gifts** Make a donation in memory of someone special or in honor of a holiday, birthday, wedding or other special occasion. We will send a personalized card to those you name acknowledging your gift.

**Endowment Gift** 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 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

- Send your donations to Community Teamwork, Inc.  
167 Dutton St., Lowell, MA 01852
  - 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.
  - All these methods of giving are 100% tax deductible.
- For more information, please call (978) 459-0551, ext. 281.

#### Federal Grant Sources

Corp. for National  
& Community Service  
Dept. of Agriculture  
Dept. of Education  
Dept. of Energy  
Dept. of Health  
& Human Services  
Dept. of Housing &  
Urban Development  
Dept. of Labor  
Federal Emergency  
Management Agency  
Lowell National  
Historical Park

#### Massachusetts Grant Sources

Dept. of Business &  
Technology  
Dept. of Early Education  
and Care  
Dept. of Elementary &  
Secondary Education  
Dept. of Public Health  
Dept. of Housing &  
Community Development  
Children's Trust Fund  
Dept. of Social Services  
Dept. of Transitional  
Assistance  
Division of Banks  
Division of Career Services  
Mass. Housing Investment  
Corp.  
Mass. Housing Partnership  
Middlesex Community  
College  
UMass Lowell

#### City of Lowell Grant Sources

Division of Planning  
& Development  
Lowell Community  
Partnership  
Lowell Public Schools  
Hunger Homeless  
Commission

#### 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

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McCormick Tribune  
Foundation  
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Theodore Edson  
Parker Foundation  
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Frederick E. Weber Charities  
Stevens Foundation  
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The Rhode Island Foundation

#### Faith-based Groups

*Chelmsford*  
Aldersgate Church  
Central Baptist  
Central Congregational  
Grace Community  
*Dracut*  
Christ Church United  
*Lowell*  
Catholic Charities  
Christ Church United  
Eliot Presbyterian  
St. Joseph the  
Worker Shrine  
St. Marie's Parish  
Transfiguration Church  
*Tewksbury*  
St. William's Parish  
*Westford*  
United Methodist

#### Businesses & Organizations

A Touch of Atlantis  
Above Average Movers  
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All Sports Promotions  
Allied Office Products  
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Andrews Limousine  
Atlantic Weatherization  
Beschic PCs & Networks  
Best Western Chelmsford  
Billerica Senior Center  
Billerica Police Union  
Blue Cross Blue Shield  
Brady Business Forms  
Brown Rudnick, LLP  
Café Paradiso  
Cambodian Mutual  
Assistance Assoc.

Chelmsford Police Union  
Chelmsford Senior Center  
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Planning Association  
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Dracut Police Assoc.  
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Frank McCartin Company  
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GRIP Project  
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Jeanne D'Arc Credit Union  
Jericho Road  
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Kody & Company, Inc.  
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LeClair Shades and Drapes  
LaCoste Gallery  
Lenzi's Catering  
LePine Real Estate, Inc.  
Life Alive Café  
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Lowell Fruit Company  
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Mayor Edward "Bud" Caulfield and City Councilor Rita  
 Mercier co-chaired CTI's 6th Annual Key West Carnival to  
 Prevent Homelessness, successfully raising over \$50,000.





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(Central Administration—  
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