



Community Teamwork

Agency Resource Catalog for Constituent Services

Table of Contents

Division of Child and Family Services	Page 2
Division of Housing and Homeless Services	Pages 3—5
Division of Energy and Community Resources	Pages 6—14
Administration Contact List	Page 15
Our Mission	Page 16

Division of Child and Family Services (CFS)
(Head Start, Early Head Start, Home Visiting, Family Child Care,
School Age Before & After School Care)

Programs and Eligibility Requirements

Program Contact: Meghan Siembor, Division Director, CFS
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Gabriel Fonseca, Deputy Division Director, Family Child Care and
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The Division of Child and Family Services supports family self-sufficiency by providing nurturing, safe and supportive programs for families with children birth through middle school age. Its programs help low-income families meet their children's educational, social, nutritional, and health needs and encourage parents to participate fully in shaping these programs and services to best meet their needs.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Everett, Malden, Medford, Melrose, No. Reading, Pepperell, Stoneham, Wakefield, Wilmington

Eligibility: Several options listed in detail below.

Funding : HHS, EEC

- Eligibility Criteria for Full Time Childcare
 - All parents must be working or going to school for a total of 30 hrs every week, or 20 hours/week for teen parents
 - Income must be below 50% of the State Median Income Guidelines
 - Birth Certificates are required for all children in the household
 - Social Security Cards are required for all members of the family
 - Address Verification is needed to prove residency (i.e., Utility Bill with Name)
 - Head Start/Early Head Start applicants must also meet the US Poverty Guidelines.
 - Parents who are receiving cash benefits from DTA must speak to their DTA worker in order to see if they qualify for a Voucher Slot.
- Eligibility Criteria for Part-Time Preschool and Home Visiting
 - Income must be below 100% of the Federal Poverty Guidelines

Division of Housing and Homeless Services (HHS)

Programs and Eligibility Requirements

Primary Contact: Carl Howell
Division Director, HHS
155 Merrimack Street, Lowell, MA 01852
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chowell@commteam.org

The Division of Housing & Homeless Services has several programs that help low- and moderate-income households establish and maintain safe and permanent housing.

YouthBuild of Lowell

Program Contact: Siobhan Sheehan
Program Manager, YouthBuild
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ssheehan@commteam.org

Adolescent Services include YouthBuild, which is a program for young adults between the ages of 17 and 24 who have dropped out of school. YouthBuild offers GED preparation classes, construction skills, culinary skills and leadership development.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford

Eligibility: Maximum 200% of poverty

Funding: DOL, HUD, Commonwealth Corp., MA DOESE, City of Lowell, YBUSA OJJDP, MassClean Energy Center

Youth Homeless Services

Program Contact: Amanda Mallardo
Director, Youth Homeless Services
155 Merrimack Street, Lowell, MA 01852
978-654-5801
amallardo@commteam.org

Youth Homeless Services helps youth and young adults between the ages of 16 and 24, who are experiencing housing instability or other areas of crisis, connect to supportive services within the community.

Service Area: Greater Lowell Region, North Middlesex Region

Section 8 and Massachusetts Rental Voucher Program (MRVP)

Program Contact: Denise Hough
Deputy Division Director, Rental Assistance
155 Merrimack Street, Lowell, MA 01852
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Rental Assistance is a Federal and State funded rental subsidy program available to assist low-income families, the elderly, and the disabled to rent decent, safe, and sanitary housing in the private market.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury.

Eligibility: 50% of area median income

Funding: HUD via DHCD

Emergency Family Shelter Program

Program Contact: Barbara Warren
Deputy Division Director, Residential Programs
155 Merrimack Street, Lowell, MA 01852
978-654-5803
bwarren@commteam.org

Emergency Family Shelter is a program that provides emergency shelter and rehousing services to homeless families with children. Supportive Services are provided to stably house families into their own homes utilizing various community and State flexible assistance.

Service Area: Greater Lowell Area

Eligibility: Eligibility is determined at local DHCD/DTA office

Funding: DHCD

New Horizons (Domestic Violence Services)

Program Contact: Kelly Poindexter
Program Manager, Emergency Shelters
155 Merrimack Street, Lowell, MA 01852
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kpoindexter@commteam.org

New Horizons offers a safe haven to victims of domestic violence who are EA Family Shelter eligible by providing temporary emergency shelter and resources to become stabilized and gain self-sufficiency.

Service Area: Greater Lowell Area
Eligibility: Eligibility is determined at local DHCD/DTA office
Funding: DHCD

Rehousing and Stabilization Services

Program Contact: Lorraine Gustafson
Manager, Rehousing and Stabilization
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HomeBASE and Diversion programs provide an alternative to shelter for families who are homeless or at risk of homelessness through providing flexible financial assistance to families who are EA Shelter eligible.

Service Area: Merrimack Valley
Eligibility: HomeBASE eligibility is determined at local DHCD/DTA office
Funding: DHCD

Division of Energy and Community Resources (E&CR)

Programs and Eligibility Requirements

Primary Contact: **Connie Martin**
Division Director, Energy & Community Resources
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The Division of Energy and Community Resources offers a host of heating and conservation programs to help families stay safe and warm each winter including fuel assistance, weatherization, and burner repair/replacement. Community Resources programs offer individuals, families, seniors, and volunteers easy access to Workforce Training, Financial Literacy classes, Volunteer Opportunities and other diverse and essential community-based resources.

Energy Programs Contact : **Susan Brittain**
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45 Kirk Street, Lowell, MA 01852
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sbrittain@commteam.org

LIHEAP Fuel Assistance

Program Contact: **Mary McKenney**
Director, Fuel Assistance
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The Low-Income Home Energy Assistance Program (LIHEAP), more commonly known as fuel assistance, is designed to help households with their heating costs when their income falls within the federal poverty guidelines.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Arlington, Bedford, Belmont, Burlington, Carlisle, Groton, Lexington, Pepperell, Waltham, Watertown, Wilmington
Eligibility: Maximum 200% of poverty (Please see eligibility grid on page 8.)
Funding: HHS, DHCD

Community Teamwork Fuel Assistance

45 Kirk Street, 2nd Floor Lowell, MA 01852 www.commteam.org 978-459-6161 Call for Appointment
 Area: Arlington, Bedford, Belmont, Billerica, Burlington, Carlisle, Chelmsford, Dracut, Dunstable, Groton,
 Lexington, Lowell, Pepperell, Tewksbury, Tyngsboro, Waltham, Watertown, Westford, Wilmington

Family Size (# of people in household)	100% of Federal Poverty Level	125% of Federal Poverty Level	150% of Federal Poverty Level	175% of Federal Poverty Level	200% of Federal Poverty Level	60% of Estimated State Median Income
1	\$12,140	\$15,175	\$18,210	\$21,245	\$24,280	\$35,510
2	\$16,460	\$20,575	\$24,690	\$28,805	\$32,920	\$46,437
3	\$20,780	\$25,975	\$31,170	\$36,365	\$41,560	\$57,363
4	\$25,100	\$31,375	\$37,650	\$43,925	\$50,200	\$68,289
5	\$29,420	\$36,775	\$44,130	\$51,485	\$58,840	\$79,215
6	\$33,740	\$42,175	\$50,610	\$59,045	\$67,480	\$90,141
7	\$38,060	\$47,575	\$57,090	\$66,605	\$76,120	\$92,190
8	\$42,380	\$52,975	\$63,570	\$74,165	\$84,760	\$94,239
9	\$46,700	\$58,375	\$70,050	\$81,725	\$93,400	\$96,287
10	\$51,020	\$63,775	\$76,530	\$89,285	\$98,336	\$98,336
11	\$55,340	\$69,175	\$83,010	\$96,845	\$100,385	\$100,385
12	\$59,660	\$74,575	\$89,490	\$102,434	\$102,434	\$102,434
13	\$63,980	\$79,975	\$95,970	\$104,482	\$104,482	\$104,482
14	\$68,300	\$85,375	\$102,450	\$106,531	\$106,531	\$106,531
15	\$72,620	\$90,775	\$108,930	\$108,930	\$108,930	\$108,930
16	\$76,940	\$96,175	\$115,410	\$115,410	\$115,410	\$115,410
17	\$81,260	\$101,575	\$121,890	\$121,890	\$121,890	\$121,890
Homeowners and Non-Subsidized Housing						
Deliverable Fuel (Oil, Propane, Kerosene, other)	\$1,660	\$1,492	\$1,344	\$1,214	\$1,214	\$ 999
Utility & Heat-included-in-Rent	\$1,150	\$ 930	\$ 824	\$ 731	\$ 731	\$ 577
High Energy Cost Supplement	\$ 200	\$ 180	\$ 160	\$ 140	\$ 140	\$ 120
Subsidized Housing						
Deliverable Fuel (Oil, Propane, Kerosene, other)	\$ 595	\$ 525	\$ 460	\$ 405	\$405	\$ 775
Utility & Heat-included-in-Rent	\$ 495	\$ 440	\$ 385	\$ 340	\$340	\$ 420
High Energy Cost Supplement	\$ 200	\$ 180	\$ 160	\$ 140	\$140	\$ 120
High Energy Cost Supplement (HECS) Thresholds						
Heating Oil & Propane	\$1,532		Natural Gas:	\$ 994	Other:	\$1,206
Kerosene	\$1,204		Electricity:	\$1,640		

Weatherization Assistance Program

Program Contact: Lawrence Bevere, Director, Weatherization Programs
45 Kirk Street, Lowell, MA 01852
978-654-4923
lbevere@commteam.org

The Weatherization Assistance Program (WAP) offers eligible homeowners and renters access to insulation, repair work and a range of energy conservation measures to help low-income families to stay warm, stay housed, and conserve fuel.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Burlington, Carlisle, Groton, Pepperell, and Wilmington

Eligibility : Maximum 200% of poverty

Funding: HHS, DOE, DHCD

Home Energy and Retrofit Task Weatherization Program (HEARTWAP)

Program Contact: Lawrence Bevere, Director, Weatherization Programs
45 Kirk Street, Lowell, MA 01852
978-654-4923
lbevere@commteam.org

HEARTWAP, also known as the Burner Repair and Replacement Program, allows Community Teamwork to make necessary repairs and, in some cases, even replace faulty heating systems.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Burlington, Carlisle, Groton, Pepperell, and Wilmington

Eligibility: Maximum 200% of poverty

Funding: HHS, DOE, DHCD

Appliance Management Program

Program Contact: Laurie Petersen, Energy Conservation Dispatcher
45 Kirk Street, Lowell, MA 01852
978-654-4904
lpetersen@commteam.org

Appliance Management Program (AMP) provides eligible renters and homeowners with free energy saving light bulbs, water conservation devices and, in some cases, a free refrigerator.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Burlington, Carlisle, Groton, Pepperell, and Wilmington

Eligibility: Maximum 200% of poverty. Based on high usage of electricity

Funding: National Grid & Other Utility Companies

Housing Consumer Education Center (HCEC)

Program Contact: Kristin Ross-Sitcawich
Director, Homelessness Prevention & Homeownership Program
17 Kirk Street, Lowell, MA 01852
978-654-5617, kross@commteam.org

HCEC provides information that helps consumers make informed decisions about their housing situation. Contact the HCEC for information regarding foreclosure prevention, first-time homebuyer classes, fair housing issues, veterans services, Representative Payee, Home Modification Loans for the disabled, and emergency assistance programs such as FEMA (Federal Emergency Management Association) and RAFT (Rental Assistance for Families in Transition)

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury.

Eligibility: Varies by Service. Tenants, Landlords, and Homeowners may be eligible
Funding: DHCD

Home Modification Loan Program

Program Contact: Alan Trebat, Home Modification Loan Coordinator
17 Kirk Street, Lowell, MA 01852
978-654-5741, atrebat@commteam.org

The state-funded Home Modification Loan Program provides 0% and 3% loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities.

Service Area: Portions of Middlesex County (Northern/Eastern) and all of Essex County
Eligibility: Under 100%-200% of Median Income Frail Elders or Individuals with Disabilities
Funding: HUD

Merrimack Valley Regional Consortium (MVRC)

Program Contact: Kristin Ross-Sitcawich, Coordinator Homelessness
Prevention & Homeownership Program
17 Kirk Street, Lowell, MA 01852
978-654-5617, kross@commteam.org

MVRC is a partnership of regional stakeholders from the private and public sectors which coordinates services in the Valley to assist homeless and at risk households.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Amesbury, Andover, North Andover, Groveland, Haverhill, Lawrence, Merrimac, Methuen, Newburyport, West Newbury and Salisbury.

Eligibility: 100% - 200% Poverty Level
Funding: ICHH, DHCD, City of Lowell

Women Infants and Children (WIC)

Program Contact: **Meghan Misset**
Director, WIC
45 Kirk Street, Lowell, MA 01852
978-654-4930
Mmissett@commteam.org

WIC services: nutritious supplemental foods, nutrition education and counseling, health and human service referrals and coupons for Farmers' Market produce are currently provided to over 5600 participants.

Service Area: Billerica, Carlisle, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro, and Westford

Eligibility: 100% - 185% of Poverty Level and Massachusetts Resident

Funding: USDA

SuitAbility

Program Contact: **Meg Gaffney, Client Services Coordinator**
17 Kirk Street, Lowell, MA 01852
978-459-0551 x5626 / 978-654-5626
mgaffney@commteam.org

SuitAbility assists low-income women who are entering the workforce with a comprehensive clothing consultation and free interview/work-appropriate clothing.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford.

Funding: CDBG, City of Lowell, Private funds

Community Teamwork Volunteer Center

**(Foster Grandparent, Senior Companion & Retired Senior Volunteer Program
AND Spindle City AND Mill City Mentors)**

Program Contact: **Bridget Quinn, Director, Volunteer Center**
165 Merrimack Street, Lowell, MA 01852
978-654-5679
bquinn@commteam.org

Senior Corps Volunteer Programs

Our Senior Corps Volunteer Programs offer Seniors the opportunity to remain engaged and active in their communities and offers a stipend for income-eligible seniors.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford

Eligibility: 200% Federal Poverty Level (RSVP has no income eligibility requirements)
55+ years of age

Funding: Corporation for National Service

Spindle City Corps, Urban Youth Service Corps

Program Contact: **Bridget Quinn, Director, Volunteer Center**
165 Merrimack Street, Lowell, MA 01852
978-654-5679, bquinn@commteam.org

Spindle City Corps unites young people between 16 and 21 years of age for a demanding schedule of community service and leadership development.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford.

Funding: US Department of the Interior

Mill City Mentors (MCM)

Program Contact: **Bridget Quinn, Director, Volunteer Center**
165 Merrimack Street, Lowell, MA 01852
978.654.5679, bquinn@commteam.org

Mill City Mentors provides children with a supportive , nurturing adult mentor to assist them in reaching their greatest potential.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford Also: Ashby, Ayer, Carlisle, Groton, Littleton and Townsend.

Eligibility: No income eligibility requirements
Child must be between the ages of 7 and 22

Funding: Mass Mentoring Partnership, Private

Financial Education Center (FEC)

(Financial Education, Asset Development, Secure Jobs, and Benefit Enrollment)

Program Contact: Chris Santos-Gordon, Director, Financial Education Center
165 Merrimack Street, Lowell, MA 01852
978-654-5675
csantosgordon@commteam.org

Community Teamwork's Financial Education Center offers a host of programs that focus on the development and/or enhancement of personal finance skills and employment. Programs offered include the Secure Jobs Program, the Financial Literacy Academy, One on One Financial Coaching, Volunteer Income Tax Assistance, Asset Development, Financial Workshops, Conferences that include FinanciallyHers, MoneyTalks for Youth and SavvySeniors.

Staff has certifications in Financial Social Work, Credit Repair, Student Loan Counseling, Financial Career Coaching and in IRS Tax Preparation.

Secure Jobs Initiative

Program Contact: Zulaika Brens, Secure Jobs Case Manager
165 Merrimack Street, Lowell, MA 01852
978-654-5677, zbrens@commteam.org

The Secure Jobs Program aims to remove barriers to employment and secure the best job possible for each participant so they have the skills, self-esteem and knowledge to sustain and increase economic security.

Service Area: Greater Merrimack Valley
Eligibility: 18 years of age and older; receiving housing assistance through Home BASE, RAFT or Emergency Assistance programs; ready, willing and able to work; able to attend regular case management meetings
Funding: Department of Housing and Community Development (DHCD); Paul and Phyllis Fireman Charitable Foundation

Financial Education Programs

Program Contact: Gladys Santiago, Administrative Assistant
165 Merrimack Street, Lowell, MA 01852
978-654-5673, gsantiago@commteam.org

Service Area: Greater Merrimack Valley
Eligibility: No eligibility requirements
Funding: HSS, DHCD, Private fund

Financial Literacy Academy

The Financial Literacy Academy, using the FDIC MoneySmart Curriculum, offers a powerful introduction to personal finance management. The FLA is six weeks long, offered on Tuesday evenings from 6-8pm. Dinner and childcare are provided in order to support working families.

Financial Coaching

Financial Coaching provides individualized assistance with various financial goals that include, but are not limited to, credit repair, understanding student loans, debt management, budgeting and ways to increase income.

Volunteer Income Tax Assistance

Program Contact: Sandra Diaz, Financial Literacy & VITA
Coordinator
165 Merrimack Street, Lowell, MA 01852
978-654-5725, sdiaz@commteam.org

The VITA program provides free tax preparation to individuals and families who qualify for the Earned Income Tax Credit (EITC). Please call to learn more about the requirements of this program.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford.

Funding: DHCD, Private Funds

Financial Education Trainings and Conferences

Program Contact: Chris Santos-Gordon, Director, FEC
165 Merrimack Street, Lowell, MA 01852
978-654-5675, csantosgordon@commteam.org

Financial Education Training Workshops /Conferences are free and offered throughout the year and focus on specific demographics. We offer a luncheon, speakers and provide resources and giveaways.

FinanciallyHers is offered every March in collaboration with the City of Lowell Women's Week—workshops focus on issues related to women and finance.

MoneyTalks for Youth is offered in the summer and focuses on basics of personal finance, the importance of budgeting and managing debt. Consisting of three half-day sessions, this conference commences with a hands-on Reality Fair where youth put into practice what has been learned on days one and two.

\$avvySeniors focuses on financial issues that Senior Citizens often face, including living on fixed incomes, financial scams and identity theft.

Family Resource Network

Coordinated Family and Community Engagement Programs

Program Contact: Gladys Santiago, Administrative Assistant
165 Merrimack Street, Lowell, MA 01852
978-654-5673, gsantiago@commteam.org

CFCE programs offer support to parents through educational workshops, kindergarten transitions, play groups, Ages and Stages Developmental Screenings, family literacy activities, family and community events and services to support children with disabilities.

Service Area: Billerica, Chelmsford, Dracut, Tewksbury, Tyngsboro and Wilmington

Eligibility: No eligibility requirements

Funding: Department of Early Education and Care

Community Teamwork's Lowell Farmers' Market

Program Contact: Susan Brittain Market Manager
45 Kirk Street, 2nd floor, Lowell, MA 01852
978-654-4905
sbrittain@commteam.org

The Lowell Farmers' Market is located at Lucy Larcom Park and it offers fresh, locally grown produce, fish, eggs, meat, flowers, baked goods and crafts from local artisans. The Market runs every Friday from 12pm to 5pm from the beginning of July through the mid October.

Entrepreneurship Center

Program Contact: Franky Descoteaux, Director, Entrepreneurship Center
165 Merrimack Street, Lowell, MA 01852
978-459-0551 / 978-654-5731

The Entrepreneurship Center was founded to provide entrepreneurs from ethnically and economically diverse groups with the education, tools and access to SBA micro loan products necessary to launch, expand and sustain small businesses.

Service Area: Merrimack Valley
Eligibility: Entrepreneurs looking to start or grow small business
Funding: City of Lowell, Private funds, SBA

Community Teamwork's Resource Center

Program Contact: JoAnn Howell, Director, Resource Center
17 Kirk Street, Lowell, MA 01852
978-654-5607
jhowell@commteam.org

The Resource Center offers a consistent, comprehensive and compassionate approach to client intake, assessment and referral. The Resource Center provides general informal and streamlined access to the full range of Community Teamwork programming.

Adult Basic Education

Program Contact: JoAnn Howell, Resource Center Director
17 Kirk Street, Lowell, MA 01852
978-654-5607
jhowell@commteam.org

In partnership with Lowell Adult Education Center, Community Teamwork hosts an adult education program that offers assistance to adult learners who need to improve their basic literacy skills for the GED examination or for employment and/or educational purposes. We also provide ESOL courses for non-native English speakers who want to increase their oral and written fluency.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford
Eligibility: 100% of Poverty Level
Funding: City of Lowell, DESE

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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.**