“For all those whose care has been our concern, the work goes on, the cause endures, the hope still lives and the dream shall never die.”

— Senator Edward Kennedy
DEDICATED TO
Senator Edward Kennedy
1932 – 2009
Most lead stories over the last year have been about the severe economic downturn, both nationally and locally. But another lead story has been about the response, hope, and plans for recovery that are being implemented as this report goes to print. With unemployment up, homes being foreclosed, and savings being depleted, the numbers of individuals and families seeking services at Community Teamwork has reached historic highs (44,000 clients served). And, while the economic downturn has made this an extraordinarily difficult year, the opportunities for this Community Action Agency for obtaining new resources and creating new programming were also extraordinary.

As a partner in the newly passed American Recovery and Reinvestment Act (ARRA), CTI has the opportunity to save jobs and create new ones. With over $1.7 million of stimulus funds awarded to CTI, we will be creating new job training programs, expanding existing programs, and creating new and better ways to bring services to those who need them. The details of our work with the stimulus funding are outlined in this report. We are fortunate to have new tools to meet the exploding demand we are experiencing and to help us with declining state funding.

Because of the current economy, our work with preventing homelessness has taken on a new and urgent priority this year. CTI applied for and was named as the convening agency for the Regional Network to End Homelessness. Working with agencies and municipalities from the Greater Merrimack Valley extending to the seacoast communities of Salisbury and Newburyport, CTI will be working with new partners to collaborate and coordinate services to rapidly house families and individuals and to prevent them from becoming homeless.

Our CTI staff (now close to 500) are rising to the challenges we are facing. We are working together to create better systems of coordinating our services internally and streamlining systems for better coordination with our stakeholders in the communities we serve. We are implementing new tools to assess a client’s immediate needs and to track their progress from being homeless or at risk of homelessness through attaining self-sufficiency and on to prospering in the community. Additionally, we have taken advantage of opportunities to apply for expansion of our regular programs (Head Start, Early Head Start, Weatherization), and to develop new programs (Workforce Development, Asset Development, and Homelessness Prevention). We are grateful to the many new partners we have added this year and to our existing partners, funders, and donors who continue to support and work with us. We are also grateful to our dedicated CTI employees and to CTI’s Board of Directors and Policy Council who continue to lead CTI in all of its efforts, providing vision, support, and governance.
CTI ARRA Initiatives

In February, 2009, President Barack Obama and the U.S. Congress passed the American Recovery and Reinvestment Act (ARRA) to preserve and create jobs and provide help for people affected by the nation's serious economic downturn.

CTI has secured over $1.7 million of ARRA stimulus funds to expand existing programs and create new ones that will help area residents gain access to work training and employment; affordable housing; homelessness prevention assistance; improved access to services; financial literacy training; asset development; and Head Start child education and care. These ARRA funds came from a number of sources: the Community Services Block Grant through Massachusetts Department of Housing and Community Development – $24,091; the City of Lowell for Homelessness Prevention and Rapid Re-housing – $390,000; the federal Administration for Children and Families – $159,120 for expansion of our Head Start pre-school program and $332,181 for quality improvements.

In a partnership with the Greater Lawrence Community Action Council, CTI also will receive approximately $3.7 million of federal ARRA Weatherization Assistance Program funds over the next 30 months.

Rapid Response to Homelessness
Working with the Merrimack Valley Regional Network to End Homelessness, CTI will help households that are facing eviction or foreclosure avoid homelessness, as well as rapidly re-house homeless families and individuals and stabilize them with supportive services.

Training and Employment
ARRA funds will help CTI train community members for jobs as commercial drivers, machinists, healthcare workers and weatherization specialists.

Child Care Expansion
ARRA provided approximately $491,000 to expand Head Start and implement service enhancements to families. Additional funds may be extended to Early Head Start in the coming year.

Weatherization
The ARRA stimulus package doubles the number of households CTI can weatherize this year from about 225 to 450. This is good news both for area residents who need to reduce their energy consumption and for unemployed community members. To build our capacity to carry out this increased level of service, CTI obtained a $280,000 grant from the federal Office of Community Services to develop a new Energy Conservation and Weatherization business that can train and hire CTI YouthBuild graduates and other unemployed people.

Financial Network for Families
CTI's new Financial Network for Families is an outreach and education program, featuring financial literacy fairs at public schools targeting parents with workshops on family budgeting, college savings, credit repair and more. Interested parents recruited from these fairs are then enrolled in and complete a comprehensive 7-week Financial Literacy Academy course. CTI will also develop a financial literacy website and eight public access television programs focusing on family finances.

Asset and Business Development
ARRA funds will allow local immigrant farmers to create Individual Asset Development Accounts, using farmers' savings plus matching federal funds to improve their farm businesses. In addition, small business owners will receive technical assistance through the Lowell Small Business Assistance Center, and a mobile computer lab will be developed to reach low income people with free tax assistance and opportunities to apply for the Earned Income Tax Credit (EITC).

ARRA funds will allow local immigrant farmers to create Individual Asset Development Accounts, using farmers' savings plus matching Federal funds to improve their farm businesses.
CTI has secured over $1.7 million of ARRA stimulus funds to expand existing programs and create new ones to help area residents.

**Affordable Homes**

CTI will monitor the units of available affordable housing in the Merrimack Valley that fall under the 40B program and expand marketing efforts to ensure they are available to income-qualified community members through CTI’s subsidiary, Community Housing, Inc., and our First Time Homebuyer Program.

**Service Integration**

ARRA funding has made it possible to hire and train CTI “service integration specialists” to identify all the services a family or individual may be eligible to receive, both within the agency and in the community.

Her Turn Now to Foster Success

Just a few years ago, Lindsey Daley found herself close to being homeless. With CTI’s assistance, she was able to stabilize her family. Through our One Family Scholars Program, she earned dual Bachelor of Arts degrees in Criminal Justice and Psychology from the University of Massachusetts, Lowell. Today, as one of CTI’s Service Integration Specialists, her job is to ensure that people seeking assistance are comprehensively evaluated and that all available services within and outside of the agency are identified. “This will give them the best possible opportunity to address their needs, achieve stability and move toward self-sufficiency,” says Lindsey. “I’m happy to be in a position now to help others.”

The ARRA stimulus package doubles the number of households CTI can weatherize this year, providing a great benefit to area residents who need to reduce their energy consumption and jobs for unemployed community members.
Strengthening Families

Area families depend on affordable child care as a key ingredient for economic stability, especially in this period of recession and rising household expenses. C11 is challenged to address the increase in demand, while facing both underfunding of, and state cutbacks to, existing programs. The Head Start ARRA stimulus funds we expect this year will provide a welcome opportunity to serve more children in our Head Start Early Education and Care classrooms and enhance some aspects of our services that have been underfunded.

Early Childhood Education
This program provides comprehensive child development services to Greater Lowell area families with infants and children through age five, offering them full day child care, infant/toddler care and Head Start services. Hundreds of children receive educational, nutritional and child care services in three centers in Lowell – the James Houlares Early Learning Center, Children's Village at the Mill and the Children’s Corner; a classroom in Billerica; and in over 80 Family Childcare Providers’ homes in the Lowell and Wakefield areas. Other essential services include transportation, developmental screenings, health and nutrition services, family support, adult training and education and home visits.

The program completed the 2008-2009 federal Head Start Monitoring Review that highlighted the program’s high quality of services in education, health and nutrition and family support at all of C11’s center- and family-based child care settings.

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 also offers mentoring for breastfeeding mothers and workshops on nutrition and healthy eating.

WIC services reached 5,698 families this year, exceeding the state’s goal of 5,400 for our program. Increased enrollment of prenatal women in their first trimester and enhanced immunization verification of participants by over 5%.

Adult Basic Education
While their children attended the Early Childhood Education Program, approximately a dozen parents took our Adult Basic Education classes at the James Houlares Early Learning Center, working toward their GED or learning English for Speakers of Other Languages (ESOL). We also provided computer training sessions during the year.

Parent Employment Opportunities
The Child and Family Services Transportation Department supported eight (8) parents through Commercial Drivers License training in partnership with Northern Essex Community College.

Head Start teachers don tropical hats and leis in a playful photo opportunity with their Head Start class.
WIC nutritional services reached 5,698 women, infants and children this year, exceeding the state’s goal of 5,400 for our program.

Youth Programs
Our public school partners are integral to the success of our two youth programs for children ages 6 through middle school age. CTT’s School Age program is offered at over a half dozen Greater Lowell schools with hours before and after school and full-time hours during summer months and school vacations. Our Citizen Schools, an innovative after school program for middle school students, pairs adult volunteers with small teams of students to take on unique and often community-minded projects that are fun and educational. Apprenticeships have included veterinary medicine, computer science, real estate, art, dance, and courtroom litigation.

This year, our Youth Programs completed the National After School Association (NAA) self-study. NAA helps organizations evaluate their performance against standards it has set in Human Relationships, Indoor/Outdoor Environments, Curriculum, Health/Nutrition, Safety and Management. Each CTT youth program site has completed the evaluation and begun enhancement plans, where needed.

Mother and Bread Winner
Single-parenthood has galvanized Brittany Campbell’s determination to succeed. She began her partnership with CTT as an intern in our Head Start program at Children’s Village. After the birth of her first child, she returned to work with child care assistance through our Family Partner program. She also attended the Children’s Village financial budget training program. “The financial and budget training are tools I still use today,” says Brittany.

As Brittany gained confidence, she took on leadership roles as a parent representative for the Head Start Parent Policy Council, becoming its Secretary in 2007 and its Chair in 2008. Today, Brittany is a full time employee of CTT’s Lowell WIC program.

“Everyone at CTT has been very helpful. I feel I am an important part of their family and that they have cared about me in a personal way I have never experienced before.”
Stabilizing Homes

As the recession, job losses and foreclosures dominate our headlines, all 2,000 family shelter beds across the state are full, and over 1,000 families — including more than 1,400 children — are living in motels — a staggering 37% increase since June of this year. Added to this are people living in their cars or bouncing from relatives to friends. The effect on children and adults has been traumatic. Among the major problems cited by those we serve are job loss and the rising costs of utilities and basic household necessities.

CTI has obtained several grants to expand our capacity to help people avoid or overcome homelessness: $1,362,950 from the Department of Transitional Assistance to provide two family shelters with a combined capacity of 14 families and 49 individual scattered-site units; $756,766 from the state’s Inter-Agency Council on Homelessness to launch the Merrimack Valley Regional Network to End Homelessness that provides services and financial aid to families and individuals; $390,000 of federal ARRA stimulus funds from the City of Lowell for Homelessness Prevention and Rapid Re-housing; and $78,500 in federal Emergency Shelter Grant funds.

Merrimack Valley Regional Network to End Homelessness
CTI is the lead agency of the new Merrimack Valley Network to End Homelessness, a partnership of over 50 organizations in the Merrimack Valley, serving 18 communities within Greater Lowell, Greater Lawrence and Greater Haverhill that have suffered some of the highest unemployment and home foreclosure rates in the state. Its mission is to create innovative and lasting solutions to the problems leading to homelessness, emphasizing prevention and rapid re-housing.

Housing Consumer Education Center (HCEC)
This one-stop housing resource center helped 3,400 people in Middlesex and Essex counties this year with housing search and emergency housing, homeownership through the First Time Homebuyers program, rental, mortgage and utility assistance from the Federal Emergency Management Agency (FEMA) and Rental Assistance for Families in Transition (RAFT) programs; Home Modification Loans for families with a disabled family member; foreclosure prevention; budget counseling; and tenant and landlord rights and responsibilities.

Family Shelter Programs
Family and individual homelessness reached new heights this year, resulting in continuous full-capacity use of CTI’s two family shelters, Milly’s Place and Merrimack House, serving 14 families at a time. CTI also launched a new network of “scattered site” units, to house another 49 homeless families. All of these households received supportive services to help them progress to self-sufficiency, including financial counseling; individual and family counseling; parenting workshops; ESL and GED training; and housing, fuel and child care assistance.

Scattered Sites Transitional Apartment Program (SSTAP)
This past year, we served 87 people in need of safe haven from domestic violence through our Scattered Sites program, providing temporary transitional housing (up to 18 months); resources to achieve stability and self-sufficiency; and services to locate safe, permanent housing.

SHIFT Coalition
CTI leads the area’s SHIFT (Stabilized Housing for Individuals and Families in Transition) Coalition, a Greater Lowell partnership of faith, government, business, education and human service groups, who work together to address homelessness and pool resources to help families and individuals avoid or overcome homelessness. This year, SHIFT helped hundreds of families and individuals and began working closely with the new Merrimack Valley Regional Network to End Homelessness.
CTI has obtained several new grants totaling over $2.5 million to expand our capacity to help people avoid or overcome homelessness.

**Housing First Program**
With support from the United Way of Massachusetts Bay and ARRA funding, Housing First helped dozens of homeless families move quickly into affordable rental housing. Once re-housed, these families receive up to a year of social services to reinforce their stability.

**Foreclosure Prevention**
In partnership with the Home Preservation Coalition of the Merrimack Valley (HPC) and with funding from the Massachusetts Department of Housing and Community Development and Division of Banks, CTI provides foreclosure prevention counseling. It helped nearly 300 households this year with services for loan modifications, repayment plans, and forbearances.

**Real Estate Services**
Through its subsidiary, Community Housing, Inc., CTI monitors the sale and resale of affordable homes in the area, as well as provides real estate services to buyers and sellers.

**Section 8 and Family Self Sufficiency**
CTI provides Section 8 housing vouchers to over 2,000 tenants in 42 cities and towns in Essex and Middlesex Counties. Our FSS Coordinators worked closely with 80 of those households, helping them obtain higher education, Head Start and family-based child care; employment referrals; health, dental and legal services; financial literacy and consumer credit counseling; and referral to Mass. Rehabilitation Services and Small Business Assistance.

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**Investing in People**

**Three Years, Three Goals and a Brighter Future**

Mercedes Depena, shown here with her daughters and her father, has been a participant in the Family Self Sufficiency program for three years and, in that time, has completed two of her three goals—obtaining an Associates degree in accounting and securing full time employment in the health care industry. She is now working on her final goal—home ownership. She recently completed CTI’s First Time Homebuyer program, received approval for a mortgage, and looks forward to celebrating the new year in her new home.

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CTI Executive Director Karen Frederick joins (left to right) Robert Palster, Executive Director, Interagency Council on Housing and Homelessness; Lt. Governor Timothy Murray; and Lowell City Manager, Bernie Lynch in announcing the new Merrimack Valley Regional Network to End Homelessness.
Building Assets

The Community Resources Division helped nearly 9,000 individuals, families, seniors and immigrants achieve greater social and economic stability in their lives through a variety of unique and innovative community-based programs. Additionally, the Division successfully applied for ARRA funding to expand financial literacy education to greater numbers of low income residents.

The Family Resource Network

The FRN provided hundreds of families with a variety of supports to help them attain self-sufficiency and improve their economic stability.

The Children’s Collaborative CPC and the Family Foundations Network offered financial assistance to hundreds of families with young children for childcare as well as enrichment opportunities to help strengthen family bonds.

The Network’s Financial Literacy Academy is taught in partnership with several local area banks, offering participants knowledge about family savings plans, the impact of credit ratings and the lifelong value of acquiring assets. This year, it trained approximately 64 low income residents, with 32 moving on to the Individual Asset Development (IDA) Program. IDA helps low income people purchase homes, attend college or start a business through supervised savings accounts that match each dollar participants save with three dollars of matching funds.

With ARRA funding, the FRN also launched its first Family Finance Solutions event in partnership with several local banks and the Lowell Public Schools. This inaugural event, hosted by the Stoklosa Middle School, welcomed 80 individuals who learned about credit repair, foreclosure prevention, and budgeting tips.

Free Tax Preparation and Filing

CTI’s Volunteer Center in partnership with the IRS Volunteer Income Tax Assistance (VITA) program trains volunteer tax preparers, offers free tax preparation to low income households and helps those eligible apply for the Earned Income Tax Credit. This year, it processed 521 federal returns and returned $682,646 to the community in refunds, representing its best season to date, more than doubling last year’s output.

SuitAbility

SuitAbility kicked off Suitable Impressions, dedicating a section of its program space for the public resale of gently used clothing at dramatically reduced prices. This has created a new income stream to support the work of SuitAbility in assisting women re-entering the workforce with suitable clothing.

Immigrant and Local Farming

The New Entry Sustainable Farming program educated and trained nearly 50 immigrant and area participants, graduating 23 people representing 19 farm businesses. Additionally, the program received a USDA Sustainable Agriculture Research Education grant for $142,072 to develop curriculum and training around Mobile Poultry Processing Units in partnership with the New England Small Farm Institute.

Left: CTI’s Spindle City Corps partnered with the National Park Service to form the Spindle City Corps Historical Interpretation Team.

Right: Students in CTI’s Youth Programs created mosaics for the Lowell Farmers’ Market outside City Hall.
This year, CTI, in partnership with the IRS Volunteer Income Tax Assistance program, processed 521 federal returns and returned $682,646 to the community in refunds.

"We Believe In You" by Don Sullivan

Senior Corps Volunteers
The SCV program continues to grow, reaching a new high of nearly 450 volunteers providing services to children, seniors and the disabled in many settings including public schools, homes, nursing homes, senior centers and more. It received a $22,000 Tufts Foundation grant to implement the Tufts Bone Builders program designed to cut down on falls and other preventable injuries among senior citizens by promoting healthy activities and physical fitness classes.

Mother Gives Son the Gift of Higher Education
Ling Sok, a successful graduate of CTI’s Financial Literacy Academy (class shown below), became a participant this year in the Individual Development Account (IDA) savings program that matches personal savings. Her primary goal was to save for her son’s college education. She worked full time, attended the monthly Savings Club meetings and made monthly deposits to her IDA account. Within a year, she reached her savings goal and announced her son was entering his sophomore year in the doctoral program at Massachusetts College of Pharmacy. Ling’s own IDA savings and the program’s matching funds helped make this dream a reality. She is very grateful the program has allowed her to give her son a higher education. “This is an asset he will benefit from all his life,” says Ling.

Spindle City Corps and Small Business Assistance
The Division welcomed two CTI programs – Spindle City Corps and the Lowell Small Business Assistance Center – as additions to their arsenal of community resources.

Spindle City Corps, modeled after City Year in Boston, provides young people, 16 to 21 years of age, opportunities for community service and leadership development.

The Lowell Small Business Assistance Center (LSBAC) is a program of CTI in partnership with the City of Lowell and Middlesex Community College. The Center’s mission is to provide entrepreneurs from ethnically and economically diverse groups with the education, tools, and resources needed to create sustain and expand small businesses and to assist, stabilize and grow existing businesses through education and technical support.

Carleen Gauvin, a former CTI employee, is a Foster Grandparent, RSVP volunteer and member of our Senior Corps Advisory Council. She volunteers at the Pawtucketville Memorial School and with CTI’s Spindle City Corps teens on the ArtShip Enterprise, taking art projects into the community.
Developing the Workforce

Just prior to publishing the 2009 Annual Report, the latest unemployment figures showed Lowell at 12.4%, considerably higher than the state rate of 9.1% and the national rate of 9.7%. Our primary focus in 2009 was to establish new employment training programs and strengthen existing ones in employment areas that show growth and opportunity. We successfully obtained a $500,000 Workforce Competitiveness Trust Fund grant to launch the Pathways to Advancement and Training in Healthcare (PATH) Program; a $280,000 grant from the Office of Community Services to develop a new Energy Conservation business that can train and hire CTT YouthBuild graduates and other unemployed people to weatherize area homes; a $1.1 million Department of Labor grant to expand youth training in the construction field; and we also applied for and received ARRA funds to develop a new machinist training program and enhance our employment programs in small business startups and expansion, farming, commercial driving.

**Healthcare Training**

CTT developed the Pathways to Advancement and Training in Healthcare (PATH) Program to train unemployed people for jobs in the local health care system. The program focuses on two occupational tracks — patient care and medical administration and pairs training with extensive case management and individual career coaching. Training and education are offered in partnership with Shawsheen Regional Technical Vocational High School and Middlesex Community College and employment opportunities with Lowell General Hospital, Saints Medical Center, the Lowell Community Health Center and area nursing homes.

In June, PATH graduated its inaugural class of 10 incumbent workers and 19 new workers. Some graduates are pursuing healthcare degrees at a local college; some have accepted new positions with local employers; and others have entered PATH courses to train as phlebotomists, medical assistants, certified nursing assistants and medical administrative assistants.

**YouthBuild Construction Training**

CTT's YouthBuild program gives education and economic opportunities to low income youth, ages 16-24, who have dropped out of school, through GED instruction and hands-on training in building affordable housing in Greater Lowell.

YouthBuild's considerable achievements this year included graduating 42 students, the largest class in its 10-year history; expanding program, staffing and funding through a $1.1 million Department of Labor grant and Workforce Investment Act, VISTA and AmeriCorps Education grants; in partnership with the Greater Lowell Career Center, creating a full time Career Counselor position; 90% of students obtained major industry-recognized construction trade certifications; 50% of YouthBuild students were placed in internships and employment; and six students begin Middlesex Community College this fall.

PATH Program director Lisa Taylor-Wintimilis is shown here with program staff and students.

"Jerry" Roux (front, second from right) works full-time as a restorative Certified Nursing Assistant (CNA) while training as a Medical Assistant in the PATH program. He believes passionately that his bi-lingual skills combined with a Medical Assistant certification will allow him to have a greater impact in his chosen field.

Frances Edomwonyi (front, far right) is an aspiring pre-med student interested in training as a phlebotomist. "The PATH program is excellent," says Frances, who believes phlebotomy will have a positive impact on peoples lives and contribute to her future goals to become a nurse and, eventually, a doctor.
CTI secured over $1.8 million in grant funding this year to establish new employment training programs and strengthen existing ones that show growth and opportunity.

Weatherization Training and Employment
CTI is preparing to launch RENEW — our new business as a regional provider of federal and state funded weatherization services. This business will meet a rising demand for weatherization in our community and provide local residents employment opportunities and YouthBuild graduates both weatherization training and employment.

Commercial Driver's License Training
CTI offers Commercial Driver's License Training in partnership with Northern Essex Community College, providing classroom education, field training and assistance in passing the test to obtain a commercial driver's license. ARRA stimulus funds allow CTI to double its enrollment to 20 this coming year.

Machinist Training
This new program, funded through ARRA and implemented in partnership with Northern Essex Community College, will train 25 unemployed or underemployed people in the skills needed to obtain jobs in traditional machinist settings and the new “green building” sector such as a photovoltaic services.

Investing in People

Work Training and Education
Rosaly Lopez, first row center, stands on the steps of the State House this spring with her YouthBuild peers during a State House Lobby Day. She didn't realize then she would go on to become this year's class valedictorian. Through YouthBuild, she has overcome some of the problems she faced as a high school dropout. She earned her GED and acquired valuable work skills as a construction trade apprentice. In her June remarks as class valedictorian, Rosaly recalls how it all began: “I drove by a few times before deciding to stop in the YouthBuild office. I learned it had all the GED classes I needed, construction training and great activities like clubs and dances — just like a regular school. Here I found what I was looking for and just what I needed.” Rosaly is now attending Middlesex Community College.

YouthBuild graduated a record 42 students this year.
Increasing Affordable Housing

CTI's affordable housing subsidiary, Common Ground Development Corporation, undertook a number of new projects in fiscal year 2009 that will result in dozens of new units of affordable housing for area residents.

Since 1983, Merrimack Valley Housing Services, Inc. (MVHS) is a CTI subsidiary that owns and manages the Merrimack Valley Apartments in Methuen. This HUD 202 Project for elderly and handicapped residents was developed by CTI in 1983 and contains 60 units on a seven-acre parcel with plenty of green space. Two residents are elected annually to serve on the five-person Board of Directors with three CTI Board members. The complex has a community room where many social and recreational activities occur for the residents throughout the year.

Continuing Today through Common Ground

CTI expanded its role creating affordable housing through its non-profit subsidiary, Common Ground Development Corporation (CGDC), formed in 2002 with a mission to create and preserve affordable housing units in the Merrimack Valley area.

Expanding Affordable Rentals

Common Ground has built 15 units of family rental housing in the Stony Brook area of Westford and is adding another 36 units; and recently purchased 26 units of existing affordable housing on Broadway Street in Lowell consisting of 1, 2 and 3 bedroom units in three buildings, in order to preserve the affordable nature of the units.

Increasing and Improving Transitional Living Units

In partnership with the City of Lowell, Common Ground has renovated a vacant Worthen Street building into three 3-bedroom apartment units that house homeless families and renovated a 3-family tenement at 767 Merrimack Street, Lowell, into a shelter for up to six homeless families. Currently, Common Ground is providing similar development services to CTI to renovate another homeless family shelter located at 360 Pawtucket Street in Lowell.

Building Affordable Homes with YouthBuild

Common Ground also works with CTI's YouthBuild Program that helps at-risk youth earn a GED and acquire construction trade skills. The students construct affordable housing in partnership with and under the supervision of licensed, experienced building contractors. This collaboration recently produced a condo on Pawtucket Street in Lowell. Each unit was sold to a family earning 80% of area median income.

Increasing and Preserving Affordability in Towns

Common Ground actively reaches out to area cities and towns, communicating with their Planning Departments, Affordable Housing Committees and local Housing Authorities to increase affordable housing production, while reducing reliance on Chapter 40B as a development tool. CGDC is currently developing the former Acton High School into 15 units of affordable housing and is working with the Town of Westford to build an additional 36 units next to the existing 15 Stony Brook units it developed earlier.
Common Ground Development Corporation works with CTI’s YouthBuild Program that helps at-risk youth earn a GED and acquire construction trade skills.

Community Housing Inc (CHI)
Real Estate Services
A subsidiary of CTI, CHI is a non-profit real estate business that provides professional services to municipalities, non-profit organizations, developers and end users to develop, buy, maintain, and retain affordable housing for low and moderate income households. CHI also helps monitor and facilitate the sale and purchase of affordable homes in the area that were originally sold to qualified buyers at affordable prices and contain a deed rider that maintains their affordability when re-sold.

Below, left to right:
Common Ground is redeveloping the former Acton High School into 15 units of affordable housing.
Responding to the area’s need for transitional housing, Common Ground renovated a former 3-tenement building on Merrimack Street in Lowell, providing six units of housing for homeless families.
CTI’s 60-unit Merrimack Valley Apartments for the elderly in Methuen, MA.
Working with the Westford Housing Authority, Common Ground is expanding its 15-unit Stony Brook complex by another 36 units of affordable family rental housing.
Right: YouthBuild staff and students help construct an affordable condo in Lowell.
Expanding Energy Services

CTI's Energy Services are poised for major expansion, as the Obama administration and Congress target Weatherization to improve people's lives and create jobs. In partnership with the Greater Lawrence Community Action Council, CTI will provide $3.7 million of weatherization to area residents over the next 30 months. This will double the number of households we can weatherize from about 225 to 450 a year. To support the increased demand for weatherization, CTI has secured a $280,000 grant from the federal Office of Community Services to develop a new Energy Conservation business that will provide weatherization jobs to unemployed local residents.

Fuel Assistance
Rising demand and staff outreach led to an increase of 2,300 households receiving Fuel Assistance, bringing the total to over 10,000, a 27.5% increase from 2008.

High energy costs hurt our most vulnerable citizens - seniors, the disabled, children and single parents living on small or fixed incomes. These are the people who most often face the difficult choices of which necessities to buy - food, housing, school clothes, prescription medication or fuel.

Among those served for the first time this year was Alice (pseudonym), a 73-year-old distraught by the recent death of her mother and an avalanche of medical and prescription bills. She often sacrificed heating her home in order to pay for medications. Alice was aware of the fuel assistance program but felt embarrassed to apply, feeling the program was for other people "who need it more." Staff reassured her that the program was designed to help people just like her and convinced her to apply. She was very thankful for our assistance, noting that "The CTI staff made me feel like a worthy, human being."

Heating System Replacement
The Home Energy and Retrofit Task Weatherization Assistance Program (HEARTWAP) installed 79 new heating systems for low income home owners and kept hundreds more running efficiently.

Weatherization and Conservation
CTI's Weatherization Assistance Program allows CTI to insulate, make repairs and provide energy conservation measures to homes that help families stay warmer in the winter and cooler in the summer, while conserving fuel and energy usage. This program is available to homeowners and renters with landlord permission. Clients who qualify for Fuel Assistance also qualify for the Weatherization Assistance Program.

Weatherization is performed by licensed contractors and inspected by CTI's trained and knowledgeable energy inspectors.

Last year, we made over 300 homes in the Greater Lowell area energy efficient. ARRA stimulus funds will now allow more households access to these basics, as well as additional home repairs to improve energy efficiency.

Appliance Management
CTI's Appliance Management Program (AMP), funded by National Grid, offers energy conservation services to high energy users. Typically, a CTI Energy Auditor visits the home to determine where savings can be made. For customers with very high electric bills, particular attention is paid to old refrigerators. If determined to be inefficient, the refrigerator is replaced at no cost to the customer.

This year, CTI performed 350 AMP audits and replaced 175 inefficient refrigerators with units that are Energy Star-rated.
CTI delivered fuel assistance to 2,300 additional households bringing the total to over 10,000, a 27.5% increase from 2008.

Energy Partnerships
CTI partnered with area utility companies to provide $600,000 worth of energy conservation measures and new energy efficient heating equipment to low-income households throughout the region.

Property Management
CTI chose Peabody Properties to manage its ever growing stock of affordable residential units owned by CTI and its affordable housing development subsidiary Common Ground Corporation. Peabody was chosen for its extensive experience in property management, managing over 10,000 units in Massachusetts. The company provides quality maintenance and employs administrators experienced in servicing low-income, affordable housing.

They also provide expertise in tax credit housing, elderly housing and family housing.

The Warmest We’ve Been in Years
With a faulty heating system and winter on its way, Raymond and Brenda Comtois were desperate to ensure they and their son would stay warm and healthy through the winter. They contacted CTI’s Energy Department and, following a thorough intake, CTI dispatched a heating technician to inspect the system. He determined the family not only needed a new heating system but had very poor insulation, faulty windows and leaky doors.

Under the technician’s oversight, CTI’s contractors installed a new heating system, air sealed the home, added new doors and windows and repaired a section of the roof. Raymond was grateful to the workers who were “respectful, hardworking, and worked great as a team” and to CTI for “making my home air tight - this is the warmest we’ve been in years.”

Below: Typical weatherization measures include blowing insulation, sealing ducts, wrapping water heaters and pipes, installing smoke detectors, adding weather stripping and replacing bulbs with energy-efficient ones. More advanced diagnostics include use of the blower test and infrared cameras to detect major air leakages.
## Dollars Spent 2009

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<th>CITIES &amp; TOWNS SERVED</th>
<th>DIVISION OF CHILD &amp; FAMILY SERVICES $</th>
<th>DIVISION OF COMMUNITY RESOURCES $</th>
<th>DIVISION OF PROPERTY &amp; ENERGY SERVICES $</th>
<th>DIVISION OF HOUSING &amp; HOMELESS SERVICES $</th>
<th>DIVISION OF WORKFORCE DEVELOPMENT $</th>
<th>TOTALS FOR ALL DIVISIONS $</th>
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<td>196,483</td>
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## Numbers Served 2009

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<th>DIVISION OF COMMUNITY RESOURCES</th>
<th>DIVISION OF PROPERTY &amp; ENERGY SERVICES</th>
<th>DIVISION OF HOUSING &amp; HOMELESS SERVICES</th>
<th>DIVISION OF WORKFORCE DEVELOPMENT</th>
<th>TOTALS FOR ALL DIVISIONS</th>
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## Revenue by Source

- **City**: 1%
- **State (direct)**: 14%
- **State (through State)**: 57%
- **Federal (direct)**: 20%
- **Federal (through State)**: 8%

## Expenses by Division

- **Youthbuild**: 2%
- **Shelters**: 2%
- **Scattered Sites**: 1%
- **Advocacy**: 1%
- **Community Resources**: 14%
- **Energy**: 17%
- **Preschool Head Start**: 13%
- **Infant Toddler**: 1%
- **Youth Programs**: 3%
- **Family Child Care**: 3%
- **WIC**: 2%
- **Workforce Training**: 0%
- **Other Programs**: 0%

You may request a copy of CTS's audited financial statements and 990 or IRS Form 590 by contacting Chief Financial Officer Perry Judd at 978-459-0551 ext. 205 or pjudd@ctcon.org.
The Board of Directors

CITI'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.

2009 Board Members*

Donald Washburn
President

Thomas A. Joyce
Vice President

Germaine Vigante Trudel
Treasurer

Glenn Goldman
Assistant Treasurer

SHELLA OCH
Clerk

Jennifer Balala
Marty Conway
Robert Cormier
Gabrielle Crueger
Nicole Cruz
Beth Fox
Thirith Hut
Glencie Johnson
Catherine Maynard
Rita Mercier
James Milliazzo
Rita O'Brien Dee
Stephen O'Connor
Diana Ryder
Marie Sweeney

*This list includes members who served at any point during the period 7/1/08-6/30/09.

Fifteenth Annual Evening with Local Heroes

Each year, CITI honors people and organizations, nominated by members 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 us in honoring 10 “heroes” at the 15th Annual Evening with Local Heroes, held October 22, 2008.

Our 2009 Local Hero honorees were (front to back, left to right): Mazrine McDermott Award honoree the VNA Hospice of Greater Lowell (receiving were volunteer Sharon Duquette and VNA Executive Director Nancy Petrinelli); Paul Marion of Lowell, VFW Honor Guard Post 62 (receiving was Post Commander Roy McGunn); Sam and Gill Poulan of Chelmsford; Ray Stafford of Chelmsford, members of St. William's Parish of Tewksbury; members of the Rotaries of Greater Lowell; and Frank Carvalho of Tyngsboro.

Head Start Policy Council

CTI's Head Start Policy Council is composed of the 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. At right is Brittany Campbell, Parent Policy Council Chairperson.
Employee Awards

On March 19, 2009, CTI hosted its Annual Professional Training Day, bringing together over 400 CTI employees for a day of training and team building. We also honored the following employees (below) for their exceptional service.

Meghan “Meg” Gaffney, Office Manager for Child and Family Services, was this year’s recipient of the Jackie Plati Spirit of Teamwork award, named in honor of an exceptional employee who set CTI’s standards for caring, cooperation and team spirit and who demonstrated the tremendous impact a single individual can make in the lives of others. Meg (with flowers) is shown here with her family (left to right) Tricia Maia, Jim Gaffney, Mary Gaffney, Alyssa Maia and Phil Maia.

The staff of our Scattered Sites Transitional Apartment Program (SSTAP) were this year’s recipients of the TEAM! Excellence award. Together they helped house and restore to stability tens of dozens of families displaced by domestic violence. Shown here (front to back, l-r), are Christine Kehoe, Bonnie Gage-Anderson (program director), Heidi Scott, Deborah Crispo, Taylor Charbonnier and Kathleen Dearborn.

Employee Anniversaries

35 YEARS
Central Administration
Brian Yates
Child & Family Services
Frances P. Ward

30 YEARS
Central Administration
Kathleen A. Simon
Property & Energy Services
Paula A. Baxter

25 YEARS
Property & Energy Services
Mary V. Soucy

20 YEARS
Child & Family Services
Betty Seminatore
Jane L. Montmarquet
Meghan E. Gaffney
Community Resources
Gail M. Fortes
Housing & Homeless Services
Barbara A. Lawlor

15 YEARS
Child & Family Services
Carmen M. Pabon
Karen J. Dalphond
Kathleen H. Farringdon
Rosa Robles
Sandra L. Shaw
Property & Energy Services
Michael M. McDonough

10 YEARS
Central Administration
Tiffany Tran
Child & Family Services
Christina Silveira – Gonzalez
Cynthia Hayes
Marion C. Grochmal
Nydia Alcena
Olga N. Lopez
Penny D. Dubois
Sarita Gonzalez
Tara Seller
Community Resources
Kathleen M. Hayes
Housing & Homeless Services
Fernanda Faria
Stella A. Babian
Workforce Development
Diane M. Wojcik

5 YEARS
Central Administration
Rous A. Sammag
Child & Family Services
Andres Lopez
Christine F. Decker
Evangelia Baitakis
Jennifer T. LeHerenx
Julie C. Pelletier
Kerry Lynn Geffin
Lea Ann Hubert
Liz B. Rendell
Mary Joan Rourke
Nicole Morrill
Tanja Sandoval
Community Resources
Joan G. Aseltine
Housing & Homeless Services
Edwin Bonilla
Judith Tavares
Pamela Lefebvre
Sanghak Roem
Property & Energy Services
Bruce A. Lowell
How You Can Help

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 funding and donation sources for fiscal year 2009 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 towards the Community Teamwork Endowment Fund established through the Greater Lowell Community Foundation. Contributions to 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 Street
  Lowell, MA 01852
- Make credit card donations at
  www.comteam.org (click 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.

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**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
- Shirley 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
- Downtown Charitable Foundation
- First American Homeownership Foundation
- Greater Lowell Community Foundation
- Lowell Kiwanis Foundation
- McCormick Tribune Foundation
- Oak Foundation
- Paul & Phyllis Fireman Charitable Foundation
- Theodore Edison Parker Foundation
- Thibault Foundation
- Frederick E. Weber Charities
- Stevens Foundation
- Strong Family Foundation
- The Rhode Island Foundation
- United Way of Mass., Bay & Merrimack Valley
- Faith-based Groups
- Chelmsford: Aldersgate Church, Central Baptist, Central Congregational, Grace Community
- Dracut: Christ Church United
- Lowell: Catholic Charities, Christ Church United, Elliot Presbyterian
- Greater Lowell Interfaith Partnership to End Homelessness (GLIPP)
- St. Joseph the Worker Shrine
- St. Mary's Parish
- Transfiguration Church
- Teachbury
- St. William's Parish
- Westford United Methodist

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CTI and the Merrimack Valley Food Bank received a check from the United Way of Mass., Bay & the Merrimack Valley for $35,000 to provide housing and food to people in need. From left to right are: MV Food Bank Director Amy Persia, President and Chief Executive Officer United Way of Massachusetts Bay and Merrimack Valley, Michael Durkin, Lowell Mayor Bud Caulfield; CTI Executive Director Karen Fredericks; and Lowell City Manager Bernie Lynch.
Sponsors of CTI’s 7th Annual “Key West” Carnival Fundraiser to Prevent Homelessness

On April 23, 2009, CTI presented the 7th Annual “Key West” Carnival Fundraiser to Prevent Homelessness in partnership with the Merrimack Valley Regional Network to End Homelessness with special support from the Greater Lawrence Community Action Council and Haverhill Community Action, Inc.

We thank our co-chairs Lowell Mayor Edward “Bud” Caunfield and Vice-chair Rita Mercier, volunteers and the more than 500 community members who purchased tickets and attended the event.

Jimmy Buffett Diamond $10,000 +
Lenzi’s Catering
MLS Property Information Network, Inc.

Key West Platinum $5,000 +
Eastern Bank Charitable Foundation
Enterprise Bank & Trust Company

Key Largo Gold $2,500 +
980 WCAP Radio
D’Moulas Foundation
Richard and Nancy Donahue
Lowell Five Cent Savings Bank
New England Medical Insurance Agency
Paul & Phyllis Fireman Charitable Foundation
St. Joseph the Worker Shrine

Pirates in Paradise Silver $1,000 +
John and Mary Chiesa
Coldan Properties, LLC
Coldwell Banker Residential Brokerage
Corbett Development
First Congregational Society
Jeanne D’Arc Credit Union
Law Office of Ronald Eakin
Lowell Cooperative Bank
Lowell Sun Charities, Inc.
Mahoney Oil
Martin Mecham, Chancellor, UMass Lowell
National GRID
Nixon Peabody LLC
One Communications
Peabody Properties, Inc.
Saints Medical Center
Stella Gogou
Thibault Foundation
Trinity EMS
Trinity Financial Services
Walmart Chelmsford

Margaritaville Bronze $500 +
A&M General Contracting
Atlantic Weatherization, LLC
Attorneys George Eliades & George Theodoros
Blue Cross Blue Shield of Massachusetts
Christ Church United, Dracut
Christ Church United, Lowell
Courier Corporation
Denis Lin
Fred C. Church
Gallagher & Cavanaugh, LLP
Gregoire Associates
Hallsmith Sysco Food Services
Harvard Pilgrim Healthcare
J.M. Coull, Inc.
KBK Sports
Lowell General Hospital
Lowell Plan
Mark & Lori Roux
Merrimack Inn Realty Trust
Merrimack Valley Housing Partnership
Middlesex Community College
Mill City Management
PrideStar EMS, Inc.
Princeton Properties Management, Inc.
Riverside Medical Group
Siemens Caring Hands Foundation
South Bay Mental Health
Sovereign Bank
VFW Arnold Greenwood Post #349
Washington Savings Bank
Kevin and Cheryl Willett

Carnival Friend of the Dolphins $100 +
A. Hebert & Sons Movers
ABC, Inc./COMEGC
All Sports Promotions/Heroes
All-Brand New England
Allan and Judith Sherman
Anonymous
Ayotte Heating & Air Conditioning
Beachchips
Bob’s Discount Furniture Charitable Foundation
Boston Amateur Basketball Club
BP Realty
C.R.S. Commercial Refrigeration, Inc.
Chiungos Properties, Inc.
Combined Jewish Philanthropies
Conatti Insulation
Rita O’Brien Dee
Dracut Rotary
Eddy’s Bakery
Eliot Presbyterian Church
ESL Employee Assistance Group
Frank P. McCarron Co., Inc.
Gouveia Plumbing, Inc.
Greater Lowell Chamber of Commerce
Greater Lowell Community Foundation
Gregory & Maureen Soucy
Hair On Broadway, Inc.
Harvard Pilgrim HealthCare
Jared’s Appliance Services
James Houlares
Joncas Associates
Lowell Councilor Rodney Elliott
Lowell Fruit Company, Inc.
Lowell School Administrators Assoc.
Lowell Spinners
Lowell Walker-Rogers VFW Post 662
Lt. Gov. Timothy Murray
Massachusetts Non Profit Housing Association
Jack McGrail
Mencis Trust
Merrimack Valley Central Labor Council
Merrimack Valley Chamber of Commerce
Merrimack Valley Federal Credit Union
Merrimack Valley Area Rotary Club
Michael Ryan
Morgantz Family Trust
Muldoon Brothers
Nicholas C. Sarris, Inc.
Nobis Engineering
Northeast Association of Realtors
O.P. Vaux & Sons, Inc.
Owl Stamp Company
Plastician, Inc.
David Poizier
Pro Pest Control
RJ Inspection
Robert Cordeiro
Saro Chiropractic/Dracut Village Square
Shari Wagaman
State Representative James Miceli
State Senator Steven Baddour
State Senator Susan Tucker
Stephen J. Szczepaniak, Insurance
Talty Floors, Inc.
Ten Men, Inc.
Theodore Sosnos
Thom Anne Sullivan Center
Trident Building & Properties Group
United Restaurant Equipment Company
Westcott Site Services
WNA, Inc.

Please visit www.comteam.org for a full listing of all 2009 donors.
We are grateful to George Duncan and Enterprise Bank for sponsoring the Community Ties Art Exhibit and thankful to the artists for this opportunity to use their exhibit pieces in our 2009 Annual Report.

Cover “The Flowering City” (detail) by Meredith Fife Day – In this collage, the artist shows how the intersection of nature with man-made urban structures sparks a dynamic vitality that underscores vibrant, prosperous communities.

Page 3 “Building Upon Dreams” (detail) by Jay W. Hungate – The artist has given wings to common currency, inspiring us to invest and save in our futures and build upon our ideas and dreams.

Page 5 “Community” by Joyce Fombah* – The artist tells us that like the bank, all of us play an important role in our community’s prosperity.

Page 7 “Live Long and Prosper” (detail) by Jasmin Jain – The artist uses bold colors, swirling strokes and human faces to reflect abundance, stability and freedom.

Page 9 “Home Sweet Home” by Mary Ann Matthews – The panel is the artist’s dedication to her mother, the wonderful foster family who raised her mother, and her paternal grandmother who taught her about “gentleness and kindness in the house.”

Page 11 “We Believe in You” by Don Sullivan – The artist uses the handshake in a loose circle to demonstrate that the success of the community depends on the success of all of its members.

Page 13 “Evolutions: Creativity + Time = Money” by Jose Avel Gonzalez – The artist has focused on the industrial elements as symbols of the long history of the creative economy in our region.

Page 15 “Attributions of Enterprise” by Anne F. Cavanaugh – The artist has created a mosaic of symbols reflecting the elements of community, including wealth and prosperity (wheat), faith (mustard seed), hope (hawthorn), fidelity (rosemary), strength (fennel) and friendship (box).

Page 17 “Everlast” by Diana Coluntino – The artist uses deep, organic colors, archetypal spheres and images of nature and modernity to convey a vision of life, growth, preservation and possibilities.

Back Inside Cover “A Community” by Stephanie Guerra* – The artist captures our community as one of diversity and closeness.

* Lowell High School Art Students

“In the Beginning” by Enterprise Bank Chairman George Duncan and his family – The artists have incorporated many symbols into this piece, among them the flowers on the “lucky” number 2 tiles that represent the bank’s “feeling of giving love and beauty back to the communities we serve in the form of public plantings, gardens and outreach.”
Central Administration
Human Resources, Planning and Program Development, Fiscal, MIS, Community Relations
167 Dutton Street
Lowell, MA 01852
978-459-0551
FAX: 978-459-09128
Karen N. Frederick
Executive Director
William Lipchitz
Deputy Executive Director

Child and Family Services
Julie Salois
Associate Executive Director
Administrative Office, Early Learning Program (Head Start, Early Head Start and Child Care)
167 Dutton Street
Lowell, MA 01852
978-459-0551, ext. 282

James Houlares Early Learning Center
126 Phoenix Ave.
Lowell, MA 01852
978-454-5100

Children’s Corner
554 Pawtucket Street
Lowell, MA 01854
978-454-3350

Children’s Village at the Mill
246 Market Street
Lowell, MA 01852
978-453-1490

Lowell Family Child Care
126 Phoenix Avenue
Lowell, MA 01852
978-454-5100

Wakefield Family Child Care
607 North Ave., 2nd Floor
Wakefield, MA 01880
781-245-4195

Youth Programs
Administrative Office & After School Program
167 Dutton Street
Lowell, MA 01852
978-459-0551, ext. 282

Citizen Schools
Robinson Middle School
110 June Street
Lowell, MA 01850
978-421-5110

WIC Nutrition Program
45 Kirk Street
Lowell, MA 01852
978-454-6397

Housing and Homeless Services
Ed Cameron
Associate Executive Director
Administrative Office & Merrimack Valley Regional Network to End Homelessness
167 Dutton Street
Lowell, MA 01852
978-459-0551

Housing Consumer Education Center (HCEC)
978-459-0551, ext. 290

Residential Services
978-596-0028

Foreclosure Prevention Home Preservation Center
450 Merrimack Street
Lowell, MA 01854
978-970-0603

Real Estate Services
Community Housing Inc.
978-710-5558

Property and Energy Services
Mike McDonough
Associate Executive Director
Administrative Office and LIHEAP (Fuel Assistance)
45 Kirk Street
Lowell, MA 01852
978-459-6161

Weatherization and Energy Conservation & Appliance Management
978-459-6161, ext. 101

Heating Systems Repair and Replacement
978-459-6161, ext. 104

Community Resources
Connie Martin
Associate Executive Director
Administrative Office, Art Ship Enterprise, Spindle City Corps & Lowell Farmers Market
167 Dutton Street
Lowell, MA 01852
978-459-0551

Child Care Search
2352 Main St., Suite 102
Concord, MA 01742
1-800-455-8326 or
978-897-6400

Financial Literacy Academy, Individual Asset Development, Family Foundation Network, One Family Scholars & Senior Volunteer Corps
169 Merrimack Street
Lowell, MA 01852
978-654-5080

SuitAbility
536 Pawtucket Street
Lowell, MA 01854
978-934-8898

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

Lowell Small Business Assistance Center
88 Middle Street, 2nd Floor
Lowell, MA 01852
978-322-8400

Workforce Development
Cheryl Amey, Ph.D.
Associate Executive Director
Administrative Office; Early Childhood Teacher Training; Machinist Training; Weatherization Training and Employment; Commercial Driver License Training; and GED, Adult Basic Education, and ESOL Classes
167 Dutton Street
Lowell, MA 01852
978-459-0551

Pathways to Training in Healthcare (PATH)
126 Phoenix Ave.
Lowell, MA 01852
978-454-5100, ext. 138

YouthBuild
391 Pawtucket Street
Lowell, MA 01854
978-446-9803

Affordable Housing Development
Steve Joncas
Executive Vice President
Common Ground Development Corporation (CGDC) & Community Housing, Inc. (CHI)
167 Dutton Street
Lowell, MA 01852
978-459-0551

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978-459-0551, ext. 281 or visit our web site at www.commteam.org

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