

Community Teamwork

ANNUAL REPORT 2021 Thank you to our Partners...
without you, our mission would be far from complete!



Community Teamwork
is a catalyst for social change.
We leverage our programs, our
partnerships, and our collective
voice to foster equity, compassion,
and community engagement
by creating housing, education,
and economic opportunities.



OUR COVID PARTNERS Advantage Cleaning, Aramark, Anonymous Funder, City of Lowell, Community Action Inc., Dracut House of Pizza, Essex County Community Foundation, Fusion Church, Greater Lowell Community Foundation, Greater Lawrence Community Action Council, Harvard PH Chan School of Public Health's Dr. Joseph Allen, Lawrence Community Works, Life Connection Center, Lowell Health Department, Lowell General Hospital, Lowell Memorial Auditorium, Lowell School Department, Merrimack Valley Food Bank, Middlesex Community College, Northeast Legal Aid, Stones Hospitality Group, Town of Chelmsford, Town of Dracut, United Way of Mass Bay and Merrimack Valley.

OUR VISION

Our vision is a community whose institutions, systems, and people support everyone's opportunity to thrive.

OUR VALUES

We will:

- 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

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

FINANCE & BUSINESS

- Financial Education Center: Financial Literacy Academy, One-on-One Coaching, Trainings and Conferences, Volunteer Income Tax Assistance (VITA), Secure Jobs, Representative Payee, First-Time Home Buyer, Home Modification Loan
- Entrepreneurship Center @CTI: Business Coaching/Consulting/Funding including Small Business Administration (SBA) Microlender and Grant Sponsorships (MGCC Empower Digital & Biz M Power Program), Lowell Farmers' Market

HOUSING & UTILITIES

- Housing Consumer Education Center: Rental Assistance for Families in Transition (RAFT) and Emergency Rental and Mortgage Assistance (ERMA) and Emergency Rental Assistance Program (ERAP), Housing Provider Services, Tenant Education, First-Time Home Buyer, Home Modification Loan ■ Rental Assistance/Subsidized Housing: Section 8 & MA Rental Voucher Program (MRVP), HUD-VASH and Housing Choice Voucher Program (HCVP) Vouchers, Targeted/Referral based subsidy programs, Family Self-Sufficiency Program (FSS), Supporting Neighborhood Opportunity in MA (SNO Mass), Self-Sufficiency Program (SSP) ■ Emergency Individual and Family Shelters ■ Youth and Young Adult Services: Intake and Assessment, The Mill You, Youth Housing Pathways, Youth Family Foundations, The LAB ■ Common Ground Development Corporation ■ Fuel Assistance – Low Income Home Energy Assistance Program (LIHEAP)
- Weatherization and Energy Conservation Programs: Weatherization Assistance Program (WAP) Services, Heating System Weatherization Repair and Replacement Program (HEARTWAP) Services, Appliance Management Program (AMP) Services

FOOD & NUTRITION

- Lowell Farmers' Market ■ Women Infants and Children (WIC)

COMMUNITY & VOLUNTEERING

- AmeriCorps Senior Programs: Foster Grandparent Program (FGP), Retired Senior Volunteer Program (RSVP), Senior Companion Program (SCP) ■ Mill City Mentors ■ Spindle City Corps (Urban Peace Corps)
 - Toys for Tots (with the US Marine Corps) ■ VITA

978.459.0551 www.commteam.org



Message from the Chief Executive Officer

October 2021



Karen N. Frederick
Chief Executive Officer



Dennis Piendak
President, Board of Directors

LAST YEAR, WE DEDICATED OUR ANNUAL REPORT TO COMMUNITY TEAMWORK'S STAFF—essential workers who kept Housing and Homeless Services, Early Education, and Community Resource Programs going strong throughout the pandemic. Some programs remained operating in person (our shelters and early education programs) and others were remote or hybrid through most of the year. Through it all—changing regulations, spikes in COVID cases, quarantines, uncertainty and fear—Community Teamwork Staff (our numbers grew to 570) again stepped up to provide high quality services to 54,000 individuals in 70 communities. *THANK YOU, Community Teamwork Staff!*

This year, we thank and focus our report on the many partners who stepped up to provide funding, knowledge, support, ideas, and encouragement during this difficult year. While some have partnered with us for years, new partnerships also grew from the challenges of the pandemic. Over the year, we reached out to our communities many times. We needed new locations for our Remote Learning support programs, we needed assistance to find housing for individuals experiencing homelessness as the winter approached, we needed partners to help assist us in outreach and completing applications for rental assistance, and we needed ongoing medical advice as we dealt with spikes and access to tests and vaccines for COVID. We graciously acknowledge the role of our many partners in our ongoing work and in our successes. We are very, very grateful.

Our Executive Management Team changed this year, with the retirement of Michael Collins, Chief Program Officer. Carl Howell was promoted to that position. Barbara Warren also joins the Team as Division Director of Housing and Homeless Services, along with Connie Martin (Division Director, Energy and Community Resources), Meghan Siembor (Division Director for Child and Family Services), Penny Judd (Chief Financial Officer), Lisa Wholey (Chief Human Resources Officer), Ann Sirois (Director of Compliance and Quality Improvement), Kathleen Plath (Director of Communications and Development) and Bill Lipchitz (Director of Real Estate Operations), who is celebrating his 50th year at Community Teamwork! The agency is in strong, capable hands and our ongoing succession planning work is paying dividends with talented agency staff moving into new positions, providing strong leadership and stability.

Along with our committed Board of Directors, who freely give their time and talents to lead the organization toward its mission, we will be implementing our 2021-2023 Strategic Plan this year, rolling out our new website, continuing to build on the technology improvements and on-line access to our programs developed during COVID, and building new units of affordable housing. We have an ambitious agenda, but the needs in our communities are even greater. We have much to be thankful for—and much to do.

Karen N. Frederick, CEO

A handwritten signature in black ink, appearing to read "Karen N. Frederick".

In Memoriam

"John Mahoney was a fierce advocate his entire career. He never hesitated to take a difficult stand if it would benefit his staff, his clients, or his community. I am fortunate that John was a colleague and a friend. As our first Executive Director, John launched Community Teamwork...after his long, successful career in a State Agency, John returned to Community Teamwork to oversee our Residential Programs for Homeless Families, continuing his passion for our mission. Thank you JOHN, you will be greatly missed."

—Karen Frederick, CEO

John Mahoney (1931-2021)

John Mahoney was the first Executive Director of Community Teamwork, Inc. when it was established in August 1965 as a non-profit 501(C)(3) entity as part of President Lyndon Johnson's War on Poverty and funded by the Economic Opportunity Act of 1964.

John had been working as the Director of the Neighborhood Youth Corps which at the time was funded federally directly



to the City of Lowell when he was hired to run CTI, the new Community Action Agency covering Greater Lowell, by the new Board of Directors. The NYC was the first program to be assigned to CTI, in addition to Office of Economic Opportunity funding in 1965. He was wonderfully suited to the job of dealing with the creation of local Community Action Neighborhood Councils and establishing an administrative structure for Community Teamwork, Inc., but he was first and foremost a skilled Social Worker with an empathy to help people and see them thrive. He was hired to run the new Regional Welfare Office in Lawrence in 1968 and, after a long successful career there, he "semi-retired"

and came back to CTI to head up the Homeless Shelter program in the 2000's.

John was truly emblematic of the CTI mission of helping people to help themselves and he will be missed by so many.



"John was tireless in his efforts, often spending weekends and extra hours on the needs of homeless clients. During the holidays, he packed and delivered baskets, toys and food to shelter residents and children in our programs and worked with the Advocacy staff to find housing and other necessities for walk-in clients as well."

—Bill Lipchitz, Director,
Real Estate Operations

Impact Statement

2021 continued to be a challenging year for us all. During the COVID -19 Emergency, in addition to quickly moving to remote and online service provision, Community Teamwork saw the need to rapidly pivot to address continued issues of food insecurity, income insecurity, housing insecurity, childcare needs, and

to support families sheltering at home with children. Our incredible staff worked tirelessly with our community partners to meet the exponential increase of community members in need of help.

The most important aspect of our work has been to keep staff actively connecting with our constituents, to think creatively

about how to provide services, and to continue to provide empathy, value, and support to our community.

Below are highlights of our work and the impact we have made in 2021 to support our community through the pandemic.

LIHEAP – Fuel Assistance

March 2020 - October 2020

818 Households

Impacting 2130 Individuals

November 2020 - April 2021 (Winter)

6043 Households

Impacting 13058 Individuals

Small Business Support

The release of Federal PPP funds and other grants for Small Businesses provided an opportunity for the Entrepreneurship Center @ Community Teamwork to support many more small businesses, despite our own limited staffing capacity. Our program served 7 times more businesses—from 51 in 2019 to over 380 small businesses from March 2020 to March 2021.

Food Support

The COVID-19 pandemic introduced a new problem to our community—increased Food Insecurity. With families having to limit community spread, remaining at home early on was important. Job loss impacted both paying for housing and paying for food. With an eviction moratorium in place, and increased federal support, renters and home owners had some resources. Not so for paying for food. Utilizing primarily private funding, Community Teamwork was able to support our families (see sidebar).

Remote Learning/ Education

With School Site closures, Community Teamwork had to expand its Before and After School programming to a Remote Learning Design, offering full day care for children attending school remotely. Our team partnered with three (3) community sites and redesigned space in one building to set up new Remote Learning centers, and supported 362 children including 30 in a Family Child Care Setting.

Housing Support: Rental/ Mortgage Payments and Eviction Prevention

Additional support provided through Federal CARES Act and other Federal funding increased the Community Teamwork Housing Consumer Education Center's (HCEC) ability to help residents obtain housing, but more critical through the COVID crisis, maintain their housing. The HCEC manages and distributes rental and mortgage assistance, and provides eviction prevention services. To date, more than 6,000 households were assisted by the HCEC staff.

Side bar: Bridget Quinn, Volunteer Center Director and Ed Banks, Mill City Mentors Program Coordinator deliver food to Seniors during the pandemic.



In the early months of the pandemic, 724 households received prepared meals and 133 households regularly received food bags (groceries and PPE supplies). Additionally, nearly 800 households (over 2,600 individuals) received grocery gift cards to help pay for food.

—Impact statement for Food Support

Thank you to our Partners



By partnering with the City of Lowell and Life Connection Center, CTI was able to develop a new program to support and house chronically homeless individuals who were at severe risk due to COVID-19.

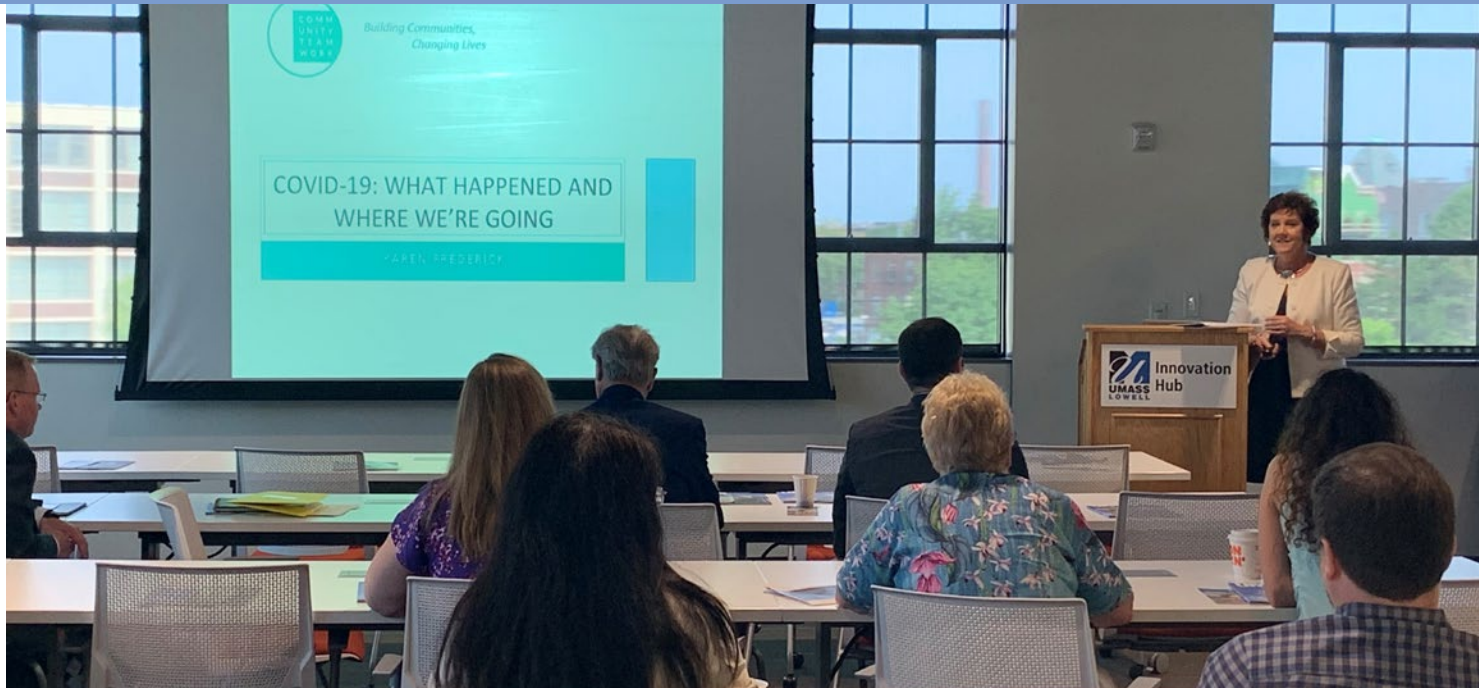
Over 80 individuals have been provided safe and secure temporary shelter through these efforts, with the focus now on increasing supportive permanent housing for these individuals.”

*—Carl Howell,
Chief Program Officer*

Recognizing COVID Partnerships

We are so fortunate to have so many partners in our community who stepped up and worked with us to ensure those who were the most in need were able to get the help and resources they needed during the pandemic. We thank and salute our many partners who help us fulfill our mission each and every day.

	Partner	Project
General	Lowell Health Department	Vaccinations
	Lowell General Hospital	Vaccinations
	Dr. Joseph Allen, Harvard T.H. Chan School of Public Health	COVID Consultation
	Advantage Cleaning	COVID Cleaning
	Middlesex Community College	Training
	PPE Donors	COVID Help
	Merrimack Valley Food Bank	Food Support to address Food Insecurity
	Lowell Community Health Center	Vaccination Information—physician resource
Early Education and School Age	Lowell School Department	Childcare locations
	Fusion Church	Childcare locations
	Lowell Memorial Auditorium	Childcare locations
	Aramark	Food Delivery
	Lowell Inspectional Services	Childcare locations
	MA EEC Licensing Department	Childcare locations
Housing/Shelters	City of Lowell	Homelessness Prevention
	Town of Dracut	Common Ground
	Lawrence CommunityWorks	Homelessness Prevention
	Greater Lawrence Community Action Council	Homelessness Prevention
	Dracut House of Pizza	Providing food to Shelters/homeless
	Community Action Inc.	Homelessness RAFT partner
	Life Connection Center	Homelessness; Shelter; Winter Hotel Project
	Northeast Legal Aid	Eviction Prevention; Legal Support
	Essex County Community Foundation (ECCF)	Eviction Prevention; Legal Support
	Town of Chelmsford	Homelessness Prevention
	UMASS Lowell	Homelessness—Lease dorm
	House of Hope	Vaccinations
	Stones Hospitality Group	Providing food to Shelters/homeless
Planning	Anonymous Funder	Donations
	Greater Lowell Community Foundation	Donations/Grants
	United Way of MassBay and Merrimack Valley	Grants

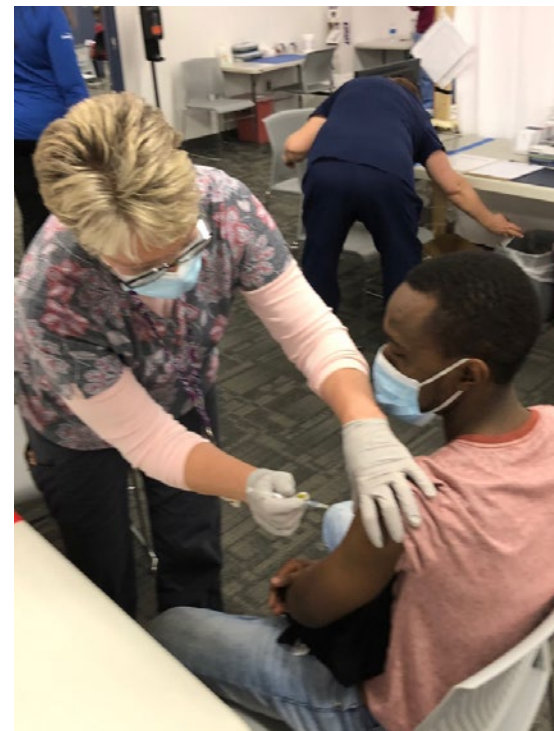


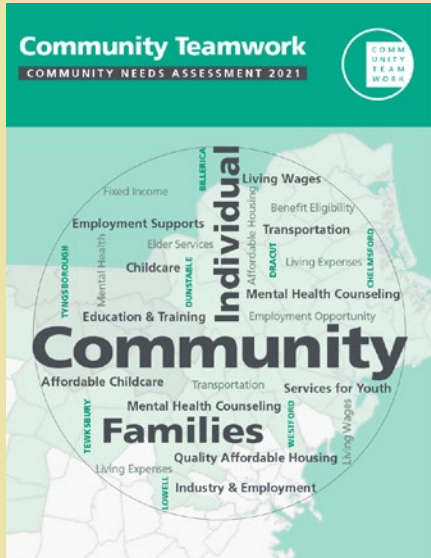
"There is no power for change greater than a community discovering what it cares about."

—Margaret Wheatley



From the top: Gateway Cities Caucus, Lowell Memorial Auditorium, Lowell General Hospital Vaccination Clinic, Representative Tom Golden, Lowell City Manager Eileen Donoghue, Lt. Governor Karyn Polito, Housing and Economic Development Secretary Mike Kennealy, Congresswoman Lori Trahan and her District office, and State Rep Vanna Howard are just a few of the invaluable partnerships we benefited from this year.





The top needs identified in this 2021-2023 Community Needs Assessment are as follows:

Individual Level Top Needs

1. Housing Affordability
2. Living Wages
3. Education and Training
4. Employment Supports
5. Affordable Childcare

Community Level Top Needs

1. Creation of Quality, Affordable Housing
2. Industry and Employment
3. Mental Health and Counseling

Greater Lowell's Needs Defined

Every three years, in its capacity as the Community Action Agency, Community Teamwork conducts a Community Needs Assessment. Through a variety of data collection tools, Community Teamwork gathers information on the causes and conditions of poverty directly from the communities we serve. It is these causes and conditions of poverty and the greatest needs facing our community that drives our Strategic Plan and ensures that our progress is community-informed.

Engaging the community is critically important to the work of the agency. Through the Community Needs Assessment process, we collect and analyze the community's perception of Greater Lowell's unmet needs, and combine their feedback with data gathered from a variety of public data sources.

In conducting the Community Needs Assessment, we targeted a wide range of businesses, organizations, and public offices across many sectors of our community action service footprint. We are deeply grateful for all the individuals and organizations who lent their time, talents and expertise, whether as a participant in our assessment tools or as a collaborator in this work. In particular, we would like to extend our sincere gratitude to all members of the Strategic

Planning Committee, Dr. Leland Ackerson of UMass Lowell, Gisela Yeboah, and MASSCAP.

The bulk of our assessment took place before COVID-19 and the current conversation on racism. Therefore, we conducted two targeted assessments, each specifically assessing the impact of COVID-19 and racism on poverty.

With input from these many stakeholders, this document reflects the complex and wonderful fabric of Greater Lowell.

"The unemployment rate is very low but the wages are stagnant and a lot of people have to work more than one job just to pay for housing and in some ways people are doing worse... In the last 7 years housing has gone up [significantly] and wages have not gone up."

—Survey Respondent

What keeps you or your household from feeling financially stable?

Total Respondents (1,455)

1. My living expenses (rent/mortgage, heat, food) are too high **42%**
2. I work full time but my pay doesn't cover my expenses **32%**
3. I can't find housing that I can afford **21%**
4. I am not eligible for benefits (i.e., SNAP, MassHealth, DTA) **21%**
5. I need more education or training to get work or better work **19%**

There are over 30,000 residents in Greater Lowell who are living in poverty and an additional 33,000 residents documented as near poverty.

The most frequently mentioned cause of poverty are lack of affordable housing, which was cited nearly twice as often as the next-leading causes of poverty (education and low wages)

Households that pay more than 30% of their income to housing costs are considered to be rent burdened and at a greater risk for becoming homeless. The percentage of clients coming to Community Teamwork's Resource Center who are rent burdened increased from 53% in FY18 to 80% in FY19.

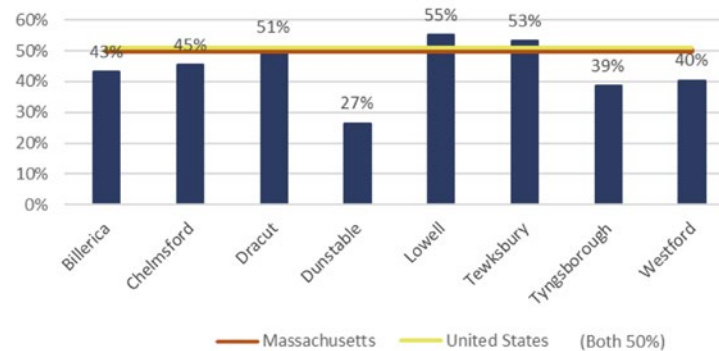
Rental Housing Charts:

Top, The City of Lowell has more than 20% of its residents living below the poverty level.

Bottom, In Billerica, Chelmsford, Tewksbury, and Westford, 2 adults working 40 hours per week are not able to afford a 2 bedroom apartment, putting even small 2- parent families and 2 adults living as roommates at risk for homelessness.

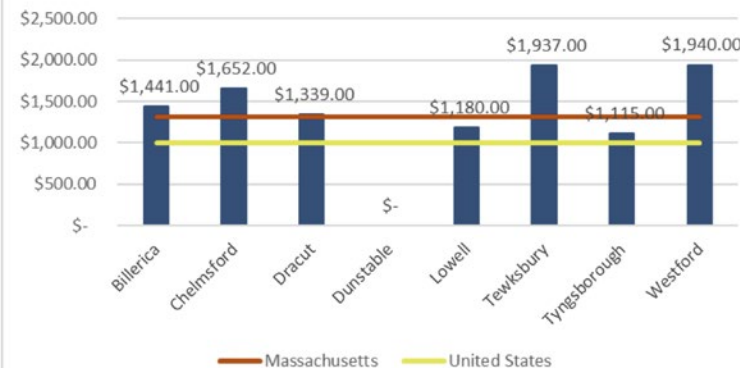
RENTAL HOUSING COST

% Renters Paying \geq 30% Income to Housing Costs



RENTAL HOUSING COST

Median Gross Rent - 2 Bedroom Apartment



"This CNA is so important in helping us uncover new needs in our communities and, more importantly, formulate plans to address these needs."

—Dr. Leland Ackerson, Associate Professor, UMass Lowell, CTI Board Member and member of the Community Needs Assessment Committee

To request the full CNA report, please email Ann Sirois at asirois@commteam.org, or visit our website at commteam.org/our-organization/annual-reports-documents/ to download.

Three-year Goals

“Ensure advocacy efforts are focused on areas aligned with agency Mission and Strategic Plan and appropriately implemented across the agency, focusing both on agency services as well as on equity and opportunity for all members of our community.”

—Final Goal in Three-year Plan

Graduate from the Secure Jobs Program
—“Celebrate Your Journey”

The Community Teamwork Strategic Plan provides the Agency and its leadership with support in decision-making on program expansion, resource utilization, and future resource development. The plan presents the

Agency’s mission and vision, and provides a connection with the Community Services Block Grant (CSBG) and the areas of focus in the Community Action Network plans to address poverty.

Affordable Housing Creation

The Strategic Goals to increase affordable housing are focused on housing creation for seniors and individuals, and on addressing the racial equity gap in homeownership. The first goals of the Community Teamwork Strategic Plan are focused on these areas in Housing as follows:

Goal 1: Increase affordable housing units for seniors and individuals;

Goal 2: Narrow the racial equity gap in home ownership; and

Goal 3: Advocate for anti-racist fair housing.

Employment and Training

In reviewing the need for increased financial stability and pathways for success for our individuals, families, and households, issues around living wages, life-long learning, and access to additional education and training opportunities came to the fore. As an employer of over 530 staff, it was also vital to review our own internal ability to offer access to our employees. Despite having a robust training system (through Relias), and a recent focus on succession planning (including staff talent cards and identification of pathways for advancement) within this goal area, Community Teamwork will also strategically strive to strengthen partnerships that can support residents as well as our own staff. This is reflected below in the goals and objectives. The Community Teamwork goal focused on employment and training is as follows:

Goal 4: Increased access to education and training opportunities for clients and staff of Community Teamwork.



To formulate the Strategic Plan for Community Teamwork for the next three years, the Strategic Planning committee was set up, with leadership and staff members who participated in the initial planning process, and then augmented

with more than 50 selected staff with expertise in the areas of review.

The charge of these teams was to review the identified needs, and to generate strategic plan goals, objectives, and activities (benchmarks) to track

implementation and successes. The initial plans were reviewed by Executive Management, adjusted for attainment balance, and presented to the Strategic Planning Sub Committee of the Board.

Employment and Stabilization Supports

The review of supports necessary for individuals and families working, but potentially being one emergency away from financial catastrophe, provides for the inclusion of those services which offer financial support, as well as access to financial education and assistance to remain housed. The Community Teamwork goals are focused on employment and stabilization supports to provide wrap-around services addressing those working families in need of additional programming to help maintain employment are as follows:

Goal 5: Increased access to affordable childcare for families unable to access care within the current system(s).

Goal 6: Increase access to supportive services needed to maintain employment and household stability.

Goal 7: Increase the access, availability, and utilization of behavioral health and counseling services for our clients.

Diversity and Inclusion

Community Teamwork, as the Community Action Agency for the Greater Lowell region, has its founding rooted not only in the “War on Poverty” but also in the Civil Rights activism of the 1960’s led by Dr. Martin Luther King, Jr. Critical to our mission is being an agent of “social change,” and, as the Agency reviewed its vision and mission for this Strategic Plan, it became clear that “equity” needed to be added, not just as a language change, but as a strategic mission imperative. The Community Teamwork strategic goals focused on diversity and inclusion efforts, internally and externally are as follows:

Goal 8: Increase representation of People of Color in leadership positions at Community Teamwork;

Goal 9: Increase purchasing from businesses owned by women and members of the immigrant, newcomer, LGBTQ, BIPOC, and disability communities.

Goal 10: Provide community education in the area of Racial Equity, with specific intention to amplify BIPOC voices and embrace an intersectional lens.

Systems Change and Advocacy

Community Teamwork considers a major component of its mission is to be a “catalyst for social change.” Advocacy is ingrained in the agency culture and, through our historic strategic planning efforts, systems change and advocacy have remained a priority. During the comprehensive strategic planning process, each of our need areas presented an opportunity for systems change and advocacy work.

Goal 11: Ensure advocacy efforts are focused on areas aligned with agency Mission and Strategic Plan and appropriately implemented across the agency, focusing both on agency services as well as on equity and opportunity for all members of our community.

YouthBuild Construction
Student working on Habitat
For Humanity’s
Adam Street Project.



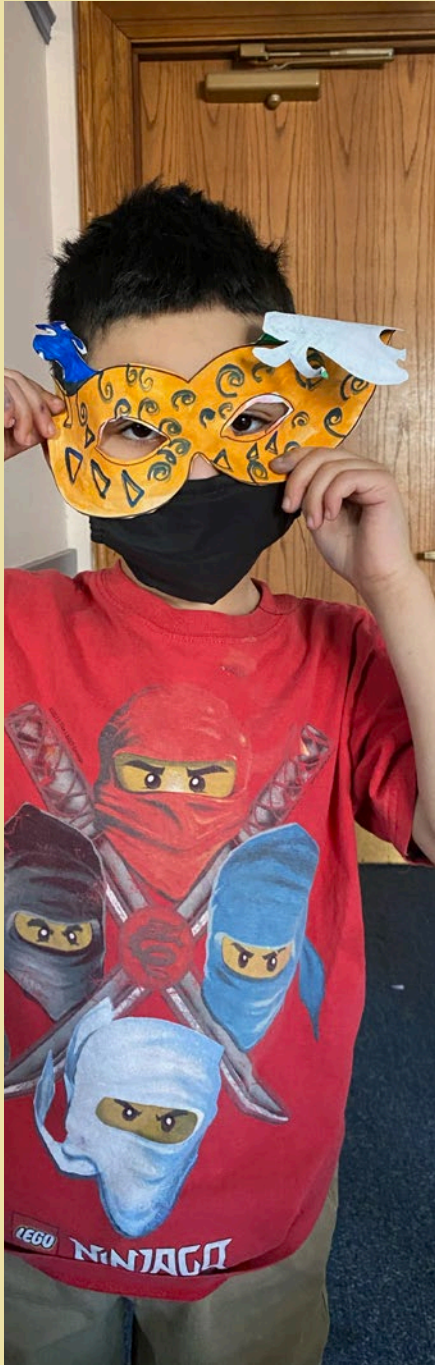
Child and Family Services / Housing and Resource Center

Children and Families

- 1,519 children participated in child care and early education programming
- 12,236 WIC participants demonstrated increased nutrition skills
- 210 children were screened for developmental progress
- 43 parents demonstrated progress toward their financial and/or social wellbeing goals
- 330 Head Start children received a dental exam during the school year

Education and Employment

- 49 Secure Jobs participants gained employment
- 23 Secure Jobs participants participated in job training
- 11 youth earned their HiSET
- 15 youth obtained employment upon completion of the Youth-Build program
- 25 youth completed the YouthBuild program, gaining employment skills and credentials



Left: Assistant Teachers Annie Lagrega and Group Leader Bobby.

Right: Eva Cortes, Breastfeeding Peer Counselor and Happiest Baby Educator.

Energy Assistance (Community Resources)

- 7,741 households received Fuel Assistance
- 175 households had their inoperable heating systems replaced
- 281 households had their heating systems repaired
- 71 households' power was restored after disconnection
- 251 households avoided a utility shut-off



Emergency and Housing Assistance

- 6,722 households received homelessness prevention and housing placement services in the Housing Consumer Education Center
- \$25.2M was provided for rent and security deposits through the HCEC
- 222 youth who were experiencing or at-risk of homelessness received case management services
- 50 youth experiencing homelessness were housed through Youth Services programming

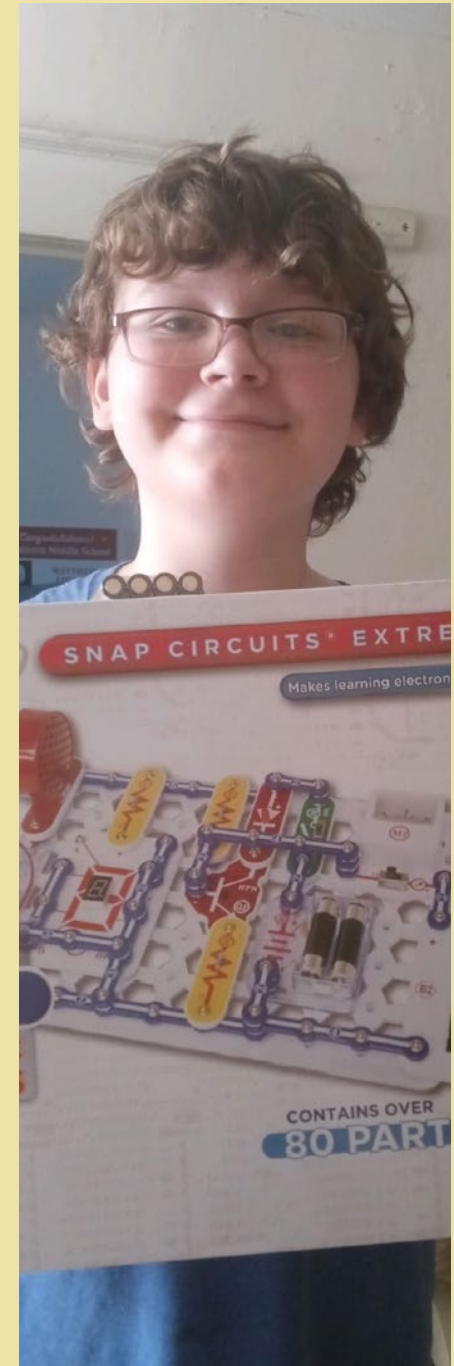


- 14 families with Section 8 Vouchers were assisted to move into areas of higher opportunity
- 3296 households maintained safe and affordable housing with ongoing rental vouchers
- 56 families living in family shelters were placed into permanent housing
- 23 adults living in family shelters gained employment
- 41 families were provided resources and case management and prevented from having to enter emergency shelter
- 320 households received housing and other supports through our partnerships with healthcare providers

Left: Re-Housing and Stabilization Lead Case Manager Sam Kulvete assists client moving into her apartment with the help of Mocano Moving Company.

Right: A new bicycle to grant a mother's wish for her little girl was provided with the help of CTI and Alice's Kids Foundation.

Side bar: One of our participants reaping the rewards from a grant providing STEM books/toys to the families we serve.



Finance and Business

Asset and Economic Development

- 113 individuals increased their understanding of budgeting and financial management through individual financial coaching
- 438 tax returns were filed, with an average of \$2,328 refund per household
- 69 families in the Family Self-Sufficiency Program have escrow accounts in which they save money to put towards a home, car, tuition, or other item that will make them more financially secure
- 2099 small businesses received 3846 hours of technical assistance support from the Entrepreneurship Center



Above: Zoom Call to present our VITA program Includes Sandra Diaz (top row far right), VITA Coordinator on Pene's Colores Latinos TV.

New businesses helped by the Entrepreneurship Center – Olympus Bakery owner, Alethia Papanastassiou (side bar), LaLa Books Owner Laura Lamarre Anderson (bottom left), and Mira Ve Food Truck owners, Carolina Pino and Carolina Rios.



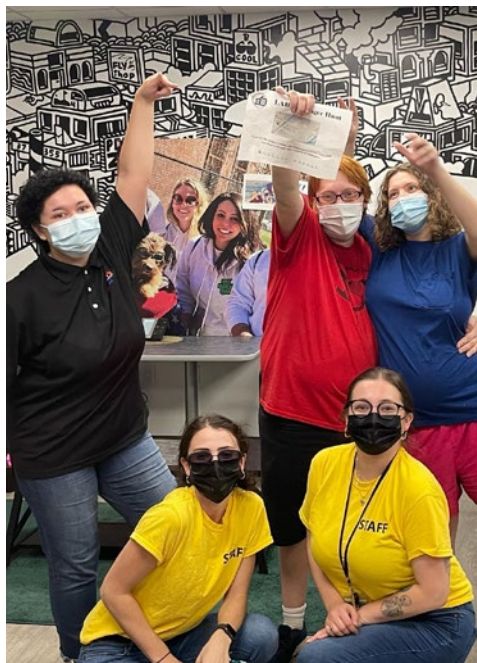
Youth Services, YouthBuild and Volunteering

Volunteering

- 350 seniors participated in Bone Builders classes to improve their strength, flexibility, and balance
- 79 low-income seniors had increased income from their work in the community
- 33 children had an ongoing, supportive relationship with a mentor
- 1230 youth received holiday gifts through Toys 4 Tots

Youth Services

- 257 youth experiencing or at risk for homelessness received case management and housing services
- 12 youth experiencing homelessness received safe transitional housing while working to find permanent housing
- 32 youth completed the YouthBuild program, gaining employment skills and credentials, with 24 employed at graduation



Top left: Youth Services LAB members taking part in a scavenger hunt.

Top right: Mill City Mentors Charles Calenda (left) and Ed Banks (right).

Bottom: YouthBuild Graduation held at Shedd Park.

Side bar: YouthBuild student, Deborah Rodriguez preparing food for St. Paul's Charities.



CTI Board of Directors

(Serving between July 1, 2020 and June 30, 2021)

Officers

Dennis E. Piendak, *President*
Sheila Och, *Vice President*
Germaine Vigeant-Trudel, *Treasurer*
Lynn M. Roderick, *Assistant Treasurer*
Bernadette Wheeler, *Clerk*

Low-Income Sector Representatives

Mickey Cockrell, *Town of Dracut/St. Francis Parish*
Marty Hogan, *Centralville Neighborhood Action Group*
Atty. Linda Neary, *Northeast Legal Aid*
Rita O'Brien Dee, *Tewksbury Council on Aging*
Sheila Och, *Lowell Community Health Center*
Hannah Phan, *Cambodian Mutual Assistance Association*
Lynn Roderick, *Westford Council on Aging*
Stephen Strykowski, *Billerica Housing Authority Low Income Tenants Council*
Jose Rodriguez, *North Common Tenant Council*
Lyndsey Vincent, *Head Start Policy Council*
Germaine Vigeant-Trudel, *Merrimack Valley Housing Partnership*
Aleksandra Tugbiyele, *(Councilor John Drinkwater's permanent designee)*

Public Sector Representatives

City of Lowell
Sidney Liang, *Councilor (Vesna Nuon's permanent designee)*
Merilyn Mbombo *(Mayor John Leahy's permanent designee)*

Towns

Kate Cohen, *Chelmsford-Westford (apptd. by State Rep. Jim Arciero)*
Bob Correnti, *Billerica (apptd. by BHA Commissioner J. O'Donnell)*
Dennis E. Piendak, *Dracut (apptd. by Selectperson Alison Hughes)*
Richard Reault, *Tyngsboro (replaced Rich Lemoine, apptd. by Selectman Rbt. Jackson)*
Marie P. Sweeney, *Tewksbury (apptd. by Selectman Todd Johnson)*

Private Sector Representatives

Dr. Leland Ackerson, *University of Massachusetts, Lowell*
Marty Conway, *Greater Lowell Central Labor Council*
Glenn Goldman, *Lowell Five*
James Hogan, *Mill City Mentors Advisory Council*
Bernadette Wheeler, *Former Head Start Parent Director Emeritus – Carleen Gavin*



Head Start Policy Council

Officers:

Lindsey Vincent, *Chair*
Lydia Kiragu, *Vice Chair*
Safeena Niazi, *Treasurer*
Thanhly Son, *Secretary*

Andrea Marinelli
Ashley Martinez
Nathan Chhoun
Michelle Fyrer
Liz Gross
Richard Makokha
Kiara Quinones
Genaly Ramos
Kalyn Sheehan
Amy Souza
Ada Torres
Kristin Tortolini

Bottom right:

L-R Karen Frederick, CEO; Bill Lipchitz, Director of Real Estate Operations and Connie Martin, Division Director Energy and Community Resources.



Bottom left: Staff Appreciation Day at Heritage Farms – enjoying ice cream! Chris Santos-Gordon, Deputy Division Director Community Resources (right) and Gladys Santiago, Program Support Specialist (left).



Our Staff

Executive Management

Karen N. Frederick
Chief Executive Officer

Penny Judd
Chief Financial Officer

Carl Howell
Chief Program Officer

Lisa Wholey
Chief Human Resources Officer

Bill Lipchitz
*Director of Real Estate
Operations & Special
Assistant to the CEO*

Barbara Warren
*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*

Ann Sirois
*Director
Planning and Quality
Improvement*

Employee Recognition 2020 & 2021

Five Year Honorees

Luis Ayala-Rodriguez, Edward Banks, Nicole Braga, Lisa Braasch, Kimberly Chaput, Christopher Cole, Paul Coolong, Eva Cortes, Erica Debrececi, Crystal Estrada, Ashley Fiore, Caroline Fortin, Karla Gibbons, Mary Donnelly, Allyson Donovan, Sergio Espinosa, Colleen Gardner, Karla Gibbons, Mayra Gomez, Anayra Greenwood, Zaris Huerta, Alixandra Martell, Sheri MacNeil, Sabrina Medina, Erin Milliken, Gloria Morales, Candy Osorio, Meraly Pichardo, Bridget Quinn, Sonia Marin Quintero, Kristin Hovey Ramey, Bethzaica Rivera, Lisa Rosa, Elsie Rivera, Stephanie Rojas, Lakeisha Ruffin, Stephen Sanford, Angela Say, Soheavy Say, Darlene Seng, Diane Silva, Vernon Smith,

Kelley Soucy, Lornablair Syesta, Jennifer Torres, Katelynn Travers, Amancia Villalona, Lisa Wholey

Ten Year Honorees

Leslie Boutin, Jose Dejesus, Catherine Dyl, Colleen Giroux, Carl Howell, Odanny Jaime, Gail Jean, Steve Joncas, Kendra Joubert, Patricia Landry, Sokha Man, Amanda Medeiros, Clifford Morin, Angel Roman, Elizabeth Rourke, Meghan Siembor, Kathleen Tingley, Ethelinda Reardon, Alan Trebat, Kathleen Tingley, Barbara Warren



Fifteen Year Honorees

Cecile Browers, Joel Burd, Jorge Cruz, Debbie Enman, Abraham Glaser, JoAnn Howell, Marilyn Graham, Maureen Larmand, Kimberly Lennon, Mary McKenney, William Ma, Constance Martin, Robin Petitpas, Melinda Phauk-Aquino, Makayla Phat, Estefany Galindo-Pinto, Carlos Rivera, Christina Santos-Gordon, Debra Shawna, Brenda Torres, Luis Vazquez

Twenty Year Honorees

Luz Cano, Brenda Cantres, Kathleen Dearborn, April Dec, Jennifer Diep, Tracy Espinola, Mary Ford-Lake, Deborah Lafond, Joselyn Lebron, Pamela Lowe, Natalie Nunez, Cheryl Santos, Kristen Tremblay, Claribel Velez, Janice Williams

Twenty Five Year Honorees

Gladys Cruz, Jean Lamarche, Arlene Curtis, Laurie Greenleaf

Thirty Year Honorees

Debra Barbosa, Margaret Perez

Thirty Five Year Honorees

Mary Harmon, Rosemary McMullin

Forty Year Honoree

Carol Player

Fifty Year Honoree

William Lipchitz

Executive Management

Above: At the table L-R: Karen Frederick, Chief Executive Officer; Carl Howell, Chief Program Officer.

Standing L-R: Barbara Warren, Division Director Housing and Homeless Services; Meghan Siembor, Division Director Child and Family Services; Ann Sirois, Director of Planning and Quality Improvement, Penny Judd, Chief Finance Officer, Lisa Wholey, Chief Human Resources Officer, Kathleen Plath, Director Communications and Development; and Connie Martin, Division Director Energy and Community Resources.

Funding Sources



“The YouthBuild staff could not be more passionate about what they are doing. They are enthusiastic and truly invested in helping the youth they serve to find a path of independence and economic wellbeing.”

—Cummings Foundation
Executive Director Joyce Vvriotes

Federal Funding

Americorps
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
Federal Emergency Management Agency (FEMA)

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 Revenue
Department of Transitional Assistance
Department of Youth Services
Executive Office of Health & Human Services
Executive Office of Labor and Workforce Development
Workforce Skills Cabinet
Massachusetts Housing Finance Agency

Local Funding

City of Lowell
MassHire Greater Lowell Workforce Development Board
Lowell Public Schools

Private Funding

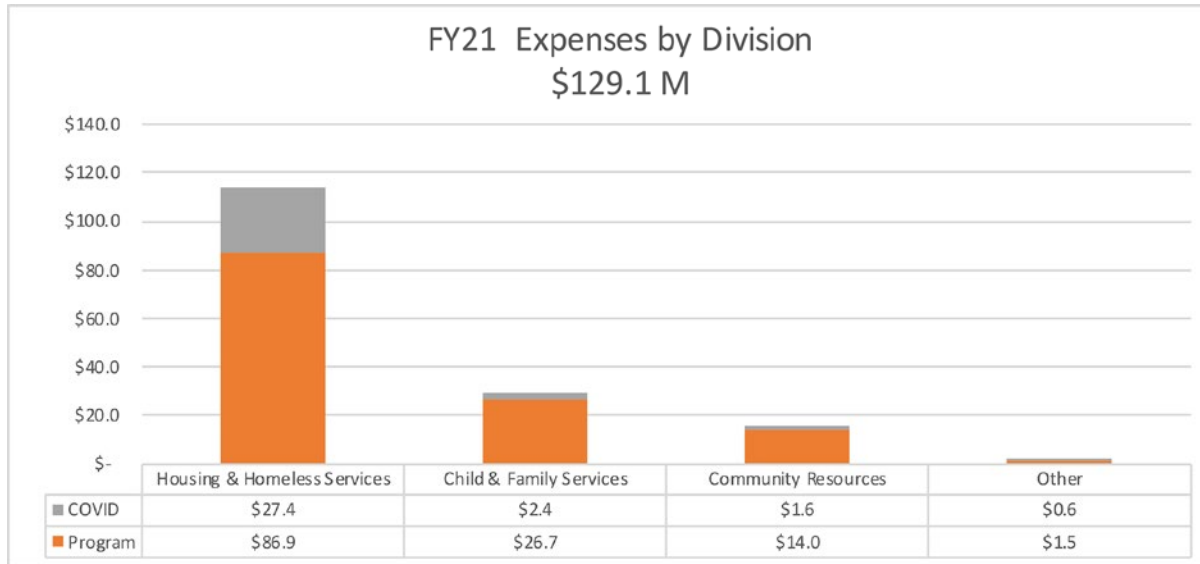
Alice’s Kids
Align Credit Union
Bedford Housing Authority
CEDAC
Commonwealth Corporation
Cummings Foundation
DCU–Digital Federal Credit Union
Eastern Bank Charitable Foundation
Essex County Community Foundation
EverSource
Fallon Health Charitable Foundation
Franklin Square House Foundation
Greater Lowell Community Foundation
Greater Lowell Community Foundation – Women Working Wonders
Hannaford Supermarkets
Lowell General Hospital – Community Benefits

Massachusetts COVID-19 Relief Fund
Mass Growth Capital Corporation
Mass Housing Partnership
Mass Mentoring Partnership
MassCAP
National Grid
Nellie Mae Education Foundation
Nstar Electric
Red Sox Foundation
Theodore Edson Parker Foundation
Tufts Health Plan Momentum Fund
Santander Bank Foundation
TD Bank Charitable Foundation
Ultimate Kronos Group (UKG)
United Way of Mass Bay & Merrimack Valley
YouthBuild USA

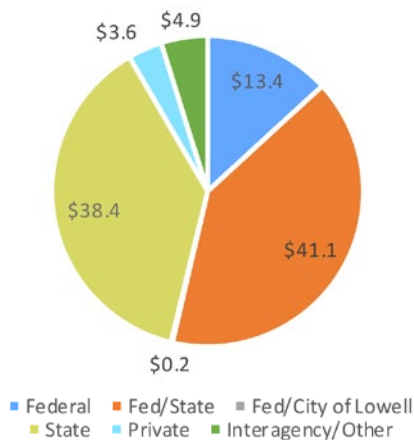


Students from left to right (front): Misael Bruno, Zachary Saphangthong, Jasmine Touch, (L-R back) Siobhan Sheehan, YouthBuild Program Manager, and Anna Jabar-Omoyeni, Culinary Art Instructor. Photo by Soben Pin.

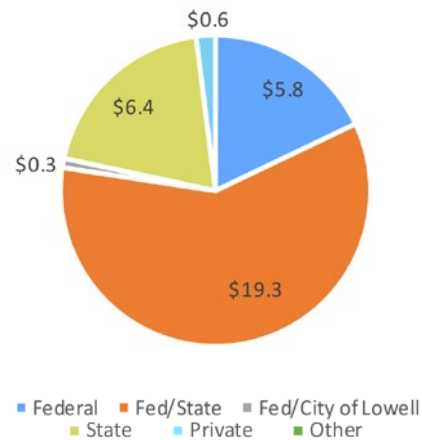
Community Teamwork, Inc. FY21



FY21 Funding Programs & Services
\$101.6M



FY21 Funding COVID Support
\$32.5M



Expenses by Program

Housing	\$ 48,504,691
Early Learning	\$ 15,713,936
Energy	\$ 8,347,989
Shelter & Supportive Services	\$ 8,255,339
Family Child Care	\$ 4,849,950
School Age	\$ 3,737,243
Homeless Adults	\$ 234,743
Community Resources	\$ 2,871,299
Youth Services	\$ 2,446,659
Other	\$ 989,971
WIC	\$ 1,155,989
	\$ 97,107,809
COVID	\$ 31,942,795
Total	\$129,050,604

Revenue by Funding Source

Federal	\$ 13,383,434
Federal / State	\$ 41,117,175
Federal / City of Lowell	\$ 165,179
State	\$ 38,423,147
Private	\$ 7,960,356
Other	\$ 579,375
	\$101,628,666
COVID Support	\$ 32,455,010
Total	\$134,083,676

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 this year's Community Investment Tax Credit (CITC) Program.

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 \$1,000,000 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

Organizational Donors 2021

137 Pleasant St Trust
Action-King Enterprises, Inc.
Alice's Kids Foundation
Align Credit Union
Bags 4 My Cause Program |
Community Bag Program
Baker-Polito Administration
Benevity Community Impact Club
Boston Private Bank & Trust Co.
BPB Realty
Central Plaza Realty, LLC
Christopher's Towing
City of Lowell
Cobblestones Restaurant
Colonial Oil Co. / Leo Marchand Inc.
Community Economic Development Assistance Corporation
Cummings Foundation
Department of Early Education and Care
Department of Housing and Community Development
Department of Youth Services
DeRosa Properties LLC
Dick Lepine Real Estate, Inc.
Dolan Funeral Home
Donahue, Nancy and Richard
Eastern Bank Charitable Foundation
Eastern Salt Company
Enterprise Bank
Essex County Community Foundation
FEMA Emergency Food and Shelter National Program
Franklin Square House Foundation
Fred C. Church
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George's Textile
Globalization-Partners
Greater Lowell Community Foundation

Griffen Hill Farm
I.B.E.W. Local 2321
Jeanne D'Arc Credit Union
Joncas Associates
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Keller Williams Realty / Merrimack Valley: Kevin Correia
Klein Hornig LLP | Counselors At Law
Loom Press
Lowell Community Charter Public School
Lowell Five Cent Savings Bank
Lowell General Hospital / Circle Health
Lowell Sun Charities, Inc.
Mass General Brigham
Mass Humanities
Massachusetts COVID-19 Relief Fund
Massachusetts Department of Public Health
Massachusetts Growth Capital Corporation
MassHire Greater Lowell Workforce Board
Missionary Oblates of Mary Immaculate
N.E. Heritage Properties, Inc.
Nellie Mae Education Foundation
New England Medical Insurance Co./Steve Mallette
O'Donnell Funeral Home
Office of Juvenile Justice and Delinquency Prevention
Partners Health Care
Pattikakes' A Place To Grow
Plumbers and Gasfitters Local Union #12
Red Sox Foundation
Rob Kanzer Seminars
Santander Bank
Schwab Charitable Fund
Solid Benefits Group, Inc.
Stop & Shop Community Bag Program
Sunspot Designs

Talty Floors, Inc.
The Blackbaud Giving Fund
The Megan House Foundation, Inc.
The Old Worthen
Theodore Edson Parker Foundation
Trinity Emergency Medical Service
Tufts Health Plan
U.S. Department of Agriculture
We Share A Common Thread Foundation

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 Walsh, Mary Quinlan
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 Wholey, Lisa
 Wilkening, Douglas
 Zacharer, Sue

We have made every effort to
 include and recognize all of our
 donors and apologize for any
 unforeseen omissions.



Celebrating Retirees, Remembering Those We Lost...

Community Teamwork cannot fulfill our mission without the dedicated service of our staff, many who have been with us for decades. We extend our sincere gratitude and well wishes to these special individuals who retired this past year, and our sincere sense of loss for those who have passed.

Bruce Jefferson,
Facilities Manager
—Over 27 years



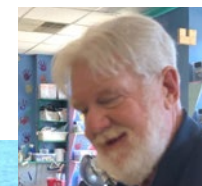
Michael Collins,
Chief Program Officer
—Over seven years

We will miss you!

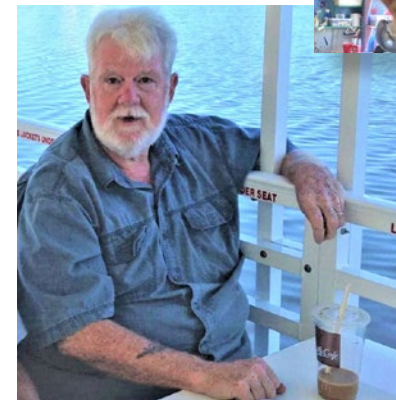
In Memoriam



Roberta Boyle,
YouthBuild Job
Developer



Armand "Butch"
Milot, YouthBuild
Construction
Manager





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: Kathkeen Plath
155 Merrimack Street
Lowell, MA 01852
www.commteam.org

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.



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

Carl Howell
Chief Program Officer

Lisa Wholey
Chief Human Resources Officer

Bill Lipchitz
Director, Real Estate Operations

Kathleen Plath
Director, Communications
and Development

Ann Sirois
Director, Compliance
and Quality Improvement

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

Early Learning Programs

Melanie Bixby
Deputy Division Director
978.654.7171
mbixby@commteam.org

Shawna Doran
Operations Director
978.654.7126
sflaherty@commteam.org

Coordinated Family and Community Engagement (CFCE) A Program of Early Learning

Gail Fortes
CFCE Coordinator
978.654.7121
gfortes@commteam.org

School Age Programs

Tanya Mead
Director, 978.654.7178
tmead@commteam.org

Family Child Care Programs

Lynne Eriksen
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 Early Learning Center,
Toddler Corner, Home Visiting Program

School Age Locations:

Bailey School, Fusion Life Church,
Greenhalge School, Lincoln School,
McAuliffe School, Pawtucket Me-
morial School, Shaughnessy School

Division of Housing and Homeless Services (HHS)

Barbara Warren
Division Director
978.654.5803
bwarren@commteam.org

Emergency Shelter / Residential Programs

Sean Mahoney-Pierce
Deputy Division Director
978.654.5716
Smahoney-pierce@commteam.org

Rental Assistance/Subsidized Housing

Chinterna Vong
Deputy Division Director
978.654.5776
cvong@commteam.org

Youth Services and YouthBuild of Greater Lowell

Youth Opportunity Center
167 Dutton Street
Lowell, MA 01852

Youth Services

Amanda Sullivan
Director, 978.654.5801
amallardo@commteam.org

YouthBuild of Greater Lowell

Siobhan Sheehan
Program Manager, 978.905.7373
ssheehan@commteam.org

Division of Energy and Community Resources (E&CR)

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

Energy Programs / 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
978.654.4917
mmckenney@commteam.org

Larry Bevere

Director, Weatherization
978.654.4923
lbevere@commteam.org

WIC Program

978.454.6397

Meghan Misset

Director, WIC Program
978.454.4930
mmisset@commteam.org

Resource Center

17 Kirk Street
Lowell MA 01852

JoAnn Howell

Director, CTI Resource Center
978.654.5607
jhowell@commteam.org

Community Resource Programs: HCEC/Volunteer Center/FEC/ECenter

978.654.5673

Christina Santos-Gordon

Deputy Division Director,
978.654.5675
csantosgordon@commteam.org

Homelessness Prevention & Home Ownership Program (HCEC)

17 Kirk Street, Lowell, MA 01852

Tom Sun

Director, 978.654.5613
tsun@commteam.org

Community Teamwork Volunteer Center

Bridget Quinn

Director, 978.654.5679
bquinn@commteam.org

Financial Education Center/ Entrepreneurship Center

165 Merrimack Street
Lowell MA 01852

Financial Education Center (FEC)

Bonnie Greenwood
Director, 978.654.5725

Entrepreneurship Center (ECenter)

Franky Descoteaux
Director, 978.654.5731
fdescoteaux@commteam.org

Lowell Farmers' Market A Program of the

Entrepreneurship Center
Jessica MacDonald
Consultant/Farmers' Market
Assistant 978.221.8815
jmacdonald@commteam.org

Affordable Housing Development/Common Ground Development Corporation (CGDC)

Steve Joncas

Director of Real Estate
Development, 978.654.5647
cdefeo@commteam.org,
www.commongroundhousing.org

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