Building Communities, Changing Lives

**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.

**OUR VISION**
Our vision is a community of opportunity where fewer people live in poverty.
- Clients are aware of opportunities available and how to access them so they achieve their potential for economic independence and personal growth.
- Through teamwork, the community is a committed and knowledgeable partner which results in fewer people living in poverty.
- Community Teamwork exceeds client, funder and employee expectations.
- Clients, staff and community are inspired to lead personal and community change.

**OUR VALUES**
- Recognize strengths and treat our clients and fellow employees with respect and honesty in all Community Teamwork dealings.
- Deliver high quality integrated services that result in positive outcomes for clients and respond to changing community needs.
- Collaborate with external organizations to improve outcomes for clients and strengthen the community.
- Recognize our role as stewards of public and private funding.
- Uphold the values of Community Teamwork C.A.R.E.S.
  - Compassionate: Listen well and make sure people feel heard.
  - Accountable: Promptly follow-up on questions and concerns.
  - Respectful: Introduce yourself and make a connection.
  - Empathetic: Put yourself in the place of others. We never judge.
  - Services: Serve others as you would wish to be served.

**Programs & Services**

**FAMILY & CHILDREN**
Head Start ▪ Early Head Start ▪ School Age Programming
Big Brothers Big Sisters of Greater Lowell ▪ YouthBuild of Greater Lowell
Community Teamwork Resource Center

**FINANCE & BUSINESS**
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 ▪ Veteran’s 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)

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About the Cover
The theme of this annual report is “Building Healthy Communities—One Home at a Time.” Jasmine Delgado, along with her daughter, pictured on the cover, is part of CTI YouthBuild’s Culinary Arts Program. See her story on page 5.
WELCOME TO COMMUNITY TEAMWORK’S ANNUAL REPORT

Fiscal Year 2018 was a year of educating, implementing, and expanding resources to address critical needs.

Spreading the word of our communities’ identified needs sets the stage for implementing our strategic plan and addressing social determinants of health. Through sharing our Community Needs Assessment this year with key partners such as Greater Lowell Health Alliance, Lowell General Hospital/Wellforce, Greater Lowell Community Foundation, and the Lowell Public Schools, among others, we increased awareness of critical community needs and created resolve to do something about them.

Along with this education, the implementation of our strategic plan has been this year’s focus. You will see the substantial progress we have made thus far in the following pages. We look forward to continuing the momentum to address the social determinants of health which research shows us leads to better health outcomes, savings in health care, and improved socio-economic status for individuals and families in the communities we serve.

Joining the Commonwealth last year in the effort to address youth homelessness, Community Teamwork staff and partners have been working on the Lowell Partnership to End Youth Homelessness. Being informed by youth voices of the Lowell Youth Action Board, close to 100 community partners came together to plan a community response. In the coming year, a plan for ending youth homelessness will be developed and required services will be phased in as resources to address the issue are secured.

As this year comes to a close, Board President Glenn Goldman’s term of office is ending. Please join me in thanking him for sharing his time, talents, and commitment to the mission of Community Teamwork for two terms of office as President. Glenn led Community Teamwork through a period of growth and transformative change in our practice as we launched our coordinated case management system (which allows us to measure and report people’s progress across all of Community Teamwork’s programs for the first time), began to develop efforts to end youth homelessness and began to connect our services to the health care system. Thank you, Glenn. We are fortunate you will remain an active member of the agency’s Board.

Of course, we cannot do this work without all of you. Our sincere thanks to our staff, funders, contributors, board members, volunteers and supporters. You make our work possible and assist thousands of people to achieve their dreams and potential.

Karen

Karen N. Frederick
Chief Executive Officer
As we look at our key findings from last year's community needs assessment through a health lens, it is apparent that these findings are also social determinants that act as both the causes and conditions of poor health. Some of the identified community needs are themselves health issues such as substance abuse or mental health, while other community needs can lead to poor health or impede health promoting behaviors. It is clear though that the reverse is also true. Poor health is also both a cause and condition of poverty. If an individual is struggling with a health issue, whether it be substance abuse, mental health issues or diabetes, that person's ability to obtain employment or take other steps to achieve economic stability will most likely be greatly diminished. As we work to make connections between poverty and health, we find that effective anti-poverty programs address both sets of needs when necessary.

Community Teamwork has already started to engage with area health providers to support our work on Social Determinants of Health. By recognizing the areas of crossover between poverty and health, we can better align our efforts with those of the Greater Lowell Health Alliance, the Lowell Community Health Center and Lowell General Hospital and ultimately have a greater impact on our community and those we serve. Several of our staff serve on the GLHA's Social Determinants of Health Sub-Committee and meet regularly to address this community issue.

We have raised, and will continue to raise, the visibility of the Social Determinants of Health. If successful, our recent proposal to the Massachusetts Attorney General's Office for a Social Determinants Partnership Program will allow us to launch a pilot project to enhance social services coordination by connecting housing supports to the treatment plans of patients who are homeless or are experiencing housing instability. We plan to demonstrate the positive impact that stable housing has on a patients' ability to access health care, manage their health, and ultimately improve their health and well-being, thereby reducing emergency room visits and overall health care costs. Results from the pilot will inform funders and policy makers at both city and state levels on the importance of integrating social services into the traditional health care framework to improve community health outcomes that will reduce health care costs.

The social determinants of health are the conditions in which we are born, we grow and age, and in which we live and work. The factors above impact on our health and well being.

Source: NHS Health Scotland
Affordable, safe, quality housing
Access to parks and natural resources
Equity in Health practices
Access to affordable, healthy, local food
Equitable law and justice system
Community and public safety
Access to safe and efficient transportation
Quality education
Healthy built and natural environments
Family wage jobs and job training
Early childhood development
Economic development
Strong, vibrant neighborhoods
Youth Homelessness

Homeless Unaccompanied Youth

The number of homeless youth is increasing across the state and Lowell is struggling to meet the needs of unaccompanied youth. Community Teamwork served 39 youth who identified as homeless in FY18. Area partners reported that they served 57 homeless youth, some of whom were in high school. Based on Community Teamwork’s 2017 Community Needs Assessment, homeless youth emerged as one of the most vulnerable populations in Lowell. This is a growing community problem and the need for a community response is great.

In order to raise awareness of the issue, Community Teamwork organized a day-long summit in mid-June in which we convened numerous community partners to begin an ambitious planning process to develop a coordinated community response to prevent and end youth homelessness in Lowell. Included in the summit were homeless youth themselves who shared their experiences and their perspectives on what is needed to help move them out of homelessness. By the close of the summit, working committees were established that will continue to meet over the next several months.

Community Teamwork is also a founding partner in the Lowell Partnership to End Youth Homelessness. The partnership consists of 28 organizations that have come together across disciplines and silos to address the needs of young adults 18-24 years of age in the community. The organizations that make up the Partnership are all committed to working together to address the needs of homeless youth and they will provide information to the youth that they work with at each individual site and will make appropriate referrals to Community Teamwork for youth in need of housing. The Partnership provides a continuum of supportive services, including housing supports using a Housing First framework, to improve life skills and stability for young adults. As a core partner in the Lowell Partnership to End Youth Homelessness, Community Teamwork is committed to reaching out to all consortium partners to address the issues that surround unaccompanied youth and young adult homelessness.
Jasmine’s Story

Jasmine Delgado, 20, first became homeless at age 9 when she spent five months at a shelter in Connecticut with her mother. In 2013, Jasmine moved in with her father when her mother left for Lowell. When her father told her he needed to find somewhere else to stay because he could no longer pay rent, Jasmine called her mother. Jasmine and her three-year-old daughter, Jenadie, moved to Lowell last February to stay with her mother in a single room. This single mother had just returned to Massachusetts from Connecticut, determined to create a better life for herself and her daughter.

Jasmine managed to get her GED on August 3, 2017 and earned the Student of the Year Award upon graduation. She discovered Community Teamwork’s YouthBuild Program and soon became part of a new emerging Culinary Training program. Through this program, Jasmine has helped to grow Community Teamwork’s Farmers’ Market and has become a tremendous resource to the culinary instructor. Jasmine’s leadership and professional skills have grown tremendously. She has become an invaluable part of the culinary program. Jasmine helps to bridge the gap between the instructor and the students in the program. As our culinary intern, she has supported other students through tutoring, encouraging their participation, and as a role model for professional growth.

Jasmine has had her daughter enrolled at the Parker Avenue site since June of 2017. While attending the program, Jasmine has received transportation services through the school. Jasmine’s daughter was enrolled at the Parker Avenue site because of their transportation needs and where they were living at the time. When the family moved in to their own apartment in June, Jasmine was able to transfer her daughter to a new center while also keeping her transportation. This was very important to Jasmine as she has no other means of transportation. Now at the Houlares Center, Jasmine’s daughter is transported to and from school. With her daughter being at school every day, Jasmine is able to continue her work in both of her internships.

Jasmine exemplifies the ideals of hard work, perseverance, commitment and follow through. She has learned the personal benefit of these qualities and has adopted them into the very fabric of her life. Jasmine stands out as a leader and role model among her peers but it is her strength and her positive spirit that shine through.

Jasmine’s daughter, Jenadie, is now a part of the ACF (Accredited Culinary Federation) curriculum and will be receiving an accredited certificate for culinary. She is currently working as an intern with Two Chefs Catering and will be starting another internship with Cobblestones Restaurant in the near future. In addition, Jasmine was chosen the 2018 YouthBuild AmeriCorps Spirit of Service Member of the Year.

Though she has overcome many obstacles from a young age, Jasmine was afraid that she could once again find herself in a shelter. “I’m scared because they tell me I can be placed anywhere in Massachusetts,” she said. “That’s the thing that worries me because my daughter has been going to the same school for a year and I want her to stay at the same school and I don’t want to change things. I want her to have that stability.”

With the help of Community Teamwork, Jasmine was able to get her first apartment this past July and was thrilled to celebrate her daughter’s 4th birthday in their very own home! With first-hand knowledge of being homeless and living in a shelter, she took part in panels with other homeless youth during a Youth Homelessness Summit hosted by Community Teamwork this past June. The day-long event was part of CTI’s new concerted effort to tackle this issue.

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Stakeholders and supporters came together at various events this year to enthusiastically support the mission of Community Teamwork.

**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.
Events from top left to right; Big Brothers Big Sisters Comedy Night, Mayor’s Holiday Fest, Big Brothers Big Sisters Golf Classic, Summit on Youth Homelessness, Conversation Series on Health and Homelessness, 2011 Peace Prize Nobel Laureate Tawakkol Karman, Martin Luther King Celebration honoring CTI’s Karen Frederick, and CTI’s Annual Gala honoring Congresswoman Niki Tsongas.
Maximina Pabon is a true success story and a great example of integration at CTI.

"FSS has been there for me through everything and never lost hope, and always believed in me. They have guided me in my efforts to address housing and homelessness, unemployability, the need for quality early learning programs and an improved system of care and coordination.

As we close out the first year of our three-year plan, we are pleased to share our accomplishments on the following strategic goals.

**Affordable Housing and Homelessness:**

**Strategic Goal #1:** Low-income families and individuals facing housing instability have increased access to quality affordable housing.

*Progress made/Milestones from FY18:*

- The town of Acton approved Common Ground Development Corporation’s (CGDC) proposal to develop 31 units of affordable Senior Housing.
- CGDC moved into the pre-development stage to build 50 units of affordable senior housing in Lowell.

**Strategic Goal #2:** An increased number of communities across the region expand their affordable housing options.

*Progress made/Milestones from FY18:*

- CGDC met with the new Lowell City Manager to discuss the need for affordable housing in the City.
- CGDC has identified a new site for affordable Senior Housing in Dracut.

**Strategic Goal #3:** Housing stability is increased for low-income families and youth.

*Progress made/Milestones from FY18:*

- CTI added to the capacity of our Housing Stability Program through the creation of a Housing Search position. As a result 163 individuals were provided with safe and affordable housing.
- CTI addressed the shortage of affordable rental housing through on-going landlord recruitment.
- The Landlord Advisory Committee was rejuvenated with plans to meet in the fall of 2018.
- CTI convened Lowell’s first Youth Homelessness Summit and brought together over 100 participants across sectors to address the growing problem of unaccompanied homeless youth in our community.
- CTI raised awareness of the impact of the affordable housing crisis through presentations of our Community Needs Assessment to the Greater Lowell Community Foundation, the Greater Lowell Health Alliance and Boston area funders.

**Jobs:**

**Strategic Goal #4:** Unemployed or underemployed individuals become gainfully employed.

*Progress made/Milestones from FY18:*

- CTI successfully obtained additional funding to expand our Secure Jobs Initiative.
- CTI deepened our partnerships with the Workforce Development Board (WDB), the Career Center and Middlesex Community College, (MCC) through collaborative grant applications to help unemployed individuals get job training and employment.

**Strategic Goal #5:** An increased number of area employers are able to hire skilled workers and create jobs.

*Progress made/Milestones from FY18:*

- CTI developed a new internship program between YouthBuild and two local restaurants, Cobblestones and the Lowell Burger Company.
- CTI launched a catering business as part of YouthBuild’s culinary tract. In its first year, the business executed more than 30 events, from drop-off lunches for 12 to full-service cocktail parties for 300+ guests.
- CTI expanded our transportation business.
- CTI is in the process of applying for a workforce development grant through the State to provide promotional opportunities for staff and to strengthen the agency with a well skilled workforce.
- CTI hired a new Director of the Merrimack Valley Small Business Center and is embarking on a strategic planning process to bring more small businesses to the region.

**Early Education and Care:**

**Strategic Goal #6:** Communities will provide increased access to quality affordable child care.

*Progress made/Milestones from FY18:*

- Through the CTI Community Needs Assessment, the program identified a lack of center based programs for infant/toddler care. As a result CTI added three Early Head Start classrooms.
- CTI expanded full-day summer programming for homeless children between 5 and 13 years of age.
- CTI strengthened our partnership with Ironstone Farm in Andover to provide fun educational experiences to homeless children and their mothers through their equestrian program.
- In an effort to recruit more providers, the Family Child Care Program created a new position of Community Coordinator.
Strategic Goal #7: Children are “School Ready” to enter kindergarten.

Progress made/Milestones from FY18:
- Children enrolled in Early Learning programming made significant progress in the various domains critical to school readiness.
- CTI was selected to participate in a pilot program called the Pyramid Project to focus on the behavioral health of children enrolled in our Early Learning programs.

Systems Change and Advocacy:
Strategic Goal #8: Strategic Community Collaborations are leveraged to develop community level strategies to address root causes of poverty while setting aside institutional interests.

Progress made/Milestones from FY18:
- The Youth Homelessness Summit held on June 18th launched a community response to preventing and ending youth homelessness in Lowell.
- CTI hosted a Community Conversation on Health and Housing with key experts in both topics.
- CTI raised awareness of the Social Determinants of Health through various presentations of our comprehensive Needs Assessment throughout the community.
- CTI joined the Regional Transit Authority (RTA) Advisory Council, a State-wide and advocate led/rider-focused group that follows the happenings of the RTAs and promotes more equitable transportation policies.

Strategic Goal #9: Barriers to service not offered within the agency, such as substance abuse and mental health, are broken down so all clients have increased access.

Progress made/Milestones from FY18:
- CTI implemented the CMS database which provides a comprehensive intake, assessment and referral tool internally across divisions and externally with our community partners.
- CTI posted staff at Lowell’s housing court, the Lowell DTA office and Bedford Housing Authority in order to ensure clear access to needed programs and services.
- CTI held monthly Coordinated Case Management meetings between agency divisions to ensure clients are linked to all services they need internally and externally.

Strategic Goal #10: A system of care is developed and integrated across all Agency Divisions.

Progress made/Milestones from FY18:
- CTI invested in online trainings to address critical social problems such as mental health, substance abuse and domestic violence.

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Early Education and Care

Strategic Goal #6: Communities will provide increased access to quality, affordable child care.
CTI Board of Directors

Officers
Glenn Goldman, President
Dennis E. Piendak, Vice President
James B. Hogan, Treasurer
Richard Lemoine, Assistant Treasurer
Sheila Och, Clerk

Low-Income Representatives
City of Lowell
Marty Hogan, Centralville Neighborhood Action Group
Sheila Och, Lowell Community Health Center
Sovanna Pouy, Cambodian Mutual Assistance Association

Towns
Mickey Cockrell, Town of Dracut/St. Francis Parish
Patricia Doherty, Billerica Public Housing
Rita O’Brien-Dee, Tewksbury Council on Aging

Public Sector Representatives
City of Lowell
City Councilor Rodney Elliott, Lowell City Council
City Councilor Rita Mercier, Lowell City Council
City Councilor Vesna Nuon, Lowell City Council

Towns
Kate Cohen, Chelmsford-Westford (by State Representative Jim Arciero)
Bob Correnti, Billerica Housing Authority (by BHA Commissioner J. O’Donnell)
Rich Lemoine, Tyngsboro (by Selectman Robert Jackson)
Dennis Piendak, Dracut (by Selectwoman Alison Hughes)
Marie Sweeney, Tewksbury (by Selectman Todd Johnson)

Private Sector Representatives
Dr. Leland Ackerson, University of Massachusetts, Lowell
Khien Awasom-Nkimberg, African Cultural Association of Lowell
Marty Conway, Greater Lowell Central Labor Council
Glenn Goldman, Lowell Five
James Hogan, Big Brothers/Big Sisters Advisory Council
Germaine Vigeant-Trudel, Merrimack Valley Housing Partnership
Bernadette Wheeler, Former Head Start Parent

HeadStart Policy Council
Jennifer Surprenant – Chair
Amy Harris – Vice Chair
Sacha Rolon – Secretary
Ashley Curiel
Stephanie Day
Michelle Fryer
Stella Kelley
Renee Kutcheid
Titilope Osinubi
Lisa Van Thiel
Tara Walsh
Pamela Wolfe

Big Brothers Big Sisters of Greater Lowell

Advisory Council
Co-Chair – Brenda Maille
Co-Chair – Bud Mercuri

William Gilet
James B. Hogan
Stephen Irish
Laurie McPhee

BBBS Golf Committee
Bill Gilet
Nick Timm
Kaelagh Haley
Stephen Irish
Bud Mercuri
Tom Rogers

BBBS Comedy Committee
Kate Thoene
Brenda Maille
Laura McPhee

Rita O’Brien-Dee has enjoyed a more than 50 year relationship with CTI — from client to Board Member.
Our Staff

Executive Management
Karen N. Frederick
Chief Executive Officer
Penny Judd
Chief Financial Officer
Michael Collins
Chief Program Officer
Lisa Whooley
Director of Human Resources
Bill Lipchitz
Director of Real Estate
Operations & Special Assistant to the CEO

Carl Howell
Division Director
Housing & Homeless Services
Connie Martin
Division Director
Energy & Community Resources
Meghan Siembor
Division Director
Child & Family Services
Kathleen Plath
Director
Development and Marketing

Our Leadership Team
Solang Acevedo
Connie Barker
Lawrence Bevere Jr.
Melanie Bixby
Susan Brittain
John Cave
Gene Cordes
James Eichhorst
Gina Ferrante
Denise Hough
JoAnn Howell
Amy Kulberg
Lianne Linlavong
Mary McKenney
Tanya Mead
Brian Nestor
Deanna Nole
Bridget Quinn
Julia Ripa
Kristin Ross-Sitcawich
Renata Rourke
Christina Santos-Gordon
Ann Sirois
Charlene Urbanek
Barbara Warren
“These funds will enable our YouthBuild program to continue to train at-risk youth in the culinary arts and prepare them for future careers in the vibrant local hospitality industry. We could not carry out our mission without the generosity of people like Joyce and Bill Cummings.”

Karen Frederick, Chief Executive Officer

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**Federal Funding**
- U.S. Department of Health & Human Services
- U.S. Department of Labor
- U.S. Department of Housing & Urban Development
- U.S. Small Business Administration
- U.S. Department of the Interior
- U.S. Department of Homeland Security
- U.S. Department of Agriculture
- U.S. Department of Education
- Corporation for National and Community Service
- U.S. Department of Energy
- U.S. Department of Justice
- U.S. Department of the Treasury

**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
- Federation of Massachusetts Farmers’ Markets

**Local Funding**
- City of Lowell
- City of Lawrence
- City of Haverhill
- Greater Lowell Workforce Development Board
- Lowell Public Schools

**Private Funding**
- Align Credit Union
- Amelia Peabody Foundation
- Aramark Building Community
- Bedford Housing Authority
- CEDAC
- LGH Circle Health Ball
- Citizen’s Bank Foundation
- Corning Foundation
- Cummings Foundation
- DCU Federal Credit Union
- — DCU for Kids
- Eastern Bank Foundation
- Fallon Charitable Foundation
- Franklin Square House Foundation
- Greater Lowell Community Foundation
- Lowell Sun Charities

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Anna Jabar-Omoyeni, Culinary Arts Instructor and John Cave, Director of YouthBuild, along with YouthBuild students, celebrate the selection of Community Teamwork as one of 100 local nonprofits to receive grants of $100,000 each through Cummings Foundation’s "$100K for 100" program. CTI was chosen from a total of 597 applicants, during a competitive review process.
### Summary of Financial Statements

#### Community Teamwork, Inc. FY18

**Expenses by Division**

<table>
<thead>
<tr>
<th>Division</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Child &amp; Family Services</td>
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<td>Energy &amp; Community Resources</td>
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<td>Housing &amp; Homeless Services</td>
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<td>Local Initiatives</td>
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<td><strong>Total Expenses</strong></td>
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**Revenue by Funding Source**

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<td>$1,804,332</td>
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<tr>
<td>Other</td>
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<td><strong>Total Revenue</strong></td>
<td>$88,447,671</td>
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These are unaudited financial results. You may request a copy of CTI’s audited financial statements and IRS Form 990 by contacting Chief Financial Officer, Penny Judd at 978-459-0551 or pjudd@commteam.org
Join Donors who took advantage of the Community Investment Tax Credit (CITC) Program this year.

The CITC program is a unique Massachusetts state program designed to inspire giving to non-profit community development corporations like Community Teamwork.

It's more than a donation – it's good for you and great for our community!

How it Works
Let's say you, or your business, contribute $1000 to Community Teamwork. We receive the full amount of your gift, yet the cost to you is just $500. That's because you will get a $500 reduction in your state tax bill. Foundations and Donor Advised funds can also take advantage of the program and receive a refundable credit in the form of a check.

Donor Benefit Highlights
- 50% Tax Credit on donations of $1000 or more
- Excess state tax credit is refundable
- Your gift is leveraged to produce more impact in our local community

Since 2014, Community Teamwork has leveraged more than $600K in donations through the CITC program, enabling Community Teamwork to initiate new programs and fill funding gaps.

For more information visit, www.macdc.org/citic-organizations or contact kplatth@commteam.org
We have made every effort to include and recognize all of our donors and apologize for any unforeseen omissions.
Programs & Services by the Numbers

Families & Children
563 children received age appropriate immunizations, medical and dental care
577 children demonstrated skills for school readiness
335 children were provided before and after school care
15 students earned a GED

Finance & Business
129 unemployed individuals obtained a job
98 individuals maintained employment for 90 days or more
189 individuals obtained employment skills
509 individuals received free tax preparation
$1.5 million was returned to the local economy through tax refunds and credits
84 individuals participated in entrepreneurial training
10 individuals started their own business
417 Financial Coaching sessions were delivered
91 individuals took part in Financial Education Programs

Housing & Utilities
9,076 households stayed safe and warm last winter
543 families avoided homelessness
334 homeless families received temporary shelter
110 families were diverted from shelter
40 families obtained safe and stable housing
93 individuals actively participated in the Family Self-Sufficiency Program
20 disabled individuals maintained their independence through home modification
591 individuals completed First Time Homebuyer seminars
76 individuals purchased a home

Food & Nutrition
62 individuals were assisted to obtain SNAP benefits

Community & Volunteering
37 youth were matched with adult role models
174 homebound seniors were assisted to maintain their independence
176,203 hours of community service were provided by low-income seniors
5,228 hours of community service were provided by Youth-Build students
How You Can Help Support CTI’s Mission

There are a variety of meaningful ways to make a financial contribution to Community Teamwork to help those in our community:

- Contribute as an individual, business or family foundation
- Community Investment Tax Credit – Double your impact when you make a gift of $1000 or more. A monthly gift of $85 qualifies!
- Matching Gift – Maximize your gift with a matching gift from your employer.
- Event Sponsorship
- Planned Gift/Bequest

Each of these options is available to you through our secure online donation page or you can send your donation to:

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155 Merrimack Street
Lowell, MA 01852
www.commteam.org/you-can-help/donate/

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Administration
Human Resources, Planning and Program Development, Fiscal, IT, Community Relations
155 Merrimack Street
Lowell MA 01852
978.459.0551
FAX: 978.453.9128
www.commteam.org

Karen N. Frederick
Chief Executive Officer

Penny Judd
Chief Financial Officer

Michael Collins
Chief Program Officer

Lisa Wholey
Director, Human Resources

Bill Lipchitz
Director, Real Estate Operations

Kathleen Plath
Director, Development and Marketing

Division of Child and Family Services (CFS)
Administrative Office, Early Learning Program (Head Start, Early Head Start and Child Care)

Meghan Siembor
Division Director, CFS
978.654.7130
msiembor@commteam.org

School Age Programs
Tanya Mead
Director, 978.654.7178
tmead@commteam.org

Family Care Programs
Lynne Eriksen
Interim Director, 978.654.7173
leriksen@commteam.org

Early Learning Locations:
James Houlares Early Learning Center, The Children’s Village at the Mill, Lowell Collaborative Preschool Academy, Parker Avenue Elementary, Home Visiting Program, Toddler Corner

School Age Locations:
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Division of Housing and Homeless Services (HHS)

Carl Howell
Division Director, HHS
978.654.5806
chowell@commteam.org

Emergency Shelter / Residential Programs
Barbara Warren
Director, 978.654.5803
bwarren@commteam.org

Rental Assistance
Denise Hough
Director, 978.654.5624
dhough@commteam.org

YouthBuild of Greater Lowell
167 Dutton Street
Lowell MA 01852

John Cave
Director, 978.905.7379
jcave@commteam.org

Division of Energy and Community Resources (E&CR)

Connie Martin
Division Director, 978.654.5636,
cconnie@commteam.org

Energy Programs / Lowell Farmers’ Market / WIC
45 Kirk Street
Lowell MA 01852

Susan Brittain
Deputy Division Director
978.654.4905
sbrittain@commteam.org

Energy and Weatherization
978.459.6161

Mary McKenney
Director, Fuel Assistance
mmckenney@commteam.org

Larry Bevere
Director, Weatherization
lbevere@commteam.org

WIC Program
978.454.6397

Deanna Nole
Director, WIC Program
dnole@commteam.org

Division of Housing and Homeless Services (HHS)

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Division Director, HHS
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chowell@commteam.org

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lbevere@commteam.org

WIC Program
978.454.6397

Deanna Nole
Director, WIC Program
dnole@commteam.org

Financial Education Center (FEC)
Christina Santos-Gordon
Director, 978.654.5675
csantosgordon@commteam.org

Merrimack Valley Small Business Center (MVSBC)
Franky Descoteaux
Director, 978.654.5731
fdescoteaux@commteam.org

Affordable Housing Development/Common Ground Development Corporation (CGDCC)
Steve Joncas
Director of Real Estate Development, 978.654.5647
cdefeo@commteam.org,
www.commongroundhousing.org

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