Community Teamwork
ANNUAL REPORT 2019

Leading the Way Home—Strengthening Our Communities

My future...in one word!
About the Cover
The theme of this annual report is “Leading the Way Home—Strengthening Our Communities.” At-risk youth express in one word, what their futures hold.

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.

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.

Programs & Services

Family & Children
- Early Learning Programs: Head Start and Early Head Start
- Family Child Care Programs
- School Age Programming
- Mill City Mentors
- YouthBuild of Greater Lowell
- Coordinated Family and Community Engagement (CFCE)
- Community Teamwork Resource Center

Finance & Business
- Financial Education Center: 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
- Entrepreneurship Center @CTI: Small Business Administration (SBA) Microlender, Business Coaching

Housing & Utilities
- Rental Assistance [Section 8 & MA Rental Voucher Program (MRVP), Family Self Sufficiency Program (FSS) & Supporting Neighborhood Opportunity in MA (SNO Mass)]
- Fuel Assistance – Low Income Home Energy Assistance Program (LIHEAP)
- Weatherization Conservation Programs
- Heating System Repair & Replacement
- Appliance Management Program
- Home Modification Loans
- First Time Homebuyer Classes
- Housing Consumer Education Center
- Emergency Housing Assistance
- Family Homeless Shelters
- Youth and Young Adult Services
- Common Ground Development Corporation

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 (Urban Peace Corps)
- Mill City Mentors
- VITA
- SuitAbility
- Toys for Tots (with the US Marine Corps)

978.459.0551  www.commteam.org
In this time of national divisiveness and attention on racial, gender, and income equality, Community Teamwork remains focused on bringing equity and opportunity to all of our community members through improving access to education, training and jobs, and safe stable housing.

With half of our 521 member staff representing the racial and ethnic diversity of our communities, we are working with a national company to improve diversity and inclusion at all levels of our organization and Board. We know that providing opportunity to our staff means providing ongoing professional development activities, training, and support.

Related to this initiative is our consultant-led Succession Planning Program launched this year. Starting with several levels of management, we are developing Talent Cards and Individual Development Plans that outline next steps for each of our identified leaders and very clear specific experiences that will give them the opportunities to develop the skills for the next position that they and their supervisors have identified.

We are entering the last year of our current Strategic Plan (2018-2020), and in the Fall will launch work on our new Community Needs Assessment and next 3-year Strategic Plan (2021-2023). We are proud of the progress we are making on the goals in our current plan, which you will see in this report.

This year, we expanded our services to young adults and began the build-out of our new Youth Opportunity Center at 167 Dutton Street. We also added emergency apartments and worked with UMass Lowell and Middlesex Community College to provide housing for college students experiencing homelessness.

Community Teamwork was proud to participate on Lowell City Manager Eileen Donoghue’s Leadership Team, Task Force, and subcommittees to create a plan to reduce Chronic Homelessness in the City. We will remain active and leverage our resources in the implementation and follow up phases.

Responding to the need for greater resources for families with very young children and in recognition of the critical importance of learning in the infant/toddler years, Community Teamwork applied for and received an expansion of the Early Head Start Program.

Lastly, we are continuing and expanding our work around the Social Determinants of Health with our health sector partners, including the Greater Lowell Health Alliance, Wellforce ACO, Lowell General Hospital (LGH), and Lowell Community Health Center. New this year we have staff working as a resource in the Emergency Department at LGH to assist with patients being discharged who are housing unstable or homeless.

All of this work takes a committed Board of Directors, talented staff members, generous funders and donors, and an army of remarkable supporters and volunteers.

Thank you all for your continued support of our mission and work.

Karen

Karen N. Frederick
Chief Executive Officer
Homelessness is a persistent problem in Greater Lowell, yet services focused on this population have typically been geared towards families and adults with little awareness of homeless youth. Community Teamwork is addressing this gap with its newly created Youth Services Director position, held by Amanda Mallardo, and its commitment to build out a trauma-informed space to provide low barrier services and crisis intervention to homeless and at-risk youth between the ages of 16 and 24. This multi-purpose space, called Mill You and housed in the Youth Opportunity Center at 167 Dutton Street, serves as an access point for youth to connect with resources and supports to meet their basic needs while providing the educational opportunities to help them achieve health, independence and stability within all aspects of their lives.

Mill You is an integral component of our communities’ larger plan to prevent and end youth homelessness and directly responds to a need for a drop-in center, a need that has been articulated by homeless youth. With support from the Smith Family Foundation, Community Teamwork is currently renovating the first floor of the Youth Opportunity Center at 167 Dutton Street. With additional funding and a focus on youth educational and occupational goals, we will also create a commercial kitchen as part of our YouthBuild job training program. The kitchen will allow both YouthBuild participants and the interested homeless youth to expand their occupational interests and gain job skills.

Once completed, the Youth Opportunity Center will meet generalized basic needs and provide individualized opportunities for youth to connect to a case manager or provider in a private setting. From a community perspective, the center will fill the current gap for a safe place geared to the unique experiences of a vulnerable and historically overlooked population.
Affordable Housing Development

In May 2019, the Baker-Polito Administration awarded funding for seven affordable housing projects for vulnerable communities. Supportive housing provides residents with social and health services, including childcare, job training, case management, healthcare coordination and more. Common Ground Development Corporation, (CGDC) was one of the seven recipients of the Department of Housing and Community Development (DHCD) funding. This funding will allow Common Ground to undertake exterior improvements as well as the conversion of two standard units into accessible units for residents with mobility impairments at the existing 29-unit project consisting of three multifamily properties located at 420, 423, and 445 Broadway Street, in Lowell.

Common Ground was created as a non-profit subsidiary of Community Teamwork in 2002 with a mission to produce more housing for homebuyers and tenants, and to preserve existing apartments at affordable rent levels. It has created or preserved over 150 units of affordable housing and is working on several projects in the Greater Lowell area which will add another 91 units in the next few years.

Common Ground has been designated as the developer of 60 affordable senior housing units in the Town of Dracut.

“Families and individuals deserve access to the stability that permanent housing offers, and we are pleased that this funding will also give our most vulnerable residents, including veterans and survivors of domestic violence, the supportive services they need to thrive in the face of challenges...”

—Lt. Governor, Karyn Polito
The Entrepreneurship Center @CTI

Sustaining and Growing Small Local Businesses

The Merrimack Valley Small Business Center (MVSBC) is Rebranded
Since 1998, the Merrimack Valley Small Business Center (MVSBC), a program of Community Teamwork, Inc. (CTI), has provided small business owners the training, tools, and resources needed to create, sustain, and grow viable small businesses. After a recent strategic planning process conducted in 2019 under its new leadership, the Merrimack Valley Small Business Center has been rebranded as The Entrepreneurship Center @CTI to reflect a refinement of its education and technical assistance service approach.

The Entrepreneurship Center @CTI is the product of a collaboration between CTI, Middlesex Community College, UMass Lowell, and the City of Lowell. It offers high quality, on-demand services necessary to create, sustain, and/or grow local businesses with 20 or fewer employees in economically diverse communities throughout Middlesex and Essex counties.

Operating a small business has changed significantly since the Entrepreneurship Center @CTI opened its doors 30+ years ago. Consumers are more sophisticated, digital sales have taken over the world and successful marketing strategies seem to change daily. Additionally, a significant financial education gap persists for many entrepreneurs, but particularly for low to moderate income, and recent immigrants and refugees, who might otherwise thrive as entrepreneurs.

The Entrepreneurship Center @CTI offers intensive one-on-one, culturally competent technical assistance to ethnically and economically diverse entrepreneurs. The center staff are certified financial management and credit coaches, trained on current business model strategies and marketing. All staff are former small business owners, who have enhanced their hands-on experience with continued formal education.

As an authorized Small Business Administration (SBA) Intermediary Lender, the Entrepreneurship Center @CTI manages an $800,000 microloan fund. Each loan recipient receives 20 hours of technical assistance pre-and post-loan. These loans are intended for entrepreneurs who are deemed ineligible for traditional bank loans. For many of these individuals, business ownership is their only path to financial self-sufficiency, but their lack of, or poor credit becomes a barrier to their future success. As a result of these funds, many entrepreneurs create a sustainable income for themselves and ideally create jobs for other low to moderate income individuals.

The Entrepreneurship Center @CTI also administers two municipal grant programs in Lowell and Chelmsford. The center manages the application, distribution and technical assistance for business owners in both communities. Additionally, it provides technical assistance support to Downtown Lowell Venture Fund applicants through business plan development and provides TA to MCC’s Everyday Entrepreneur Venture Fund recipients. In FY19, the center directly supported the acquisition of over $626,650 in grant and loan funds for local entrepreneurs.

As part of a Community Action Agency, and situated on the main street in downtown Lowell, The Entrepreneurship Center @CTI is committed to serving the needs of all potential entrepreneurs who walk through our doors, either to be referred to the broader ecosystem or to be served in house.

“Since I have had the blessing of being part of this journey with my business and partnership with the Entrepreneurship Center at CTI, I’ve been able to establish Financial Security with solid support in all aspects of being an Entrepreneur.”

—Betsy Baez, Owner, Bella Divine
(see article next page)

In 2019, the center provided technical assistance to over 200 microenterprises:

- 35% of whom received at least 5 hours of technical assistance
- 65% of whom received primarily 1:1 counseling,
- 28.5% of whom received loan-related services.
- 69% were women, with 50% of the women being immigrant or minority women.
- 68% of the clients receiving 5+ hours of technical assistance were low/moderate income.
microloan, the conditions of her new location forced Betsy to consider alternative lease options.

For nearly three months, the Entrepreneurship Center @CTI communicated with Betsy on a weekly basis, coaching her through the challenging process of standing up for her business interests that were not being met in her current lease agreement. Despite many attempts to resolve her lease issues, her landlord was unable to resolve them appropriately, forcing Betsy to find another location less than 3 months after borrowing money and investing in the new space.

At this point, the Entrepreneurship Center @CTI began supporting Bella Divine with site scouting and space evaluation as well as loan modification support necessary to maintain her cash flow while she located and moved into a new location.

In July 2019, Betsy was able secure a beautiful location on Shattuck Street in Downtown Lowell that perfectly suits her business needs. KellyAnne and Franky are grateful to have been able to support Betsy through several stressful, uncertain periods in her business journey and we will continue to support her as she stabilizes and grows in her new location.

Franky Descoteaux, Director, spent over 15 years of her career as a main street entrepreneur, running three successful businesses in downtown Lowell. She is the former Executive Director of EforAll, a Lowell/Lawrence based accelerator, and holds a Master’s degree from UMass Lowell in Entrepreneurship.

KellyAnne Mello, Special Projects Coordinator, manages the SBA microloan program, data collection, loan servicing and reporting. She also runs several workshops, including Are you Ready to Start A Business and Financial Tuneup Bootcamp.

A Small Business Case Study

Betsy Baez is a Lowell native who makes her community beautiful by providing holistic beauty and wellness services, including professional hair, eyelash and makeup artistry. Betsy’s business values include excellence in service, continued educational attainment and community investment. Betsy launched Bella Divine, LLC after completing her education in cosmetology. After completing EforAll, she opened a small salon in a Downtown Lowell office building.

In January 2019, Betsy decided Bella Divine would be able to serve its clients better in a storefront location. She rented a space on Central Street and applied for an SBA Microloan from the Entrepreneurship Center @CTI. Shortly after receiving her
Early Learning Program

Educating Our Youngest Clients

The Early Learning Program (ELP) focuses on children’s early life, (0-5 years old) and their families. Using a strength-based, multi-disciplinary model, the staff works to support high quality programming in all developmental areas including social, emotional, physical, and educational.

The ELP staff are experienced, educated, dedicated, and recognize the importance of working as a team. We also value our community partners, share resources, and provide referrals to local organizations for families in need of additional support. Early Learning believes in each child and family’s ability to overcome challenges if given individualized support and guidance. Our program philosophy is based on respect and empathy for the children and families served, honoring their uniqueness and inherent dignity.

Five years ago, we were preparing to develop goals for the continuation application for our Head Start grant. We had just come through a year in which we had significant staff turnover, leading to low staff morale and were struggling to meet the needs of children with persistently challenging behaviors. As the leadership team discussed program needs, two themes emerged: we needed to address the systems and services currently in place to serve children with behavioral health concerns and we had to build the capacity of the staff to meet the needs of a diverse and ever changing community. While we had offered workshops on trauma and engaged the services of a mental health consultant, we recognized that a plan for program-wide implementation of an approach to behavioral health was needed to effect lasting change and improve outcomes for children, families and staff.

Through research, interviews with staff and consultation with Connected Beginnings Training Institute and other community partners, we chose the Pyramid Model as our programs’ approach to behavioral health. The Pyramid Model is outcome and research based and is tailored to be implemented in early childhood programs, as well as with families. It emphasizes prevention of challenging behaviors through the development of healthy relationships between adult and child, the design of nurturing and supportive environments and the use of targeted social and emotional supports. Social-emotional skills are intentionally taught, focusing on what we want children to do rather than seeking to merely eliminate a behavior. We have trained staff, hired a behavioral health specialist and provided coaching to teachers. A portion of our annual supply budget is dedicated to ensuring that each classroom is stocked with a set of universal materials to support the prevention of challenging behaviors, as well as to assist children in need of individualized interventions.

Leadership teams have been established to guide program-wide implementation; these teams meet monthly and consist of staff from various departments within the program and all program sites.

Sucesses include:
- 4% decrease in the numbers of children identified by teachers as having behavioral health concerns over the past two years.
- 17% decrease in staff turnover and we are seeing teachers emerge as leaders in supporting the implementation of the Pyramid Model approach.
- 5% improvement in the implementation of schedules, routines and activities in our pilot classrooms. We attribute this to the creation of consistent systems to ensure that we take a proactive approach to children’s social and emotional development and behavioral health.

We continue to identify the Pyramid Model as the program approach to behavioral health and continue to embed it in the work being done with children, families and staff.

“In this classroom, children are learning a variety of ways to manage and express their emotions.”
Safeena Niazi is from Afghanistan. She has three children. She came to the U.S. in December 2017, with her husband and two children. Her third child, a girl, was born in April 2018.

In February 2018, her two children qualified for CTI's Early Intervention Program, her daughter is now able to name colors, sing songs, and talk with friends in English. Her small sister listens and she even participates sometimes.

Due to CTI's Preschool and Home Visit programs, Safeena is able to work part-time as an interpreter, and she is an active member of the community. She also is a member of the Head Start Policy Council at CTI.

As a result, Safeena was selected for a Change in the Community Award by the International Institute of New England and was honored at a ceremony on May 1, 2019.

Safeena is practicing for her driver’s license which will help her to reach the goals that she has imagined for herself and her family in the USA.

“My experience with CTI as a Policy Council member increased my knowledge on CTI’s mission, activities, and on socialization. In each meeting, I learned new things.”

Adrianna De Souza, who has a thriving Family Child Care program here in Lowell. Adriana has been with Community Teamwork Family Child Care Program since November of 2010. When Adriana started, she did not speak much English at all, but she was eager to learn and it was evident that she loved working with children! Visits from Family Child Care Specialists involved a lot of modeling of teaching technique and behavior modification skills coupled with some English to Portuguese translation. Over time, Adriana’s English improved and her skills as an educator blossomed! Adriana is a warm and nurturing educator who provides a quality child care program. Through her Family Child Care business, Adriana is able to support herself and her son, Ryan.

Adriana is a QRIS Level 2 Provider and has worked hard to create a quality program. She was the recipient of a QRIS Program Improvement Grant in 2015, which allowed her to buy much needed program equipment, toys and supplies. Adriana has 2 open rooms in her home dedicated to her child care business, which gives children lots of room to play and explore. Adriana provides the best of both worlds, a warm home environment and a quality education and care program. Family Child Care can be a viable, worthwhile and rewarding business allowing single parents, like Adriana, to support themselves and their children.

We represent twelve different countries with Providers from the United States, Puerto Rico, the Dominican Republic, Brazil, Columbia, Portugal, France, Romania, Morocco, Pakistan, Cambodia and Egypt. We speak nine different languages, including; English, Spanish, Portuguese, Arabic, French, Italian, Khmer, Pakistani and Romanian. We are diverse women and men caring for our communities youngest, regardless of family race, religion, cultural heritage, political belief, marital status, sexual orientation, ability or disability. We strive to be as inclusive with our families as we are with our Providers.
“Our goal is to increase the number of housing searches performed at Lowell General for patients who identify as homeless or housing insecure, knowing that if we can get them into consistent housing, the chances of their health improving greatly increases.”

—Lisa Taylor-Montminy Community Benefit Manager Center for Community Health and Wellness Lowell General Hospital

The connection between housing and healthcare is especially important as the harmful effects of housing insecurity and inconsistent health care are intergenerational. Housing is a real need in our community that, if left unaddressed, create barriers to effective treatment and can lead to poor outcomes.

Community Teamwork has been at the center of a community dialogue about the relationship between Housing and Healthcare for several years. We previously sponsored a “Community Discussion” on this topic that included doctors, housing providers and advocacy/research organizations.

Additionally, our healthcare partners recognize the impact of housing instability on their patient populations and our community is working on strategies to connect systems. As an example, Lowell General Hospital/Circle Health has committed Community Benefit Funds to support Community Teamwork Housing Specialists to be on-site at two emergency rooms targeting housing and comprehensive services to high-risk patients. The intention of this pilot program is to integrate housing and other social need supports into the treatment plans offered by Lowell General Hospital. The first year outcome goal is to increase the number of housing searches performed at Lowell General Hospital for individuals identifying as homeless or housing insecure.

Community Teamwork is working towards a partnership with the Lowell Community Health Center to support data bridges between Lowell Community Health Center’s Electronic Medical Record (EMR) and CTI’s Client Tracking Systems to facilitate cross referrals to address the need for social services referrals and primary care connections.

Social Determinants of Health (SDoH) play a major role in driving negative health outcomes and health system utilization. Community Teamwork will continue to work with our healthcare partners in an effort to identify and address the needs in our community, and ultimately improve the overall health of our community.
Social Determinants of health encompass a wide range of factors

**Housing Instability/Homelessness**
Having difficulty paying rent or affording a stable place of one’s own; living in overcrowded or run-down conditions

**Food Insecurity (Hunger and Nutrition)**
Lacking reliable access to enough affordable, nutritious food

**Utility Needs**
Not being able to regularly pay utility bills (e.g., electricity, gas, water, phone), and/or afford necessary maintenance or repairs

**Interpersonal Violence**
Being exposed to intentional use of physical force or power, threatened or actual, that resulted or could result in injury death, or psychological harm

**Transportation**
Lacking affordable and reliable ways to get to medical appointments or purchase healthy food

**Family and Social Supports**
Lacking relationships that provide interaction, nurturing, and help in coping with daily life

**Education**
Experiencing access barriers to high school or other training that might help someone gain consistent employment

**Employment and Income**
Lacking the ability to get or keep a job, or gain steady income

*Source: Deloitte analysis.*
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 through FY19:
- Common Ground Development Corporation (CGDC) has been awarded funding to refinance and renovate 29 units of affordable family housing, owned by CGDC, on Broadway Street in Lowell. This project will be completed in 2020 and will result in high quality affordable housing for those experiencing housing instability.

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

Progress Made/Milestones through FY19:
- CGDC is exploring purchasing 60 units of existing family housing in Lowell in order to keep these units affordable. This is part of CGDC’s ongoing work to identify affordable housing for CTI’s current and future clients.
- CGDC was chosen by the Town of Dracut to be the developer for 60 units of senior housing. This project will substantially increase Dracut’s portfolio of affordable housing for seniors, who are historically a very at-risk population.
- CTI placed 80 families out of shelter into permanent housing. All told, we assisted over 200 families via emergency shelter.
- CTI held its annual landlord appreciation event, honoring over 100 housing providers, featuring speakers from the housing courts, including Judge Mary Thomas Sullivan.
- CTI is working to increase mobility for rental assistance through the development and implementation of the SNO Mass program. SNO Mass, one of 26 such programs nationally, helps families with Section 8 vouchers move to neighborhoods of opportunity.

Jobs:

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

Progress Made/Milestones through FY19:
- CTI launched its Youth Homeless Services in the spring of 2019. In this short time, the program hired 3 additional staff members and provided services to 97 youth in FY19, including via transitional housing and rapid rehousing. It is our expectation that this program will grow rapidly, as need exceeds previous data.
- Thanks to generous funding from the Smith Family Foundation, the Parker Family Foundation, and the Executive Office of Health and Human Services, we have begun design and renovation for the new Mill You Center, creating a safe and welcoming space to provide wrap-around services to help at-risk youth stabilize their unique situations.
- CTI is working to increase mobility for rental assistance through the development and implementation of the SNO Mass program. SNO Mass, one of 26 such programs nationally, helps families with Section 8 vouchers move to neighborhoods of opportunity.

Jobs:

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

Progress made/Milestones through FY19:
- With the prior year’s increase in funding, CTI successfully expanded our Secure Jobs services to the City of Haverhill.
- CTI began a new outreach effort for Secure Jobs participants from the City of Lawrence.
- CTI continued to deepen its partnerships with the MassHire Workforce Development Board (WIB) and the MassHire Lowell Career Center, through expanded partnerships in YouthBuild/ Lowell (additional WIOA participant training slots) and a subcontract for Job Development and Placement services to the CTI YouthBuild Lowell participants.
- CTI worked with Middlesex Community College (MCC) on a submission of a collaborative Workforce Competitiveness Trust Grant for the Greater Lowell Medical Assistant Training Partnership (GLMATP) to support thirty (30) new trainees.
- The YouthBuild Lowell program saw 26 young people successfully graduate the program, equipped with job skills and increased employability.

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

Progress made/Milestones through FY19:
- CTI expanded its transportation business, with Little Sprouts to do their Lowell-based transportation, and with the Lowell Public Schools for transportation assistance to hotel-based students in neighboring communities (short-term emergency shelter). CTI Transportation staffing increased by 3 drivers and 3 monitors to support these partnerships.
- The Merrimack Valley Small Business
Center, a program of CTI, was rebranded as the Entrepreneurship Center @CTI.

- In collaboration with the Town of Chelmsford, the Entrepreneurship Center @CTI distributed $40,000 in grant funding to Chelmsford Businesses.
- Over $626,000 in financing for small business ($279,000 direct, over $347,000 indirect) was facilitated by the Entrepreneurship Center @CTI.

Early Education and Care:

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

Progress made/Milestones through FY19:
- CTI was awarded an Early Head Start Child Care Partnership Grant. The partnership model that has been developed will increase the number of infant/toddler slots in Lowell by 42 children. This collaboration deepened the CTI relationship with UTEC and Little Sprouts as partners in this expansion grant.

Strategic Goal #7: Children are “School Ready” to enter kindergarten.

Progress made/Milestones from FY19:
- Children enrolled in Early Learning and Family Child Care programs made significant progress in the various domains critical to school readiness.
- The School Age Program began administering the Devereux Student Strength Assessment (DESSA). This tool measures the social and emotional competence of youth in grades k-8. Outcomes are being aggregated, analyzed and will inform our practices.

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 through FY19:
- CTI joined the City Manager’s Task Force for Sustaining Housing First Solutions, facilitated by a nationally-recognized consultant, Barbara Poppe, the former executive director of the United States Interagency Council on Homelessness. CTI’s CEO is on the Executive Committee leading the Task Force to address the mounting crisis of chronic homelessness in Lowell.
- Following the first Youth Homelessness Summit in the summer of 2018, CTI has institutionalized the Youth Homelessness Steering Committee, which meets monthly to provide guidance and coordinated support for cross-community Youth Homelessness efforts, specifically, the expanded work of CTI.
- CTI began a unique partnership with Lowell General Hospital, funded through their Community Benefits program, where CTI has a Housing and Community Resource specialist on-site at the LGH and Saints Emergency Departments (EDs) to provide direct connection to services to both ED Super Utilizers and other patients who, at point of discharge, need housing and other services.
- The Greater Lowell Health Alliance (GLHA) began a new sub-committee focused on the Social Determinants of Health, and CTI’s Chief Program Officer is the Co-Chair of the Task Force. Additional CTI managerial staff are also members of the Task Force and participate monthly.

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 through FY19:
- CTI partnered with MassHire Lowell Workforce Development Board, Career Center, and Middlesex Community College, on a unique National Emergency Grant through the Department of Labor to support individuals and families impacted by the Opioid crisis with their economic, education, and training needs to achieve self-sufficiency.
- CTI has staff in attendance at Lawrence Housing Court sessions, in addition to our current work at Lowell Housing Court, to facilitate clear access to needed programs and services.
- CTI modified its’ Monthly Coordinated Case Management meetings to now have a Clinical Case Manager lead. This team has representatives from all agency divisions to ensure clients are linked to all services they need internally and externally. Having a clinical lead cultivates a quality of practice across divisions and departments.
- CTI’s expanded Individual Homelessness efforts have expanded our connections with other entities, including substance abuse and treatment, through the development of a crisis response team. The goal is to implement a coordinated cross-agency crisis response to homelessness in Lowell.

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

Progress made/Milestones through FY19:
- CTI initiated additional training options to support the current environment of the workplace, including Active Shooter Training and Narcan Training. Narcan has been added to all Emergency Kits agency-wide.
- CTI’s All Staff Day was dedicated to training on diversity and inclusion, facilitated by a national trainer with expertise in strategies on recognizing hidden and implicit bias and designing a work environment in which all individuals are treated fairly and respectfully.
- Following the All Staff Day event, CTI created and implemented an internal Diversity and Inclusion Workgroup to continue planning and implementing the strategies generated from the event.
- CTI continued the Succession Planning started in the prior fiscal year, and has institutionalized using data to inform hiring decisions and diversity efforts.
- Executive Management studied levels of diversity by staffing tier, from front-line, to mid-level managers, directors, etc., and uses this data to inform and guide hiring for new positions.
“The fate of each member of the community is inextricably bound with the fate of all members of the community”

Dr. Leland Ackerson, Associate Professor UMass Lowell for the past 12 years and CTI Board Member since 2015. He is also the Chair of the Strategic Planning Committee.
Our Staff

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

Our Leadership Team
Melissa Berrio
Lawrence Bevere Jr.
Melanie Bixby
Susan Brittain
Gene Cordes
Nestor DeJesus Jr.
Frankie Descoteaux
James Eichhorst
Lynne Eriksen
Lorraine Gustafson
Denise Hough
JoAnn Howell
Amy Kullberg
Lianne Linlavong
Amanda Mallardo

CTI Staff learning about and celebrating Diversity and Inclusion at the Annual Staff Day
“The passion of CTI’s YouthBuild organization just shone through and was contagious. They really fit in with our charter of empowering and inspiring the next generation workforce.”

—Sarah Sheehy, Kronos GiveInspired Chairwoman
### Community Teamwork, Inc. FY19

#### Expenses by Division

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<tr>
<th>Division</th>
<th>Amount</th>
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<tbody>
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<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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#### Revenue by Funding Source

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal (direct)</td>
<td>$18,970,085</td>
</tr>
<tr>
<td>Federal (passed thru State)</td>
<td>$47,887,128</td>
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<tr>
<td>State (direct)</td>
<td>$23,476,355</td>
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<tr>
<td>City</td>
<td>$1,717,391</td>
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<tr>
<td>Other</td>
<td>$2,038,464</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td>$94,089,423</td>
</tr>
</tbody>
</table>

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/citc-organizations or contact kplath@commteam.org

---

<table>
<thead>
<tr>
<th>Thank you to our Corporate Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accutronics, Inc.</td>
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<tr>
<td>Actors, Inc.</td>
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<tr>
<td>Anstiss &amp; Co., P.C.</td>
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<tr>
<td>Associated Insurance Management LLC (AIM)</td>
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<tr>
<td>Beneficent Community Impact Club</td>
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<td>Big Brothers Big Sisters of America</td>
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<td>Bob's Discount Furniture Charitable Foundation, Inc.</td>
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<td>Boston Private Bank &amp; Trust Co.</td>
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<tr>
<td>Boston University</td>
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<tr>
<td>BPB Realty</td>
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<tr>
<td>BWH Landscaping</td>
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<tr>
<td>Cambodian Mutual Assistance Association (CMAA)</td>
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<tr>
<td>Campus Edge Apartments</td>
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<tr>
<td>Carbonneaux Insulation LLC</td>
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<tr>
<td>Central Congregational Church</td>
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<td>Central Plaza Realty, LLC</td>
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<td>Circle Health</td>
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<td>Circle Home Inc.</td>
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<tr>
<td>Clean River Project</td>
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<tr>
<td>Cobblestones Restaurant</td>
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<tr>
<td>Committee To Elect Connie Martin</td>
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<tr>
<td>Committee To Elect James Eldridge</td>
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<tr>
<td>Committee To Elect Karen M. Cassella - Karen M. Cassella, Morghan J Cassella</td>
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<tr>
<td>D&amp;G Realty Development</td>
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<tr>
<td>DCU</td>
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<tr>
<td>Dean Sarris Real Estate</td>
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<td>Dick Lepine Real Estate, Inc.</td>
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<td>Eastern Salt - Company / Mahoney Oil Company</td>
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<td>Gallagher &amp; Cavanaugh, LLP</td>
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<td>Gilbride Enterprises LLC Dba George's Textile</td>
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<td>Give With Liberty - Employee Donations</td>
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<tr>
<td>Greater Lowell YMCA</td>
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<td>Habitat For Humanity Of Greater Lowell</td>
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<td>Innovation Academy Charter School</td>
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<td>Interior Resources USA LLC</td>
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<td>J.P. Rivard Trailer Sales Inc.</td>
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<td>Jeanne D'Arc Credit Union</td>
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<td>Jonas Associates</td>
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<td>Kaitlin Ashley Kazanjian Memorial Fund</td>
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<td>Kronos</td>
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<td>Laci Homeschoolers’ Association, Inc.</td>
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<td>L'Husser Insurance Agency Inc.</td>
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<td>Lowell Community Charter Public School</td>
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<td>Lowell Community Health Center</td>
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<td>Lowell Five Cent Savings Bank</td>
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<tr>
<td>Lowell General Hospital / Circle Health</td>
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<td>Lowell Management Group, Inc. / Lowell Memorial Auditorium</td>
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<td>Lowell Spinners</td>
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<td>Lowell Sun Charities, Inc.</td>
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<td>Merrimack Valley Housing Partnership</td>
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<td>Middlesex Community College</td>
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<td>Mill City Cleaning</td>
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<tr>
<td>Mill City Environmental</td>
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<td>Missionary Oblates Of Mary Immaculate</td>
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<td>MLS Property Information Network, Inc.</td>
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<td>Nancy and Richard Donahue Foundation</td>
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<td>Net Leasing Corporation</td>
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<td>Network For Good</td>
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<td>New England Medical Insurance Co.</td>
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<td>New England Transit Sales, Inc.</td>
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<td>O’Connor Portraiture, Inc.</td>
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<td>Paypal Charitable Giving Fund</td>
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<td>Philadelphia Insurance</td>
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<td>Plumbers and Gasfitters Local Union #12 PrideStar EMS</td>
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<td>Princeton Properties Management, Inc.</td>
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<td>Pro Pest Control</td>
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<td>R.J. Inspections</td>
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<td>Rebecca’s Cafe</td>
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<tr>
<td>Rick Jean Plumbing &amp; Heating, Inc.</td>
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<tr>
<td>Salesforce.com Foundation</td>
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<td>Shanahan, Tom</td>
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<td>SMC Partners, LLC</td>
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<td>Smile, Amazon</td>
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<tr>
<td>St Jude Fund Of Lowell MA</td>
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<td>Sunny Sky and Rainbows Child Care Center</td>
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<tr>
<td>Talty Floors, Inc.</td>
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<td>The Caleb Group, Inc.</td>
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<td>The Daly Holding Company, Inc.</td>
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<td>The Lowell Plan, Inc. &amp; LDFC (Lowell Development &amp; Financial Corporation)</td>
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<td>The Megan House Foundation, Inc.</td>
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<td>The Wish Project</td>
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<td>Trinity Emergency Medical Service</td>
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<td>Trustees of the Ayer Home</td>
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<tr>
<td>UMass Lowell Inn &amp; Conference Center</td>
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<tr>
<td>Wallace, Gary</td>
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<tr>
<td>Washington Savings Bank</td>
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<tr>
<td>We Share A Common Thread Foundation</td>
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<table>
<thead>
<tr>
<th>Thank you to our Individual Donors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ackerson, Leland K and Mia Agrafojo, Emilia Ansara, Lisa Aucella, Peter and Rosemary Austin, Frank Ayer, Dorothy Balkas, Marina Barbosa, Crissy Barry, Jim Boeri, David and Islay Bouley, Gerald and Kara Broda, Michael R. Bukala, John E. and Deborah A. Busteed, Bruce and Marianne Cahill, Nancy L. Calvin, Jane and Bollen, Jonathan Carbonell, Carol A. Casey, Thomas Chase, Meg Chea, Phala Chemaly, John Chen-Courtin, Dorothy Chiesa, John and Mary Chisholm, Elizabeth Clark Pickett, Jenny K. Cockrell, Michelle Cody, Willam and Tracey Cohen, Katherine Colby, Morgan Cole, Everett N. and Diana M. Colella, Barry and Lauren</td>
</tr>
</tbody>
</table>
Collins, Michael and Freeman, Beverly
Committee To Elect James L. Milinazzo
Conway, David J.
Correnti, Bob
Croteau, Marc
Cunha, Maria
Curran, Tom
Dawson, Linda
DeJesus, Victor
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Desmond, Donna and Desmond, David
Dias, Christopher
Diaz, Sandra
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Diiorio, Kayla N.
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Juran, Penny
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Katimy, Mark
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Kelly, Nancy Lee
Kennedy, Edward and Susan
Kent, Robert
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Kucharzyk, Henry
Kuenzler, Mike
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Littlefield, Helen Quinlan
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Mahoney, Shelagh
Maille, Brenda
Malone, Erin
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Marderosian, Alice
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Markham, Lee-Anne & Stephen
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Virella, Kristina
Walsh, Carolyn
Walsh, Jean
Warren, Barbara
Washburn, Donald and Donna
Weatherbee, Amy
Wheeler, Bernadette
Whiting, William
Whitmore, Stephen D.
Wholey, Lisa
Wolfe, Diedra
Wooding, John

We have made every effort to include and recognize all of our donors and apologize for any unforeseen omissions.
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:
Annual Spring Celebration, Mill City Mentors Golf Tournament, Lowell Farmers Market, School Age Volunteers, Legislators Day, Secure Jobs Journey Celebration, National Night Out, Volunteer Income Tax Assistance (VITA), Board Member Rita O’Brian Dee, Mill City Mentor’s Annual Thanksgiving Dinner Event
Families & Children
16 students earned a GED
739 children received age appropriate immunizations, medical and dental care
1121 children 0-5 who demonstrated skills for school readiness
652 children were provided before and after school care

Finance & Business
90 unemployed individuals obtained a job
88 individuals obtained employment skills
410 individuals received free tax preparation
$1 million was returned to the local economy through tax refunds and credits
1180 hours of entrepreneurial training
312 Financial Coaching sessions were delivered
86 individuals took part in Financial Education Programs

Housing & Utilities
12,335 utility payments were made for households to stay safe and warm last winter
608 families avoided homelessness
217 homeless families received temporary shelter
38 families obtained safe and stable housing
121 individuals actively participated in the Family Self-Sufficiency Program
12 disabled individuals maintained their independence through home modification
303 individuals completed First Time Homebuyer seminars
26 individuals purchased a home
97 youth experiencing homelessness received case management and rapid-rehousing services
4 youth experiencing homelessness were placed in transitional housing

Food & Nutrition
2514 households received SNAP (Client Participation)
29 internal referrals for SNAP applications (Resource Center Services)

Community & Volunteering
33 youth were matched with adult role models
108 homebound seniors were assisted to maintain their independence
101,659 hours of community service were provided by seniors
9,759 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:

Community Teamwork, Inc.
Attn: Penny Judd
155 Merrimack Street
Lowell, MA 01852
www.commteam.org/you-can-help/donate/

Thank you to all of Community Teamwork’s funders and contributors for supporting our mission to alleviate the effects of poverty on people’s lives.

All gifts to Community Teamwork are 100% tax deductible. For more information please call 978-654-5640, or email kplath@commteam.org.
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978.459.0551
FAX: 978.453.9128
www.commteam.org

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Penny Judd
Chief Financial Officer

Michael Collins
Chief Program Officer

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Kathleen Plath
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Ann Sirois
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Entrepreneurship Center
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Steve Joncas
Director of Real Estate Development, 978.654.5647
cdefeo@commteam.org,
www.commongroundhousing.org

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