Dutton Street once housed Community Teamwork’s Headquarters with the mural above gracing the Worthen Street side of the building. In 2011, when the agency relocated its headquarters to the Bon Marche Building on Merrimack Street, the agency’s YouthBuild of Greater Lowell program moved into the Dutton Street location.

The Dutton Street Mural was designed by Leo Panos of the University of Lowell (as it was called at the time) and created in the late 1970’s as part of a larger project to install ethnic-themed murals around the city. In celebration of the immigrant heritage of the city, other murals including Franco-American, Portuguese-American, and Polish-American were painted in different locations.

The original painting of the mural was done by summer workers in the Neighborhood Youth Corps. Later, in the 1980’s, the mural was repaired and repainted with the design changing somewhat. Now, more than 30 years later, under the artistic direction of Lowell artist Donald Maker, the students of our YouthBuild Program assisted in the restoration of this visual record of Lowell’s rich cultural history.

Our Mission
Community Teamwork is a catalyst for social change. We strengthen communities and reduce poverty by delivering vital services and collaborating with key stakeholders to create housing, education and economic opportunities.

Programs & Services

Families & Children
- Head Start
- Early Head Start (NEW: Lowell Collaborative Preschool Academy and Parker Ave Early Learning Center in Dracut)
- School Age Programming
- Big Brothers Big Sisters of Greater Lowell
- YouthBuild of Greater Lowell
- Community Teamwork Resource Center

Finance & Business
- NEW Center for Financial Self-Sufficiency:
  - Financial Education Programs
  - [Financial Literacy Academy, One-on-One Coaching, Workshops & Special Events],
  - Asset Development Programs
  - [Individual Development Account (IDA) & Volunteer Income Tax Assistance (VITA)]
  - Secure Jobs
  - Benefit Enrollment Assistance
  - [Supplemental Nutrition Assistance (SNAP)]
- Representative Payee Program
- SuitAbility
- Merrimack Valley Small Business Center

Housing & Utilities
- Rental Assistance (Section 8 & MRVP)
- Fuel Assistance (LIHEAP)
- Housing Consumer Education Center
- Weatherization Conservation Programs
- Heating System Repair & Replacement
- Appliance Management Program
- Home Modification Loans
- First Time Home Buyers Classes
- Emergency Housing Assistance
- Scattered Sites Transitional Assistance Program (SSTAP)
- Family Homeless Shelters
- Common Ground Development Corporation
- Veterans Services

Food & Nutrition
- Lowell Farmers’ Market
- WIC (Women Infants & Children)

Community & Volunteering
- Foster Grandparent Program (FGP)
- Retired Senior Volunteer Program (RSVP)
- Senior Companion Program (SCP)
- Spindle City
- Big Brothers Big Sisters of Greater Lowell
- VITA
- SuitAbility
- Pajama Program
- Toys for Tots (with the US Marine Corps)
- Coats for Kids (with Anton’s Dry Cleaners)

978.459.0551 www.commteam.org
Message from the Chief Executive Officer and the Board President

Karen N. Frederick
Chief Executive Officer

Glenn B. Goldman
President, Board of Directors

Over the past year, Community Teamwork’s staff and Board continued to ensure that agency programs and services remain aligned with our mission to be a catalyst for social change. We strengthen communities and reduce poverty by delivering vital services and collaborating with key stakeholders to create housing, education and economic opportunities. Our theme for this year’s Annual Report is focused on Economic Prosperity...Our Hope for Today and Tomorrow.

Economic Prosperity is more than just creating jobs; it is an integrated process that touches the economy of our communities, state, and federal government and the ultimate prosperity of all people. It is ensuring that the economy promotes strategies that are creative and innovative in order to meet the needs of families at all income levels.

Each year, thousands of families come through our doors seeking assistance. Despite working hard, too many families earn incomes that are just too low to afford the rising costs of housing, food, child care, and other necessities of life. In this reality which so many of our families face each day, the dream of true economic prosperity becomes just that - a dream.

This year, Community Teamwork was pleased to serve as a core partner in the successful application to the Boston Federal Reserve’s Working Cities Challenge, a cross-sector project designed to promote economic growth in low-income communities. As a core partner, along with City of Lowell, the Coalition for a Better Acre and a number of other local organizations, Community Teamwork has pledged to work, over the next three years, on the complex factors that contribute to the consistent multi-generational poverty that plagues Lowell’s Acre neighborhood.

In this Annual Report, you also will read about the many ways in which we help individuals and families reach their dream of economic prosperity including:

- The completion of an additional 36 affordable housing units at Stony Brook in Westford, making our overall total of 96 units of affordable housing that have been built or retained by Common Ground Development Corporation.
- Successfully moving 60 homeless families who were living in hotels and placing them into permanent housing of their own.
- Working closely with our community partners to develop a regional response to the growing problem of youth homelessness.
- Assisting 62 YouthBuild students to gain employment skills and helping 16 to earn their HiSET.
- Launching our new Financial Self-Sufficiency Center to not only enhance the financial stability of the individuals and families who are served by it, but to also contribute to the economic prosperity of the community at-large.

Over the past few months, Community Teamwork has been conducting a comprehensive Community Needs Assessment in conjunction with our next three-year Strategic Plan. Preliminary data and our initial assessments have confirmed some of what we already know. Poverty rates, including child poverty, are still rising and unemployment rates in our service area continue to be too high. However, as we look to the future, Community Teamwork is committed to continuing our efforts to reduce poverty by addressing education and workforce issues, promoting business development through our Merrimack Valley Small Business Center, increasing the supply of affordable housing for all economic levels across the region, and providing the programs and services that offer a hand up and a path toward economic self-sufficiency.

As always, I would like to offer my sincere thanks to all Community Teamwork staff for their dedication and commitment to those we serve, and to our Board of Directors for their leadership and guidance. We also thank our partners, donors and funders who assist us in bringing hope and strength to our clients and our communities. With a new administration in Washington, there are many uncertainties about what lies ahead. Although the political future is unknown, we are a resilient and strong organization and will remain committed to our mission so the dream of economic prosperity for all becomes reality.

Karen N. Frederick
Chief Executive Officer

Glenn B. Goldman
President, Board of Directors
Community Teamwork strives to make sure working families have high quality affordable child care so they may continue to work and that their children have everything they need to be ready for school. In an effort to make gains on school readiness goals, the Early Learning Program is integrating behavior and education coaches to provide more integrated classroom supports that are responsive to the needs of children and families.

Thirteen Family Child Care providers received QRIS (Quality Rating Improvement System) funds

87% of all children (1-5 years of age) met or exceeded expectations in the Social/Emotional Domain

Other Impacts Include:

- 618 toddlers and pre-schoolers enrolled in Head Start
- 237 infants and toddlers enrolled in Early Head Start
- 798 children had age appropriate immunizations
- 224 pre-school children were developmentally ready to enter Kindergarten
- 72% of 3 and 4 year olds met or exceeded expectations in the Cognitive Domain
- 80% of 2 and 3 year olds met or exceeded expectations in the Literacy Domain
- The School Age Program provided before school and after school care to 330 children.
- The second annual Lego building competition was held with the Bailey School taking first place.
Ensuring that youth have opportunities to complete their high school education, develop meaningful relationships with caring adults and get opportunities to give back through community service is at the heart of CTI’s Youth Programming.

YouthBuild launched its first culinary arts certification track in partnership with the American Culinary Federation apprenticeship program.

Lowell's Spindle City Corps received the prestigious National Park Service Northeast Region George and Helen Hartzog Award for Outstanding Service for their work with the Lowell National Historical Park.

Other Impacts Include:

- YouthBuild students worked tirelessly with a local artist Don Maker to restore an historic mural, one of the few remaining iconic murals in Lowell.
- 62 YouthBuild students gained pre-employment skills and 16 earned their HiSET.
- Spindle City Corps members donated nearly 4,000 hours of community service to the city of Lowell this past summer.
- Big Brothers Big Sisters provides high quality one-to-one mentoring to over 40 unduplicated youth.
- 20 new adult mentors and youth matches were made this fiscal year.
Teaching children and families about healthy eating and good nutrition is a key component of WIC, Early Learning and the Lowell Farmers’ Market. This strong partnership, along with others including the USDA and Project Bread, has helped to increase awareness about the importance of proper nutrition for optimal growth and development.

The Lowell Farmers’ Market celebrated its 37th anniversary offering a variety of locally grown produce and specialty items.

Every $1 spent on WIC saves $3 in future health care costs.

Other Impacts Include:

- 5,386 women, infants and children from across the Greater Lowell area benefitted from WIC and saw improved health and physical development as a result of adequate nutrition.
- 36.8% of pregnant women who enrolled in WIC did so in their first trimester of pregnancy.
- All WIC participants received Farmers’ Market coupons redeemable at the Lowell Farmers’ Market.
- Cooking demonstrations and children’s activities have become an integral part of the WIC Program.
- Over 9,000 nutritious meals and snacks were served to children enrolled in Early Learning Programs.
Helping residents stay warm and safe throughout the winter, particularly low-income seniors who often have to choose between heat or food, is essential throughout the New England states where winter months can be extremely harsh. Community Teamwork helps families to reduce their heating costs and stretch their budgets through our many energy conservation programs.

**LIHEAP, ENERGY CONSERVATION, & SENIOR VOLUNTEER PROGRAMS**

Helping residents stay warm and safe throughout the winter, particularly low-income seniors who often have to choose between heat or food, is essential throughout the New England states where winter months can be extremely harsh. Community Teamwork helps families to reduce their heating costs and stretch their budgets through our many energy conservation programs.

- **162,009** hours of service to the community were provided by the Senior Volunteer Corps

- **9,377** households from 19 communities received help with their heating costs from the Fuel Assistance Program

**Other Impacts Include:**

- 1,429 households received emergency Fuel Assistance and avoided termination.
- 652 homes had their heating systems repaired or replaced.
- 215 homes were able to conserve energy due to Weatherization services.
- 135 homebound seniors were able to maintain their independence with the help of a Senior Companion.
Housing is a basic human need. For over 30 years, Community Teamwork has provided shelter to homeless families and their children and assisted them to find permanent housing through a multitude of approaches including diversion, rapid re-housing and homelessness prevention. Through its subsidiary, Common Ground Development Corporation, Community Teamwork has increased the supply of affordable housing across the region.

**Common Ground Development Corporation**

completed an additional 36 units of affordable housing at Stony Brook II in Westford. In total, 96 units of affordable housing have been built or retained by Common Ground Development Corporation.

- 60 homeless families were successfully placed in permanent housing when all of the Emergency Shelter Hotels in our region closed this past year.

Other Impacts Include:

- The Rental Assistance Program provided housing subsidies to 2,852 households in support of safe and stable housing.
- The Moving to Work Section 8 Mobile Voucher leasing rate remained consistent with an average leasing rate of 101.34% throughout FY16.
- The homeless young adult consortium was established. Seven homeless young adults received housing assistance and eleven received supportive services that allowed them to maintain their housing stability.
- Community Teamwork continues its efforts to develop a regional coordinated housing model for homeless young adults.
Education, Job Training and Jobs are key elements in breaking the cycle of poverty. For decades, Community Teamwork has provided low-income individuals with opportunities for educational attainment through our partnership with the Lowell Adult Basic Education Center and with job skills and entrepreneurial training that meet the needs of local employers and supports small business growth.

Through small business development, the Merrimack Valley Small Business Center helped to create 30 new jobs and retain 75.

Other Impacts Include:

- In partnership with the Lowell Adult Education Center, Community Teamwork provides Adult Basic Education classes throughout the school year to help students pass their HiSET exam. Last year, 16 individuals earned their high school credential.
- The Merrimack Valley Small Business Center has helped ten individuals to start a business. Of the ten, five were low-income individuals.
On Thursday, October 6, 2016, former US Secretary of Labor Robert Reich joined Massachusetts Secretary of Housing and Economic Development Jay Ash at UMass Lowell for the inaugural Community Teamwork Inc. “Community Conversation.”

Reich told the Lowell audience that he has studied widening income inequality for many years. The gap is not only of income, but it’s also in wealth and political power.

Many on the right claim to be disciples of the “free market,” but you can’t have a free market without government setting the rules through legislation, regulations, and the courts. Reich also said that “the anti-establishment forces unleashed today are not going away.”

Reich closed by saying, “inequality is a choice; poverty is a choice.” The “market” is created by human beings who have made certain decisions. It’s all about power: who has it; who doesn’t. Historically in the United States, “whenever capitalism gets off track, we’ve rolled up our sleeves and did what was needed to be done.” He urged people not to succumb to a demagogue who promises in a time of economic and physical insecurity that he will make you safe. Instead, look to the type of agenda that was promoted by Bernie Sanders in the presidential race. Sanders, according to Reich, “accomplished astounding things.” The choice the country faces this year is hope and change versus “strong man authoritarianism.”
He (Reich) said the future prosperity of Massachusetts rests on innovation, then went on to say that most of the innovation is being driven by our great universities like UMass Lowell which are “key to our economy.”

Ash spent considerable time extolling the virtues of a new program called Work Force Housing, which provides state subsidies to developers who build housing that mixes market rate with some lower priced units set aside for those who work but who are still low on the economic ladder.

The Commonwealth “gains social capital by mixing income groups together.”

-Jay Ash

To read more from Dick Howe, visit: www.richardhowe.com/category/current-events
Despite working hard, too many families earn incomes that are just too low to afford the rising costs of housing, food, and other basic necessities of life. Low-income working families also face many barriers to financial stability including how to better prepare to meet financial goals throughout life’s phases including retirement. Community Teamwork is expanding its Financial Education offerings in a consolidated Financial Self-Sufficiency Center.

The addition of a Financial Self-Sufficiency Center offering Secure Jobs, Benefit Enrollment and Financial Education, not only contributes to the financial stability of the individuals and families who are served by it, but also contributes to the economic prosperity of the community at-large.

Since its inception, Secure Jobs assisted 176 individuals to complete job readiness training, 131 to complete job skills training, and 144 to obtain full-time jobs.

$1,112,978 were fed back into the local economy in federal, state, earned income and other tax credits.

Other Impacts Include:

- With funding from the Greater Lowell Community Foundation, Secure Jobs expanded its training options to include a Pharmacy Technician program in partnership with CVS.
- Our Benefit Enrollment efforts assisted over 75 individuals to enroll in the Supplemental Nutrition Assistance Program (SNAP) and MassHealth.
- Of the 34 individuals enrolled in our Asset Development Program, 10 acquired an asset this year and 24 continue to save in their Individual Development Accounts.
- 124 participants completed the six-week Financial Literacy Academy, a 30% increase over last year.
- Financial Literacy Coordinators expanded their skills and obtained certification through the National Association of Certified Credit Counselors to help individuals improve their credit scores.
- 509 individuals had their tax returns prepared free of charge by 21 volunteer tax preparers.
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U.S. Department of Labor
U.S. Department of Housing & Urban Development
U.S. Small Business Administration
U.S. Department of Interior
U.S. Department of Homeland Security
U.S. Department of Energy
U.S. Department of Agriculture
U.S. Department of the Treasury
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YouthBuild USA

State Funding
Department of Housing & Community Development
Department of Early Education & Care
Department of Elementary & Secondary Education
Department of Public Health
Office of the State Treasurer
Department of Transitional Assistance
Executive Office of Health & Human Services
Mass Growth Capital Corporation

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<td>Jeanne Lamy</td>
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COMMUNITY TEAMWORK’S 
Community Impact Plan 
( Employee Giving )

<table>
<thead>
<tr>
<th>Cassandra Bennett</th>
<th>Deborah E. Lafond</th>
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<td>Anna Breen</td>
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On February 2, 2016, Darlene Simon, who worked in both our Leased Housing and Residential Services Programs, passed away following a period of increasingly declining health. Darlene brought a strong sense of commitment and compassion to every aspect of her job and took immense pride in cultivating caring relationships with the families she served. Despite her health issues, Darlene never complained; she continued for as long as she could to provide the kind of caring service she felt these families deserved. She is sorely missed by her many friends at Community Teamwork. (Darlene was the daughter of Kathy Simon, Community Teamwork’s long time payroll manager.)

On February 3, 2016, Jan Mahoney, who wore many hats at Community Teamwork over the years, but most recently (until her retirement) as a staff member in our Shelter Program, passed away. Jan was committed to the agency’s mission and was a tireless advocate for the people that we serve. Jan was also one of the original renaissance women; in the 1950’s, she was a member of the Fort Wayne Daisies (one of the All American Girls Pro-Baseball teams that inspired the movie, A League of Their Own.) When her young husband passed away, Jan was left to raise her five children on her own, something she did with tremendous love and dedication. She also founded a softball league for girls at a time when there were few, if any, opportunities for girls to participate in team sports. Jan was truly one of a kind and is very much missed by her Community Teamwork family.

We Also Remember

Kathy Muldoon | Roger Pintal