Meeting the Challenge through Education, Training & Essential Supports
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Donald R. Washburn – A Decade of Service

As you read CTI’s 2010 annual report, Don Washburn will be ending his term as President and retiring from the Board of Directors. Originally appointed to our Board in January of 2000, Don represented the Greater Lowell Banking Council. He served as Treasurer from 2002 through 2006, when the Board elected him Vice President. Don has served as President of CTI’s Board of Directors from 2007 to present. Don also has served on the Boards of CTI’s subsidiary corporations, Common Ground Development Corp., Community Housing Inc. and Mechanics Hall. During Don’s tenure as President, our funding has grown from 62 to 75 million dollars. We have added staff, a new Division of Workforce Development, and are completing our second multi-year strategic plan. CTI has also launched a system of coordinating the assessment of client needs, applications for multiple services, and coordination of case management. Don’s steady guidance, leadership, and financial expertise have allowed CTI to thrive in very difficult economic times. Thank you, Don, for your commitment to CTI, our people, and our mission.
CTI’s fiscal year ended (June 30, 2010) with the news that the poverty level has risen in this country to levels not seen since the beginning of the War on Poverty (1964). The new figures may somewhat overstate the rise in poverty because they do not count the bulk of assistance that the 2009 Recovery Act provided to households that kept millions of Americans from falling into or deeper into poverty (according to the Center on Budget and Policy Priorities, a non profit, nonpartisan research organization and policy institute). At CTI alone, we created 47 jobs and saved 90.5 jobs with federal stimulus money. And the good news is CTI is managing to keep these people employed as some of the Recovery Funding provided to CTI is ending.

CTI also used stimulus funding to keep families and individuals housed, to prevent the need for placements to shelters, to house chronically homeless individuals, to weatherize homes, to provide training and summer jobs for youth, and to create employment training programs that will live on and provide low income individuals access to jobs in targeted growth sectors.

In addition to these essential services, CTI’s Head Start, Early Head Start and Early Education and Care Programs expanded with Recovery Funding to provide high quality programs for full days and after school so that parents of children enrolled can continue to work. Moreover, CTI can help link parents as well as others to job training, financial education, housing, and other critical support services.

According to the Center on Budget and Policy Priorities, the poverty level will likely remain high and continue to grow through 2010 and 2011. CTI is preparing for this by increasing our education and employment training initiatives and expanding our financial education programs, helping people to link quickly with supports, and developing a plan for education and training with a self-sufficiency goal. We are also developing new tools and systems to help us better measure and report on our progress in helping people move toward self-sufficiency.

This work would not be possible without our many community, government, and business partners; and of course, the CTI staff who are embracing the challenge of thinking and operating in new ways that you will read about in this report. CTI’s Board of Directors and Policy Council continue to lead us all in these efforts, giving generously of their time and talents. We thank them for their commitment to those we serve, our mission, and our communities.

Karen Frederick
Executive Director

Meeting the Challenge through Education, Training and Essential Supports
ARRA Stimulus Funds Making a Difference

In fiscal year 2010, CTI received and implemented nearly $2 million in ARRA stimulus funds to expand existing programs and create new ones. In partnership with Greater Lawrence Community Action Council, Inc., CTI also received $3.7 million for weatherization assistance programs.

ARRA funds made an important difference to CTI and the people it served this year. In addition to saving jobs and creating new ones, it opened doors to education, training and employment; provided weatherization and energy conservation to low income homeowners; delivered affordable child care to working families; strengthened retail, service and farming businesses; saved many people from homelessness and rapidly re-housed many already homeless; and helped individuals and families build assets toward homeownership, secondary education and small business ownership.

Work Training & Employment

Commercial Driver’s License (CDL) Training. Ten participants enrolled, four completed classroom training, two passed the road test and received their Commercial Driver’s License and one individual obtained a job. Eleven more people are currently enrolled in training.

Pathways to Advancement & Training in Healthcare (PATH). Over 90 people have enrolled in the program, 70 have completed one or more levels of education and more than a dozen have either advanced to better jobs or obtained new jobs. Another 10 students will complete training in December.

Weatherization and Energy Conservation. CTI trained seven people in weatherization and energy conservation and helped three land jobs with Project RENEW, CTI’s weatherization contracting company.

Housing & Homeless Services

Merrimack Valley Regional Network to End Homelessness Leads in the State. Through the MVRN, CTI and its provider partners across the Merrimack Valley prevented 137 families from becoming homeless, diverted another 47 families who were on the verge of entering emergency shelter, prevented 38 single individuals from becoming homeless and rapidly re-housed 102 single individuals who had been chronically homeless. Its success was due to the speed by which families and individuals were re-housed, a strong case management approach to keeping people stabilized in their own homes and fostering strong relationships with landlords across the Merrimack Valley region.

First Time Homebuyers Program. Seven families purchased deed-restricted “affordable” homes this year.

Weatherization. ARRA funding allowed for significant expansion of weatherization and energy conservation, including the hiring of four new Energy Auditors and a Weatherization Director; replacing 91 poorly functioning heating units; performing 350 appliance audits; replacing 111 refrigerators; and completing 545 full-scale home weatherization projects that resulted in significant energy savings for our clients.

Financial Literacy & Asset Building

Financial Literacy Fairs and Workshops. CTI held five Financial Literacy Fairs and eight Financial Literacy Workshops, drawing 641 people, offering them access to financial education, and training opportunities. Five of these attendees enrolled in the seven-week Financial Literacy Academy.

Financial Education Website. CTI launched its financial website (www.ctifamilyfinance.org) that offers interactive tools for families to gain sound financial advice throughout life phases such as sending kids to college, getting married, starting a family, purchasing a home and planning for retirement. The website also includes a blog, on-line workshop registration and calculator tools for auto loans, mortgages, or retirement.

ARRA funds allowed local immigrant farmers to create Individual Asset Development Accounts, using farmers’ savings plus matching federal funds to improve their farm businesses.
ARRA Initiatives 5

Free Tax Preparation. Through the VITA/EITC program, CTI and its partners helped 556 people with free tax preparation for federal and state refunds totaling over $992,000 this tax season.

Child Care
ARRA funds allowed CTI to add 72 Early Head Start infants and toddlers to its rolls for a total of 147 served this year.

A New Approach to Client Services
Thanks in part to ARRA funds, CTI has begun implementing its vision of integrated services that will allow clients to easily access all of the agency’s services as well as other community supports. This approach reduces duplication by eliminating the need for clients to travel to different sites and repeat intake information; improves their likelihood of receiving all the services they need; and lowers the stress they experience. We have taken several major steps to achieve this:

■ Hired a Client Services Director and team of Client Service Specialists to implement an integrated service delivery model.

■ Created a client Resource Center to help clients in crisis connect to all the resources available to them.

■ Provided computer access for clients to independently apply for Food Stamps, search for roommates and research employment opportunities and other resources.

■ Trained all CTI staff in our new C.A.R.E.S. philosophy and service standards ~ Compassionate, Accountable, Respectful, Empathetic Services ~ the foundation for how we treat all clients.

■ Developed a Pre-assessment questionnaire used by most CTI programs that identifies clients’ needs and informs them of all available resources.

■ Planned for a self sufficiency/client progress tool that we will implement this year.

Financial TV Program for Families. Through local public access TV reaching over 40,000 viewers in Lowell, Chelmsford, Dracut and Tewksbury, CTI launched Finance Matters that has aired programs on Debt Management, Money Management and Budgeting for the Unemployed.

Asset Development for Farmers. Ten farmers opened an Individual Development Account (IDA) that provides a 3 to 1 match for every dollar saved by the farmer.

Small Business Supports. The Lowell Small Business Assistance Center helped 22 small business owners with bookkeeping and payroll supports to maintain their businesses and 27 businesses receive personalized training to market and expand their businesses.

People Meeting the Challenge

This winter, Governor Deval Patrick, joined by Congresswoman Niki Tsongas and State Senator Steven Panagiotakos, visited Lowell’s city officials and organizations to learn how ARRA stimulus funds were helping preserve and create jobs and keep people stable.

ARRA funds allowed CTI to provide weatherization and conservation energy services to hundreds of area households. Here, a technician seals and insulates plumbing.
**Success for Families and Children**

The Child and Family Services Division offers affordable child education and care and family support programs that help working families be stronger, more stable and better able to plan for the future. This year, the Division served nearly 15,000 parents and their children through Head Start and Early Head Start, WIC Nutrition, After School programs, and referral to skills and work training programs.

**Early Learning Services**

Early Learning Services (Early Head Start, Head Start and Child Care) is a comprehensive program providing children and families opportunities to develop their full potential. The program serves children from prenatal through preschool age and their families and is delivered at the James Houlares Early Learning Center, Children’s Village and Children’s Corner Learning Center. Among its accomplishments this year:

**Expansion.** Head Start added 15 more children to full-day/full-year programming, for a total of 538 children. ARRA funds helped Early Head Start expand to offer high quality infant/toddler programming to an additional 72 children for a total of 147.

**Burning the Mortgage.** The Early Learning Program took great pleasure in “burning the mortgage” to the program’s largest building, the James Houlares Early Learning Center.

**Earning RootCause Top 10 Status.** RootCause: Social Impact Research named CTI’s Early Learning Program a “Top 10 Organization.” In granting this designation, RootCause, a nonprofit research and consulting firm, cited the program’s effective use of child and family assessments in shaping planning and program design.

**Focus on Fathers.** Early Learning staff view families as integral partners in the successful care and education of their children. “Dads” were part of a special focus this year through the Father Involvement Initiative, with special trainings and activities including a Night at the Lowell Spinners baseball game and Daddy Bootcamp (a national model for new dads to gain confidence and enhance enjoyment in being with their children) at Lowell General Hospital.

**Universal Pre-Kindergarten Grant.** For the second year, the Family Child Care home-based provider program received the Massachusetts Early Education and Care’s (EEC) Universal Pre-Kindergarten (UPK) Grant. The grant required that providers hold a Child Development Associate (CDA) credential and use a developmentally appropriate screening tool such as the nationally recognized Ages and Stages tool. Among our 80 providers, 11 received this grant to upgrade computer hardware, provide staff training and literacy development, and enhance curriculum.

**WIC Serves Over 13,000.**

Women, Infants & Children (WIC) increased the numbers of women and children served by nearly 3,000, reaching 13,142 family members with nutrition counseling.

These assessments led to an increase in Supportive Care to 142 children (10% increase); expansion of After-School programming to 260 children at 6 separate public school sites; and delivery of ESOL/GED instruction to 26 parents.

Right: Child and Family Services Associate Executive Director Julie Salois (back row, 3rd from left) and CTI Board Member and Head Start Parent Policy Council Chair Jennifer Balala (back row, far right) are joined by parents and their children who attend the James Houlares Early Learning Center. They are celebrating the “burning” of the facility’s mortgage valued at $2,257,356 over its lifetime.
and food support this year. The WIC program supports the health and nutrition of pregnant, breastfeeding and postpartum women and their children (up to age five). Participants receive vouchers redeemable for healthy foods such as milk, eggs, cheese, cereal and infant formula.

**After-School Program Reaches 300 Students**

Over 250 working parents took comfort this year, knowing their middle school-aged children were engaged in meaningful, supervised activities during after-school hours. CTI’s After School Program offers high quality, curriculum-rich activities for 300 students in six Lowell and Dracut public schools, transporting students to program sites from 20 schools. The After School Program uses the nationally-recognized Survey of After-School Youth Outcomes (SAYO) evaluation model to track and ensure that student progress and curriculum are directly tied to the school day.

**284 Families Served by Home-based Family Child Care**

This year, the Family Child Care Lowell system served 212 children and 172 families and the Wakefield system served 134 children and 112 families. Many families like this option because it offers a “home atmosphere” and accepts siblings of different ages into one home, allowing a family with multiple children to use the same provider. The Lowell system also works with CTI’s Head Start, offering extended hours of care to 39 children.

**People Meeting the Challenge**

**A Family Flees Violence and Creates a New Life**

Melissa White, a U.S. Veteran and construction trade employee, has overcome domestic violence, homelessness and the temporary loss of her children. During one of her lowest points, she and her daughters were living in their car. Thankfully, she was able to open up to CTI’s Early Education and Care staff at the James Houlares Early Learning Center who linked Melissa to supports both within and outside of CTI including the SHIFT Coalition who helped her obtain a Veterans Affairs Supportive Housing voucher and find an apartment. Today, she and her daughters, Kaelyn and Bella, are still part of the CTI’s Early Education and Care program. “I would not have been able to do any of this without CTI,” says Melissa, who participates in the CTI Family Strengthening Project and Parenting Classes.
The Division of Housing and Homeless Services is working diligently to create innovative and cost effective ways to prevent and end homelessness. It also is working to enhance its capacity to link people in crisis to all the resources they need to regain stability and move to self-sufficiency through goal setting, education, and training.

**Family Self-Sufficiency (FSS)**

Rewards Economic Independence.

FSS offers Section 8 families case management and services to reduce dependency on public assistance. Participants have five years to meet employment goals and graduate from the program. During that time, as their income increases and they assume a greater portion of their rent, a percentage of their rent increase is set aside in an escrow fund to help them with life goals at the end of the program. This year, FSS graduated 10 people, who had built escrow funds to help purchase a home, car or other essentials. Nine graduates obtained first time employment or increased their incomes; seven completed First Time Homebuyer training; six completed Financial Literacy training; one earned a GED; and two earned 2-year college degrees.

Through our partnership with the Home Preservation Coalition of the Merrimack Valley and Coalition for a Better Acre, CTI helped over 154 households with foreclosure issues.

**Subsidies Help Over 2,200.**

Our Housing Program assisted over 2,200 households with a variety of housing subsidies from Section 8 to Veterans Affairs Supportive Housing to the Massachusetts Rental Voucher Program.

**Housing Consumer Education Center (HCEC) Adapts to Funding Cuts.**

CTI’s HCEC staff worked with over 3,000 households this year, many of them affected by layoffs. The virtual elimination of the State’s Residential Assistance for Families in Transition (RAFT) hampered CTI’s ability to intervene early. To meet the demand, CTI increased workshops to help tenants at risk of eviction and those searching for affordable housing. It also increased workshops for local landlords to help them provide the affordable market-rate housing crucial to stabilizing people’s lives.

**Foreclosure Prevention Keeps 80 Households Intact.**

Through our partnership with the Home Preservation Coalition of the Merrimack Valley and Coalition for a Better Acre, CTI helped over 154 households with foreclosure issues. We completed over 80 mortgage modifications, saving families as much as $1,000 a month in mortgage payments. For those ineligible, we helped them reach other resolutions such as repayment plans, bringing their loans current, deed-in-lieu of foreclosures, determination of eligibility for the government’s Making Home Affordable foreclosure alternative program and short-selling. We also connected qualified clients to a full range of services from Fuel Assistance and Food Stamps to MassHealth to help them reestablish a positive household budget.
Regional Network Prevents Homelessness. The Mass. Interagency Council on Housing and Homelessness designated CTI as the lead agency of the Merrimack Valley Regional Network to End Homelessness (MVRN) to provide services and financial aid across the Valley directly or with other members of the Network. Among its funding sources are Community Services Block Grant (CSBG) ARRA and Homelessness Prevention and Rapid Re-Housing Program (HPRP) ARRA funds. Through the MVRN, CTI and its 70-plus partners, located from Lowell to the Seacoast, prevented homelessness for 137 families, diverted an additional 47 families who were hours away from homelessness, prevented 38 single individuals from becoming homeless, and re-housed 102 single individuals who had been chronically homeless for years.

From Shelter to Permanent Housing. CTI provided Shelter for Homeless Families, the last resort when all other interventions failed. Because of increased demand, we expanded shelter services with funding from the Mass. Department of Housing and Community Development to 63 families – two family shelters with a combined capacity of 14 families – and an additional 49 scattered site units. We continue to provide stabilization follow-up services to over 100 families we moved out of shelter and into permanent housing.

Karen Frederick presents the Judy Kelliher Award for self-determination to Roger Freeman. Ironically, Roger spent many years assisting people in crisis. However, last year brought life changes that led to his becoming near homeless. Roger turned to CTI’s Housing Consumer Education Center, where staff determined he was eligible for a Veterans Affairs Supportive Housing (VASH) voucher, allowing him to move from a rooming house to an affordable unit in Lowell’s Boott Mills complex.

Merrimack Valley Regional Network Brings New Approach to Ending Chronic Homelessness

John had been homeless for twenty years, living between Lowell, Lawrence and Haverhill, suffering from a variety of illnesses including alcohol dependence and liver disease. In the six months prior to his referral to the MVRN, he was on ten medications and had over 20 hospitalizations and emergency room visits. His last homeless address was a campsite next to the Merrimack River. With help from MVRN case manager Patty Bergin (left), and a new approach to comprehensive case management, John now lives in an apartment and receives both case management and representative payee services to ensure his long-term success.
This year, we reorganized our Community Resources and Energy Divisions, bringing them under the Energy and Community Resources Division, allowing us to deliver essential services such as fuel assistance to keep people safe and stable, and financial literacy and asset building to move them toward a strong and more independent future.

**Energy Programs Help 12,000 Households.** CTI’s Fuel Assistance Program (LIHEAP) increased the number of clients served by 20%, to a total of 12,000 households. Many of these new clients cited layoffs as the reason for their first-time applications.

ARRA funding allowed for significant expansion of weatherization and energy conservation, including hiring of four new Energy Auditors and a Weatherization Director; replacing 91 poorly functioning heating units; performing 350 appliance audits; replacing 111 refrigerators; and completing 545 full-scale home weatherization projects that resulted in significant energy savings for our clients.

**Family Resource Network Strengthens Families.** ARRA funding helped the Division’s Family Resource Network expand its Financial Literacy and Asset Development programs. The Family Finance Solutions (FFS) program launched its website (ctifamilyfinance.org) that features blogs, webinars on smart financial decision-making, and the opportunity to register for workshops offered with local banking partners. The FFS also hosted Financial Fairs and Workshops reaching over 650 people from across Greater Lowell. Through CTI’s IDA-Asset Development program, eight individuals and families were able to make first-time home purchases or invest in college. The VITA-EITC free tax preparation program completed 536 tax returns for clients that resulted in over $992,000 of EITC, Federal and State tax refunds.

The Community and Family Engagement program (formerly the Children’s Collaborative and Mass. Family Network programs) served close to 1,000 children at special playgroups, family strengthening activities and literacy events in the Greater Lowell area.

**Volunteer Programs Deliver Over 170,000 Hours of Service Valued at $3.5 Million.** This year, more than 450 local people aged 55 and up served their community as Foster Grandparents, Senior Companions or RSVP volunteers. The Senior Corps also has successfully implemented the Tufts Foundation Bone Builders program, working with six area Senior Centers to provide twice-weekly classes to address fall prevention and improved balance to nearly 100 local seniors. Plans are in place to expand the program to at least two new community sites this coming year.

**Welcome Big Brothers Big Sisters.** Big Brothers Big Sisters of Greater Lowell became a program of Community Teamwork Inc. during fiscal year 2010. The program matches adult mentors with at-risk youth to help young people meet their maximum potential. It runs community- and school-based programs, as well as Destination College, a mentoring program for college-bound high school juniors and seniors. As part of CTI, BBBS now anticipates increasing its offerings to the over 100 families they support.
SuitAbility Helps Women Get Back to Work. SuitAbility combines “suitable” free clothing to women re-entering the workplace and job mentoring. This year, it served over 200 women from Greater Lowell. It also successfully implemented Suitable Impressions, offering gently used professional clothing to the public at dramatically reduced prices, helping boost its revenue stream by $2,500. With CDBG-ARRA funds from the City of Lowell, the program has moved to an exciting new downtown location on Paige Street designed to expand its sales.

CTI Closes Child Care Search. After a series of dramatic funding cuts, the Department of Early Education and Care (EEC) re-bid contracts statewide for its child care resource and referral services in an effort to reduce costs by reducing the number of contractors. Unfortunately, CTI was not successful in its bids to continue serving the 27 communities surrounding Concord and to serve the Merrimack Valley and closed our service as of June 30, 2010. Staff worked closely with families, care providers and the EEC to ensure a seamless transition.

Full-scale Weatherization Saves Energy Usage and Costs
ARRA funding allowed CTI to expand Weatherization and Conservation services to fuel assistance clients like Esther Smith, who is disabled and lives in her deceased parents’ house. An energy audit revealed great heat loss and inefficiencies that required insulation, air sealing, and new doors and windows. Plus, the roof was in poor condition. To insulate and not repair the roof would likely trap moisture, breeding dangerous toxic mold. This meant staff first had to address roof repairs in excess of $6,000. Through the Dept. of Energy and the Mass. Technology Collaborative (MTC), CTI secured the funding and completed a full-scale weatherization. A grateful Esther is noticing improvements in her energy usage and costs: “Many thanks to CTI and the crew for the fine job they did in such terribly cold and windy weather. I will forever remember this with gratitude.”
Unemployment in Greater Lowell was above 10% this year and in the City of Lowell ranged between 12 – 14%. The Workforce Development Division’s mission has been to help those out-of-work, underemployed and new workers secure jobs with sustainable wages and benefits through education and training paired with case management and career coaching services.

**Career Services & Tracks**

**Job Readiness.** CTI’s Job Readiness program served over 100 people this year. The program models the workplace and teaches resume writing, interviewing skills, workplace problem solving, time management, dressing for success, budgeting, networking and more. For many, this is the first step into the world of work; for others, it is an opportunity to redefine their goals or sharpen their skills to advance in the workplace. Graduates work with staff to implement a plan designed to help them achieve their goals.

**YouthBuild.** This year’s 47 YouthBuild graduates joined the ranks of the over 500 youth helped by the program since 1998. YouthBuild serves Lowell’s at-risk young people between the ages of 16 and 24, providing them education and career building opportunities through GED instruction, hands-on construction, and leadership development and job readiness skills training. Sixteen (16) graduates received a GED and 15 advanced to secondary educations through the Successful Transition to Employment Program (STEP) in partnership with Middlesex Community College.

**Project RENEW Weatherization and Training.** The Division launched Project RENEW, a CTI weatherization and training business, giving area residents employment opportunities and weatherization services and YouthBuild graduates in-depth training and transitional employment in the growing “green” industry. RENEW’s first crew of three YouthBuild graduates are now full-time CTI Project RENEW employees, earning all the benefits of a CTI employee.

**Pathways to Advancement & Training in Healthcare (PATH).** The Pathways to Advancement and Training in Healthcare (PATH) program trains people to enter and advance in the healthcare industry along two tracks: patient care and healthcare administration. The program is a partnership with CTI, the Lowell Community Health Center, Lowell General Hospital, Saints Medical Center, the Greater Lowell Workforce Investment Board, the Lowell Career Center, Shawsheen Valley Regional Technical Vocational High School, and the Lowell Public Schools’ Adult Education Center. To date, more than 90 people have enrolled in the program, 70 have completed one or more levels of education, and more than a dozen have either advanced in or obtained new jobs.

**Commercial Driver’s License Training (CDL).** Our Commercial Driver’s License (CDL) Training Program is a partnership with Northern Essex Community College and New England Tractor Trailer Training School (NETTTS). This year’s 20 trainees received classroom instruction and field training to pass the Class B Commercial Driver’s License test, qualifying them to work as licensed heavy straight truck operators and licensed school bus drivers. Five trainees were successful in receiving a CDL license.

**Lowell Small Business Assistance Center.** The Lowell Small Business Assistance Center (LSBAC), promoting the development and retention of businesses in Lowell, is a partnership among...
Among the dozens of new businesses started were Two Hearts Café, a Brazilian bakery; Viridis 3D, a hardware and software toolkit; and the Perfect Nail Spa.

CTI, Lowell’s Division of Planning and Development (DPD), Middlesex Community College and the University of Massachusetts at Lowell. This year, the LSBAC assisted 196 entrepreneurs and existing business owners through counseling, mentoring and seminars on Reigniting Growth, Financing, Business Networking, Starting a Consulting Business, and Developing Your Marketing Plan.

Among the dozens of new businesses started were Two Hearts Café, a Brazilian bakery; Viridis 3D, a hardware and software toolkit; and the Perfect Nail Spa.

New Entry Farming. The New Entry Sustainable Farming Project, a program of CTI and Tufts, helped over 200 immigrant farmers enter the local farming economy through training and technical assistance on topic areas such as vegetable production; soil health; livestock; poultry processing; winter production; finances; marketing; operations; participation in USDA and state farm programs; and farm ownership.

Left: What a great year for 18 year-old Kevin Reis who earned his GED, was youth speaker at the Annual State House Day in Boston, attended the Advanced Construction & Training Program at Middlesex Community College and won this year’s YouthBuild Leadership Award.

Massachusetts’ Small Business Administration Director Robert Nelson (right) presents a $50,000 SBA Grant to Lowell Small Business Assistance Center to develop a microloan program for Lowell’s small businesses. This much-needed program will help businesses get low interest loans during this time of credit restriction. Joining LSBAC’s Russ Smith and Terry Williams (with check) are (l-r) Lowell Mayor Jim Milinazzo, Representative Thomas Golden, CTI Executive Director Karen Frederick and Congresswoman Niki Tsongas.

Career Coach Gives Young Mother Confidence to Re-enter the Workforce

With help from our Workforce Development team, Magen Richards found gainful employment at Merrimack Valley Internal Medicine as a Front Desk Receptionist, following a five-year break in her employment while raising her son Martin. Armed with a degree from the Salter School career development institute, Magen still found it hard to find employment. “The career coach at CTI gave me confidence and helped me find the right employer,” says Magen. “My son Martin and I are so very, very grateful.”
Expansion in the Year Ahead

Common Ground Development Corporation (CGDC), a subsidiary of CTI formed in 2002, has a mission to create and preserve affordable housing in Greater Lowell and the Merrimack Valley by actively reaching out to Planning Departments, Affordable Housing Committees and local Housing Authorities of cities and towns to help them increase production. This year CGDC built and sold two affordable condominium units in Lowell, laid the groundwork for affordable housing expansion of 36 units in Westford and 15 units in Acton, and maintained 26 units in Lowell.

Expanding Stony Brook in Westford. The Westford Housing Authority recently approved Common Ground’s plans to expand by another 36 units its 15-unit Stony Brook Complex that is located in a pleasant, rural setting near the Stony Brook Middle School. “Stony Brook is designed in a country farm house and barn motif, reflecting our commitment to build affordable housing that melds into a town’s unique character,” says CGDC Vice President Steve Joncas. “Our partnership 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, Westford Housing Authority Executive Director. “The town knew what it wanted and Common Ground made it a reality.”

Renovating Milly’s Place. Common Ground is providing development services to CTI to renovate Milly’s Place, a homeless family shelter located at 360 Pawtucket Street in Lowell. We will complete construction by early winter.

Developing Acton High School. CGDC is currently developing the former Acton High School into 15 units of affordable housing. Built in 1925, this historic structure served as the town’s first high school. Six of the units will be reserved for people with Section 8 subsidized housing vouchers and the remaining nine units will be rented to households at 60% or below of area median income. The complex is conveniently located near the intersections of Massachusetts Avenue and Main Street, providing attractive, affordable and easy-to-access housing.

Maintaining Affordable Units in Lowell and Elderly Housing in Methuen. Common Ground continues to maintain the 26-unit affordable housing complex on Broadway Street in Lowell that offers 1, 2 and 3 bedroom units; three 3-bedroom apartment units on Worthen Street that house up to six homeless families; and a 3-family home on Merrimack Street that serves as a family shelter for up to six families.

Merrimack Valley Housing Services, Inc. (MVHS) is a CTI subsidiary that owns and manages the Merrimack Valley Apartments in Methuen in partnership with CGDC. This attractive 60-unit complex sits on a seven-acre parcel that offers plenty of green space and trees and has provided affordable housing to elderly and handicapped residents since 1983. It has an active five-person Board of Directors with three CTI Board members and two residents. The complex has a community room where many social and recreational activities take place throughout the year.

The Westford Housing Authority recently approved Common Ground’s plans to expand by another 36 units its 15-unit Stony Brook Complex that is located near the Stony Brook Middle School.
Since 1983, CTI’s Merrimack Valley Apartments in Methuen have provided quality affordable housing for senior citizens and disabled adults.

Common Ground Delivers Affordable Condos in Lowell

Common Ground 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. In a recent collaboration with Charter Brothers Construction and YouthBuild, Common Ground unveiled two condexes on Sagamore Street in Lowell this spring, selling each of them to a family earning 80% of area median income. Here we see one of the happy new owners, John Gallego, on his front porch (see second owner story at lower left).

Mercedes Depena and her daughters are grateful to CTI’s integrated focus on helping them move from Section 8 subsidized housing to their own home. As part of the Family Self Sufficiency program, Mercedes was able to achieve her goals to earn an Associates degree in accounting; establish full time employment in the health care industry; complete the First Time Homebuyer program; and establish an “escrow” account to use in purchasing a home. They are shown here at the back steps of their new Sagamore Street condominium in Lowell.
### Dollars Spent 2010

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<td>1,204,254</td>
<td>1,727,990</td>
<td>89,525</td>
<td>3,908,763</td>
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<tr>
<td>Dunstable</td>
<td>21,080</td>
<td>83,510</td>
<td>33,231</td>
<td>2,073</td>
<td>139,894</td>
</tr>
<tr>
<td>Tewksbury</td>
<td>358,292</td>
<td>676,792</td>
<td>199,383</td>
<td>26,102</td>
<td>1,260,569</td>
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<td>Tyngsboro</td>
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<td>336,804</td>
<td>99,692</td>
<td>11,737</td>
<td>600,256</td>
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<td>72,823</td>
<td>713,507</td>
<td>199,383</td>
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<td>1,010,578</td>
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<td>Other Towns</td>
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<td>24,497,499</td>
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<tr>
<td><strong>GRAND TOTALS</strong></td>
<td><strong>$19,900,824</strong></td>
<td><strong>$20,374,736</strong></td>
<td><strong>$33,230,574</strong></td>
<td><strong>$1,564,589</strong></td>
<td><strong>$75,070,723</strong></td>
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</table>

### Numbers Served 2010*

<table>
<thead>
<tr>
<th>CITIES &amp; TOWNS SERVED</th>
<th>DIVISION OF CHILD &amp; FAMILY SERVICES</th>
<th>DIVISION OF ENERGY &amp; COMMUNITY RESOURCES</th>
<th>DIVISION OF HOUSING &amp; HOMELESS SERVICES</th>
<th>DIVISION OF WORKFORCE DEVELOPMENT</th>
<th>TOTALS FOR ALL DIVISIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowell</td>
<td>13,295</td>
<td>10,002</td>
<td>8,885</td>
<td>611</td>
<td>32,793</td>
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<td>Billerica</td>
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<td>1,541</td>
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<td>187</td>
<td>781</td>
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<td>1,115</td>
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<tr>
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<td>43</td>
<td>247</td>
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<td>10</td>
<td>424</td>
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<tr>
<td>Other Towns</td>
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<td>16,897</td>
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<td><strong>GRAND TOTALS</strong></td>
<td><strong>14,899</strong></td>
<td><strong>20,720</strong></td>
<td><strong>20,662</strong></td>
<td><strong>1,073</strong></td>
<td><strong>57,354</strong></td>
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</tbody>
</table>

*Clients may be served by more than one Division. The unduplicated number served in FY10 exceeds 40,085 not including the WIC Program. The WIC Program (Child and Family Services Division) served 13,142 individuals. Some WIC clients may have received services in other CTI Divisions.

### Revenue by Source

- **American Recovery & Reinvestment Act Funds**: 3%
- **State (direct)**: 13%
- **Federal (direct)**: 19%
- **Federal (through State)**: 57%

You may request a copy of CTI’s audited financial statements and / or IRS Form 990 by contacting Chief Financial Officer Penny Judd at 978-459-0551 ext. 205 or pjudd@comteam.org.

### Expenses by Division

- **Scattered Sites**: 1%
- **Shelters**: 3%
- **Community Resources**: 11%
- **Youthbuild**: 2%
- **Advocacy**: 0%
- **Workforce Training**: 0%
- **Housing**: 38%
- **Preschool/Head Start**: 13%
- **Infant Toddler**: 1%
- **Other**: 7%
- **Energy**: 17%

You may request a copy of CTI’s audited financial statements and / or IRS Form 990 by contacting Chief Financial Officer Penny Judd at 978-459-0551 ext. 205 or pjudd@comteam.org.
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.

2010 Board Members*

Donald Washburn
President

Thomas A. Joyce
Vice President

Germaine Vigeant-Trudel
Treasurer

Glenn Goldman
Assistant Treasurer

Sheila Och
Clerk

Jennifer Balala
Marty Conway
Robert M. Correnti
Gabrielle Crueger
Franky Descoteaux
Elaine Espindle
Beth Fox
Thirith Hut
Gloria Johnson
Richard Lemoine
Rita Mercier
James Milinazzo
Rita O’Brien Dee
Stephen C. O’Connor
Raymond E. Riddick
Diana Ryder
Marie P. Sweeney
Catherine Maynard,
Director Emeritus

*This list includes members who served at any point during the period 7/1/09-6/30/10.

Sixteenth Annual Evening with Local Heroes

Each year, CTI honors people and organizations, nominated by the public, 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 honoring 13 “heroes” at the 16th Annual Evening with Local Heroes, held October 28, 2009.

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 program. At left is Jennifer Balala, Parent Policy Council Chairperson and CTI Board Member.
Employee Awards and Anniversaries

On March 15, 2010, 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 for their exceptional service.

30 YEARS
Central Administration
Leanne M. George
Child & Family Services
Janet M. Veillette

25 YEARS
Central Administration
Nancy M. Zerbinopoulous
Child & Family Services
Karen M. Sellars
Laura M. Garvey
Mary M. Harmon
Rosemary M. McMullin
Community Resources
Martha R. Childs

20 YEARS
Child & Family Services
Concepcion Lopez
Debra A. Barbosa
Donna B. Ryalls
Margaret Perez
Pamella L. Lowden
Property & Energy Services
Bonita J. Noon
Ronald D. Marchildon

15 YEARS
Child & Family Services
Bruce B. Gary
Gladys Cruz
Sandra L. Noel
Community Resources
Linda L. Bloomgren
Housing & Homeless Services
Kathleen F. Callahan

10 YEARS
Central Administration
Pinkham Bouasri
Robert G. Tremblay
Child & Family Services
Amy L. Doiron
Brenda Cantres
Cheryl L. Santos
Diane L. Daley
Erica J. Thompson
Irma Melendez
Kristen D. Tremblay
Kristen M. Souza
Marilyn Santos
Martha I. Rojas
Pamela J. Lowe
Tracy Espinola
Vianka Lopez

Housing & Homeless Services
Kathleen Dearborn
Natalie Nunez
William Gavel
Yuki O. Gavin

5 YEARS
Central Administration
Debra M. Enman
Child & Family Services
Brenda Torres
Cecile E. Browers
Damaris Torres
Debra A. Racine
Fidel Lebron
Helen M. Phair
Isaias Rodriguez
Joel H. Burd
Julie A. Salois
Kathleen Greco
Lisa Taylor-Montminy
Makayla S. Phat
Marilyn Graham
Marly A. Osipina
Maureen R. Larmand
Nina M. Meneses
Ran C. Phin
Robin Petitpas
Saul Rodriguez
Savee Bun

Community Resources
Constance A. Martin
Housing & Homeless Services
Bethzaica Rivera
Edward C. Cameron Jr.
John Coggin III
Jorge O. Cruz
Tammy L. Buckley
Rebecca Nurmi
CTI Partner Agencies
Kimberly Fitch
Property & Energy Services
Mary A. McKenney

Curtis Walters, Director of Youth Programs for Child and Family Services, was this year’s recipient of the Jackie Pintal Spirit of Teamwork Award, named in honor of an exceptional employee who set CTI’s standards for caring, cooperation and team spirit. Curtis is shown here with his husband Adam and close friend Christine Leibert.

The staff of our Energy Department were this year’s recipients of the TEAM Excellence Award. Together, they helped over 10,000 households access home heating fuel, and weatherization, conservation and appliance management services. Shown here (front to back, l-r) are: Mary Soucy, Jennifer Sherrick, Mary McKenney, Jeri McNamara, Chenda Rous, Lourdes Carrisquillo, Gina Holland, Christine Perez, Patty Feehan, Hayden Barbosa, Sophorn Sroy, Cedric Dancy, Jane Noon, Debbie Utley, Bruce Lowell, Susan Brittain, Brian Sadler, Larry Bevere, Ron Marchildon, Bruce Jefferson, Fred Girard, Victor Javiere and Mike McDonough.
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 peoples’ lives. We have made every effort to include all funding and donation sources for fiscal year 2010 and apologize for any omissions.

General Donation. Make a donation in your own name to support the programs of CTI.

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

Memory 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 acknowledgement card to those you name.

Endowment Gift. Contribute through the CTI Endowment Fund established through the Greater Lowell Community Foundation. These contributions 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 loved one, or you may establish a charitable gift annuity that offers you a source of tax deferred income, while giving CTI 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.

Donor Bill of Rights
Please visit www.comteam.org to read our Donor Bill of Rights.

Federal Funding Sources
Corporation 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
Small Business Administration

Commonwealth of Massachusetts Funding Sources
Commonwealth Corporation
Dept. of Business & Development
Dept. of Early Education and Care
Dept. of Elementary & Secondary Education
Dept. of Public Health
Dept. of Housing & Community Development
Dept. of Children and Families
Dept. of Transitional Assistance
Division of Banks
Mass. Housing Investment Corp.
Mass. Housing Partnership

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

Foundations & Funds
Audette Family Trust
Clancil Fund
Clowes Fund
Farm Aid
Farm Credit Northeast
Donahue Charitable Foundation
Greater Lowell Community Foundation
Harry Chapin Foundation
Lowell Sun Charities
Paul & Phyllis Fireman Charitable Foundation
Stacy Stott Memorial Foundation
Stronge Family Foundation
Theodore Edson Parker Foundation
Thibault Foundation
Tufts Health Plan Foundation
United Way of Mass. Bay & Merrimack Valley

Lura Smith and over 20 performers and musicians raised hands, hope and over $12,000 for Homelessness Prevention in the Merrimack Valley on October 3, 2009, at St. Anne’s Episcopal Church, Lowell. The fundraiser was a partnership with St. Anne’s Community Teamwork Inc., the Lura Smith Fund-Middlesex Community College Foundation, and the Greater Lowell Interfaith Partnership to End Homelessness.

Lorna Shapiro (center) is shown here with her family (l-r) Michael Shapiro, Alisa Shapiro, Debbie Sher and Judy Shapiro. Her family established the Shapiro Family Fund to honor Lorna’s lifetime of service to families and children, much of that career at Community Teamwork Inc. The Fund supports the Shapiro Scholars program, a partnership with CTI and Middlesex Community College, and works with 6-10 women who have been affected by homelessness to help them earn an Associate’s Degree and achieve long term self sufficiency.
Central Administration
167 Dutton Street
Lowell, MA 01852
978-459-0551
FAX: 978-453-9128

Karen N. Frederick
Executive Director

William Lipchitz
Deputy Executive Director

Penny Judd
Chief Financial Officer

Maria Solarez
Human Resources Director

Charlene Urbanek
Executive Assistant

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

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

Children's Corner
554 Pawtucket Street
Lowell, MA 01852
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

After School Program
Administrative Office
167 Dutton Street
Lowell, MA 01852
978-459-0551, ext. 299

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

Housing and Homeless Services

Ed Cameron
Associate Executive Director

Housing Office, Housing Consumer Education Center (HCEC), SHIFT & Merrimack Valley Regional Network to End Homelessness
167 Dutton Street
Lowell, MA 01852
978-459-0551

Residential Programs
978-596-0028

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

Energy and Community Resources

Connie Martin
Associate Executive Director

Administrative Office
167 Dutton Street
Lowell, MA 01852
978-459-0551

LIHEAP & Fuel Assistance
45 Kirk Street
Lowell, MA 01852
978-459-6161

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

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

Financial Literacy Academy; Individual Asset Development; Family Foundation Network; Big Brothers Big Sisters; Lorna Shapiro Scholars' Fund; Spindle City; & Senior Volunteer Corps
169 Merrimack Street
Lowell, MA 01852
978-654-5080

SuitAbility
Paige Street
Lowell, MA 01852
978-934-8898

Workforce Development

Cheryl Amey, Ph.D.
Associate Executive Director

Administrative Office
167 Dutton Street
Lowell, MA 01852
978-459-0551

Education and Training Center (for all other training programs)
21 Walker Street
Lowell, MA 01854
978-654-6691

Pathways to Advancement and Training in Healthcare (PATH)
126 Phoenix Ave.
Lowell, MA 01854
978-454-5100

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

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

Affordable Housing Development

Steve Joncas
Executive Vice President

Common Ground Development Corporation (CGDC)
167 Dutton Street
Lowell, MA 01852
978-459-0551

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