# Community Teamwork

ANNUAL REPORT 2026

## Built by Community, Driven by Need

## A Safe Place To Begin Again

## OUR VISION

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

## OUR MISSION

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 VALUES

### Integrity

Integrity is the foundation of our organization. We are committed to honesty, transparency, and accountability in all our actions. We strive to uphold the highest ethical standards, ensuring that we consistently deliver on our promises and maintain the trust of our employees, partners and community. We believe in leading by example, and we hold ourselves accountable for our decisions and their impact.

### Equity

We recognize and celebrate all of our employees, partners, clients and community. Our commitment ensures that we respect and value the unique perspectives and contributions of every individual, fostering a culture of mutual respect understanding and belonging.

### Compassion

Compassion is at the heart of everything we do. We approach our work with empathy, understanding, and kindness, striving to support and uplift those we serve. Our compassionate approach drives us to listen actively, respond thoughtfully, and act with a genuine desire to make a positive difference in the lives of others. We believe in fostering a caring and supportive environment for our employees, partners and communities we serve.

# Message from the Chief Executive Officer

*October 2026*

**Carl Howell**
*Chief Executive Officer*

**Sheila Och**
*President, Board of Directors*

Dear Friends, Partners, and Members of the Community,

As I reflect on the past year at Community Teamwork, I am reminded that the strength of this organization has never rested with any one person, program, or moment. It comes from our ability to listen to the people we serve, to our staff and partners, and to the changing needs of the communities that have entrusted us with this work for more than six decades.

This year's Annual Report, *Built by Community, Driven by Need*, captures that commitment.

Throughout these pages, you will see what happens when listening is followed by action. Our Community Needs Assessment helps us understand where needs are growing and changing. Our Strategic Plan turns those findings into priorities. And across Community Teamwork, our programs transform those priorities into practical solutions for individuals, children, families, youth, and older adults throughout Greater Lowell and beyond.

Perhaps no effort illustrates this more powerfully than the development of our new Women's Shelter. We recognized a critical gap in our community and responded, not simply by creating shelter beds, but by creating a place of dignity, safety, support, and opportunity for women experiencing homelessness. It is Community Action at its best: identifying a need, bringing people and resources together, and building a lasting solution.

You will find that same spirit throughout this report, in our work with children and families, our housing and homelessness programs, energy and community resources, youth services, and the many partnerships that extend our reach throughout the region.

For me, this Annual Report also carries special meaning.

After much consideration, I have made the decision to leave Community Teamwork to pursue another professional opportunity. Serving as CEO of this remarkable organization has been an extraordinary privilege. I leave with tremendous gratitude for our employees, whose compassion and dedication are evident every day; our Board of Directors, whose leadership and stewardship sustain our mission; our community partners, funders, donors, and elected officials; and, most importantly, the thousands of individuals and families who place their trust in Community Teamwork.

I also leave with great confidence in CTI's future.

Community Teamwork will be in the capable hands of Nancy Van Alst, our Chief Financial Officer, whose deep knowledge of the organization, steady leadership, and commitment to our mission will provide important continuity during this transition. Nancy is supported by an experienced leadership team, an engaged Board, and hundreds of talented employees who understand that our mission is larger than any one of us.

Organizations like Community Teamwork endure because the need for Community Action endures. Communities change. Challenges evolve. New needs emerge. But the responsibility to listen, respond, innovate, and work together remains constant.

I am immensely proud of what we have accomplished together and equally excited about what lies ahead for CTI. While my role is changing, my admiration for this organization, its people, and its mission will remain.

Thank you for allowing me the privilege of being part of Community Teamwork's story. I know its next chapter will continue to be written the way its best chapters always have been, built by community, driven by need, and strengthened by people who believe lasting change is possible when we work together.

With gratitude,

Carl Howell

## From Listening to Strategy

Our Community Needs Assessment is not simply a report. It is a call to action.

The findings help CTI determine where resources can have the greatest impact and inform the priorities established in our Strategic Plan. As needs evolve and as funding and policy environments change, we are approaching the next three years with a focus on fiscal responsibility, operational stability and measurable community impact.

Developed in collaboration with our subsidiary, Common Ground Corporation, and informed by community and stakeholder feedback, the 2026–2029 Strategic Plan provides a roadmap for concentrating our resources where they can make a meaningful difference.

Our work remains grounded in the principles that have guided Community Teamwork through more than six decades of change: Integrity. Equity. Compassion.

It is also strengthened by partnership. Residents, community leaders, our Board of Directors, staff, program leadership, municipal partners and organizations throughout the Commonwealth all have a role in shaping, implementing and evaluating our goals.

That shared responsibility is at the heart of Community Action.

## Turning Community Voices into Action

At Community Teamwork, our work begins by listening.

Every three years, as Greater Lowell's Community Action Agency, CTI conducts a comprehensive **Community Needs Assessment** to better understand the causes and conditions of poverty and, most importantly, to hear directly from the people and communities we serve.

The findings do more than tell us where our community is today. They help determine where Community Teamwork goes next.

By comparing community survey results from 2019, 2023, and 2025, CTI identified both persistent challenges and emerging pressures facing individuals and families across our region. Those voices, combined with input from community partners, municipal leaders, staff, Board members and other stakeholders, became an important foundation for our **2026–2029 Strategic Plan**.

### What Our Community Told Us

Affordable housing remains the community's most pressing concern. In 2025, 65% of survey respondents identified affordable housing as a top need—an increase of 14 percentage points since 2019.

At the same time, families continue to feel the pressure of a rising cost of living, from heating and utility bills to healthy food, childcare and other basic household expenses.

Residents also identified access to higher-paying jobs as a significant concern, reflecting the growing challenge of wages that are not keeping pace with household expenses.

And childcare remains a persistent need, identified as a top community concern by 44% of respondents in both 2023 and 2025.

| Municipality | Homeowners | Renters |
|---|---|---|
| Billerica | 23% | 40% |
| Chelmsford | 25% | 48% |
| Dracut | 24% | 53% |
| Dunstable | 14% | 54% |
| Lowell | 34% | 51% |
| Tewksbury | 27% | 54% |
| Tyngsborough | 26% | 70% |
| Westford | 23% | 48% |

Source: American Community Survey 2020-2024

Behind each of these numbers are people—families trying to remain housed, parents balancing work with the cost of childcare, older adults struggling with household expenses, and individuals seeking the education, employment and resources that can provide greater stability.

**We listen. We learn. We respond.**

By turning the voices of our community into priorities, partnerships and action, we continue building lasting solutions that help people achieve greater stability, self-sufficiency and opportunity.

**Goal: Expand and sustain a mixed-revenue childcare system that increases access to affordable, high-quality care and out-of-school time programming for children ages 0–13 across all segments of the Greater Lowell community.**

Objectives:

1. Develop a long-term financially sustainable model that supports program growth and operational stability.
2. Assess physical space capacity and take action necessary to meet current and future childcare and Out of School Time program needs.
3. Deliver programming and service delivery aligned with evolving community and family needs.

**Goal: Increase pathways to economic mobility by eliminating barriers to program enrollment for eligible clients.**

Objectives:

1. Identify and map entry points and program enrollment methods and identify obstacles and challenges to enrollment for eligible clients.
2. Increase access by developing and utilizing available tools and resources to provide timely support and status updates across all segments.
3. With an agency wide model established, analyze and review application completion and enrollment rates and adjust as needed.

**Goal: Improve systems to minimize the length of time that families and individuals experience housing instability.**

Objectives:

1. Strengthen staff training and create standardized tools for housing stabilization planning, resource navigation, and client engagement.
2. Apply continuous quality improvement and performance tracking systems tied to housing outcomes and client engagement.
3. Position EA Shelter programs for long-term sustainability through strengthened partnerships, operational improvements and staff development.

**Goal: Improve continuity of care for clients by strengthening workforce stability, service coordination, and agency-wide systems.**

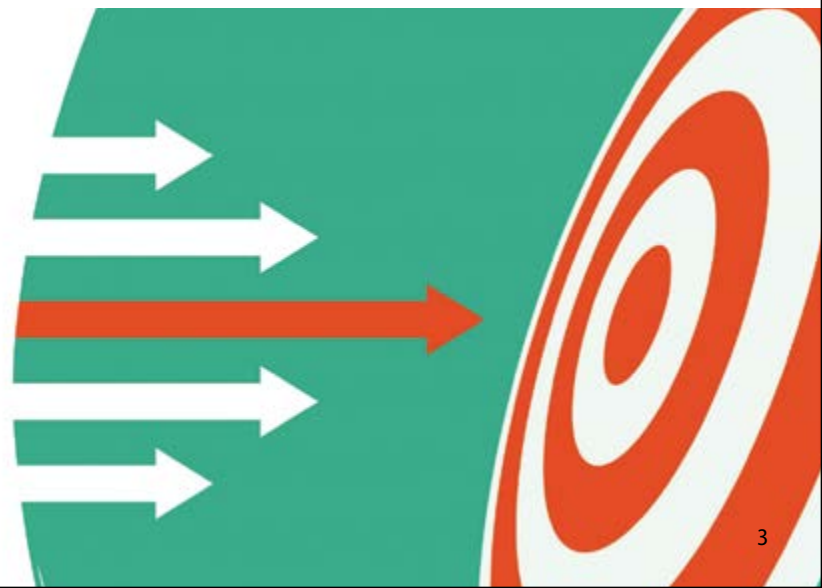
Objectives:

1. Reduce service disruption in programs by stabilizing and strengthening agency infrastructure.
2. Increase successful internal referrals by implementing standardized intake and referral process across programs and community partners.
3. Improve agency-wide decision-making by implementing standard performance tracking and opportunity review practices.

**Goal: Increase unrestricted net revenue over the next 3 years.**

Objectives:

1. Analyze potential strategies (e.g. Services, Fundraising, Maximizing unit rate contracts) and create specific targets.
2. Identify frameworks and specific strategies for how to meet each target established in Year 1 and initiate pilot efforts.
3. Monitor and analyze pilot efforts; Develop ongoing budget goals and plans for growth.



# Filling a Critical Gap

## A Safe Place to Begin Again

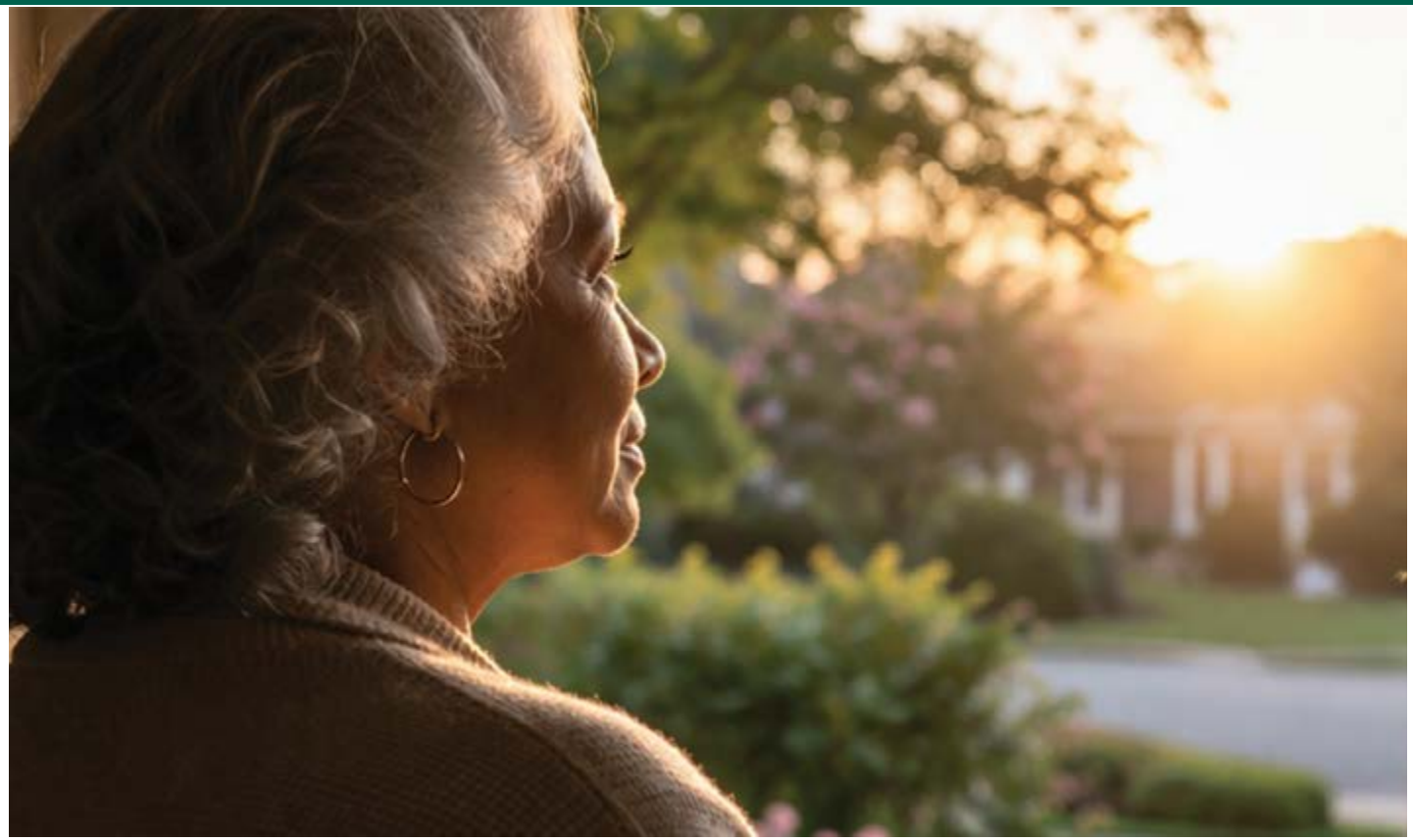
Sometimes listening to the community reveals a need that cannot wait.

For Community Teamwork, one of the clearest examples is the growing number of women experiencing homelessness in Greater Lowell and the shortage of safe, appropriate shelter options available to them.

Our Community Needs Assessment confirmed what CTI staff and community partners had been witnessing firsthand: women experiencing homelessness faced too few safe, trauma-informed shelter options. For some, homelessness follows years of housing instability. For others, particularly older, widowed and single women, it may be the first time in their lives they have found themselves without a safe place to call home.

Community Teamwork knew we needed to respond.

That response is a new **50-bed Women's Shelter**, scheduled to open in Fall 2026 and designed specifically to provide women with safety, dignity and a pathway toward greater stability.



## A Growing Need

The circumstances that lead someone to homelessness are rarely simple.

Rising rents and everyday living expenses can quickly overwhelm someone living on a fixed or limited income. The loss of a spouse, a health or financial crisis, loss of employment, or an unexpected change in housing can turn an already difficult situation into a housing emergency.

For older women, the economic pressures can be particularly severe. According to the Gerontology Institute at UMass Boston, 64% of single women age 65 and older in Massachusetts are economically insecure, the highest rate in the nation.

CTI is seeing the human impact of those pressures here in Greater Lowell, including an increase in older, widowed and single women experiencing housing instability and homelessness for the first time.

The need is not simply for additional beds.

It is for a place where women can feel safe while receiving the support necessary to determine what comes next.

## More Than Shelter

CTI's new Women's Shelter has been developed with that goal in mind.

The shelter will provide 50 beds in a safe, supportive environment, significantly expanding shelter capacity for women in our community. But providing a safe place to sleep is only the beginning.

The shelter is being designed as a hub for comprehensive, wraparound services that address both an individual's immediate needs and the barriers that can make it difficult to regain stable housing.

Women will have access to dedicated case management focused on housing, employment, education and financial stability, along with food, nutrition and daily living support.

Additional resources will include legal and parenting assistance, on-site clinical and mental health services, and 24/7 residential counseling staff.

Through a partnership with **Lowell Community Health Center**, residents will also have access to integrated healthcare services.

The objective is straightforward but important: meet each woman where she is and help create an individualized pathway forward.

## From Community Need to Community Action

The Women's Shelter represents exactly what Community Action is intended to accomplish.

We listened. We identified a gap. We brought partners together. And we acted.

It is also a powerful example of how CTI's Community Needs Assessment and Strategic Plan translate into real-world solutions.

Data helps us understand the scope of a problem. Our staff and partners help us understand its human impact. And collaboration gives us the ability to do something about it.

This project would not have been possible without that collaboration.

Community Teamwork is deeply grateful to the **City of Lowell, our community partners, funders, individual donors and the many people and organizations** who recognized this need and joined us in creating a solution.

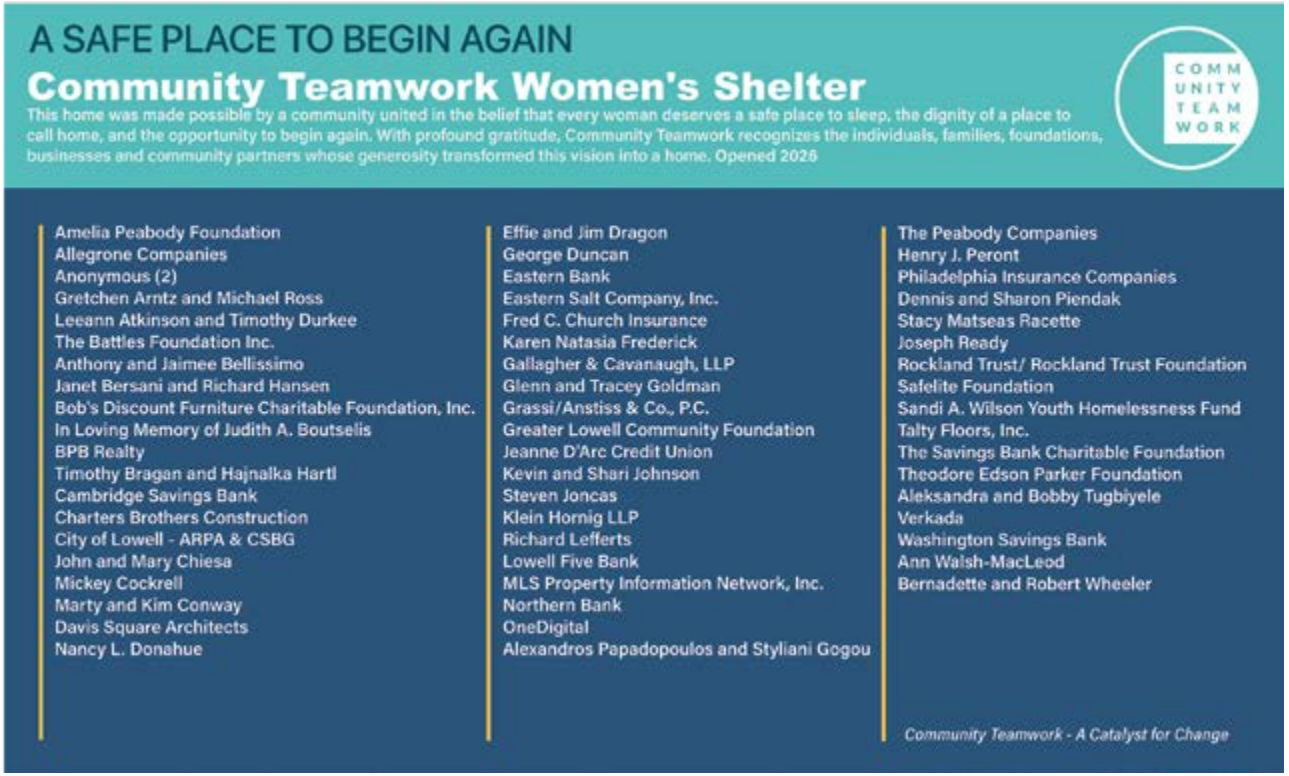
When the doors open, this building will represent much more than 50 new shelter beds.

**It will mean 50 women have a safe place to sleep tonight.**

It will mean someone is there to help navigate housing, employment, healthcare and other challenges tomorrow.

And, most importantly, it will provide women experiencing one of the most difficult periods of their lives with something every person deserves:

**A safe place to begin again.**



## Division of Child and Family Services (CFS)

- Early Learning Programs: Early Head Start and Head Start (Center Based and Home Based Programs)
- Family Child Care Programs
- School Age Programming
- Mill City Mentors
- Coordinated Family and Community Engagement (CFCE)
- Rita O'Brien-Dee Center for Behavioral Health and Development

## Early Learning

633 families have enrolled in the Early Learning Program since September 2025 - June 2026

93% of families from Early Learning received additional supportive services from CTI

50 families who were previously unemployed or not in school have either started school or are now working

16 families started the year homeless and have aquired housing

## Family Child Care (FCC)

**121** FCC educators supported across Wakefield and Lowell

**474** children and 353 families currently served

**27** educators participated in the CAYL Grant initiative

## School Age

Six program sites with 43 Staff and 17 recent hires

Supporting 258 families and 333 kids in the School Age Program

Mentor program now has 6 Mentors and 49 Mentees

## Family Access

1,118 families supported — 1,583 children across four programs

628 CCFA Authorizations — 222 families assisted with United Way Scholarships

643+ children fed — 27,000+ meals & snacks served in March 2026

*Above* - Transportation staff throw a Halloween Party for the children.
*Right* - Community in the Classroom welcomes Blades the Bruin

## Embrace

- 164 children received services (therapy, family case management, or mental health consultation) in School Age, Early Learning and Family Child Care.
- 122 Mental Health referrals for children and adults to 32 outside agencies
- Expanded community resource library to 789 Children's Books focused on Social-emotional topics for families, staff, and classrooms as needed.
- 872 total touchpoints (consultation, training, case management) with staff from EL, FCC and SA

## Division of Energy and Community Resources (E&CR)

### Resource Center

*Energy and Weatherization*

- Fuel Assistance – Home Energy Assistance Program (HEAP)
- Weatherization and Energy Conservation Programs
- Weatherization Assistance Program (WAP)
- Heating System Weatherization Repair and Replacement Program (HEARTWAP) Services
- Appliance Management Program (AMP) Services

*Entrepreneurship Center*

- Business Coaching/Consulting/Funding including Small Business Administration (SBA) Microlender and Grant Sponsorships (MGCC Empower Digital & Biz M Power Program)
- Lowell Farmers' Market

*Financial Education Center*

- Financial Literacy Academy
- One-on-One Financial Coaching
- Trainings and Conferences
- Volunteer Income Tax Assistance (VITA)
- Secure Jobs
- Home Modification Loan Program (HMLP)

*Housing Consumer Education Center (HCEC)*

- Rental Assistance for Families in Transition (RAFT)
- Housing and Consumer Education (Workshops, Housing Search Assistance)
- Fair Housing Program
- State Opioid Response Program (SOR)
- Representative Payee

*Volunteer Center*

- AmeriCorps Senior Programs
- Foster Grandparent Program (FGP)
- Retired Senior Volunteer Programs (RSVP)
- Senior Companion Program (SCP)
- Spindle City Corps (Urban Peace Corps)
- Toys for Tots (with the US Marine Corps)
- Women, Infants and Children (WIC) (Including Breastfeeding Peer Counselors)

## Resource Center

- 4406 walk-ins and 10,764 referrals were made
- 618 households were served in Community Benefits Program
- 537 household members were served off-site at Stoneybrook
- 689 household members were served off-site at Bedford Life Services

## Housing and Consumer Education Center Highlights:

- 252 people received direct advocate services through the Fair Housing Team & 515 people attended Fair Housing related workshops
- over 60 low-income families were securely housed
- more than 20 individuals graduated from sober living & moved into secure housing

## Housing and Consumer Education Highlights

- More than 1,112 individuals received help submitting a RAFT application
- 5,455 households secured or maintained housing because of RAFT funding
- more than 65 people maintained housing and quality of life through the Representative Payee Program

## Financial Education Center

*Financial Literacy:*

- 99 Coaching Sessions
- 85 FLA participants
- Total of 184 served through Financial Education

*Volunteer Income Tax Assistance:*

- Total Tax Returns filed: 829
- Federal Refund: $1,297,091
- State Refund: $669,604

Jonathan Lunde, Director of Family Engagement, and Leakena Lunde, Fair Housing Advocate visiting the Lowell Farmers' Market

*Secure Jobs*

- 89 out of 138 clients are currently employed
- 42 clients gained employment this year

*Home Modification Loan Program*

- 31 approved loans

*Left - Aaron Ginsberg, Fair Housing Mananger, attends the Greater Lowell Fair Housing Listening Session*

*Left to right,* Lowell Mayor Eric Gitschier, State Senator Vanna Howard, NMCOG Executive Director Jennifer Raitt, State Representative Rodney Elliot, and CEO Carl Howell

Foster Grandparent, Richard Marion, in action. *Photo courtesy of Jennifer Myers*

## Responding When Our Community Needs Us Most - CTI Resource Center Mobilizes Following Lowell Fire

When a devastating fire in Lowell displaced families from their homes in May, Community Teamwork's Resource Center quickly mobilized to help residents facing the sudden loss of housing, food, clothing and other basic necessities.

Led by JoAnn Howell, a coordinated team of CTI staff—including Melissa Centeno, Ariela Roberts, Yasmin Arroyo, Yajhayra Santana, Amanda Bishop and Brianna Andrews—worked directly with affected households to assess immediate needs and begin helping families regain stability.

The response was both immediate and comprehensive. Staff completed emergency intakes, arranged temporary hotel accommodations for displaced families, provided food gift cards and essential household items, connected residents with available financial assistance, and began housing searches for families unable to return home. CTI also worked with homeowners and residents whose circumstances required different forms of assistance.

But responding to the immediate emergency was only the beginning.

Case managers established regular check-ins with families, coordinated housing-search appointments and referrals, explored RAFT and other available resources, and worked to connect families with mental health and additional support services. CTI also collaborated with the Lowell Fire Department, community organizations and local leaders to identify affected residents and coordinate resources.

The response required significant resources. At one point, five displaced families required ongoing hotel accommodations while permanent housing options were pursued, and CTI provided additional assistance for food and essential items.

Most importantly, families facing an unexpected crisis had someone helping them determine what comes next.

The Lowell fire response demonstrated the role the CTI Resource Center plays every day: bringing together people, programs and community partners to respond quickly when circumstances change—and helping individuals and families move from immediate crisis toward greater stability.

When an emergency displaced our neighbors, Community Teamwork was there to help them find a path forward.

### Entrepreneurship Center

- 8 new entrepreneurs helped start new business through lending
- Provided start-up support, resulting in 15 new businesses
- Over 1,600 hours of technical assistance to the small business community
- Over 180K in lending into small businesses in the Middlesex and Essex Counties

### WIC and Energy Programs

***Fuel Assistance Highlights:***

- Our Fuel Assistance team processed 10,420 application so far this year and provided 7,611 households with fuel assistance benefits.
- We also provided emergency assistance and services to 1,367 households (95% increase this year over last year at this time).

*Left* - Resource Center and Fire Response Team, *Above* - Tenesha Scarlett, WIC Outreach Coordinator

# Housing and Homeless Services

## Division of Housing and Homeless Services (HHS)

### Leased Housing

- Family Self-Sufficiency Program (FSS)
- Tenant Voucher Program (MRVP)
- HUD-VASH
- Housing Choice Voucher Program (HCVP)
- Targeted/Referral based subsidy Programs
- Supporting Neighborhood Opportunity in MA (SNO Mass)

### Residential Programming

*Individual:*

- Individual Shelter
- Coordinated Entry
- Permanent Supportive Housing (PSH)
- Summer Street

*Family:*

- Family Emergency Shelter
- HomeBASE
- Supportive Housing Initiative (SHI)

## Common Ground Development Corporation (CGDC)

- Tavernier Place, Acton, MA
- 346-348 Pawtucket Street and 9-11 Sagamore Street, Lowell, MA
- Stony Brook Village, Westford, MA
- Residences at Towne School, Acton, MA
- 205 Worthen Street, Lowell, MA
- 420, 423, 430 Broadway Street, Lowell, MA
- Greenmont Senior Housing, Dracut, MA (2026)

## Permanent Supportive Housing

- Connected with our tenant community 369 times to deliver meals directly to their doors, helping to foster both well-being and a sense of community.
- The program welcomed and housed 8 new individuals during the last 6 months of the Fiscal Year.
- The Summer St Program is committed to supporting the tenants though distribution of food and donated goods. Through the community partnerships and outreach efforts, the team has distributed donated goods on 54 occasions this year.

## Individual Homelessness Support

- New building opening Fall 2026, serving all women. The team is committed to assisting our clientele maintain their stability and independence.
- 197 Individuals Sheltered throughout the last fiscal year.
- 100 % of new clients have received an intake/CE/ Needs assessment within their first 72 Hours.

## Stabilization

- The stabilization team has stabilized over 600 families throughout the past fiscal year.

## Diversion

- The Diversion team has been able to lease up over 90 families.
- The HomeBASE team has approved 415 HomeBASE applications this fiscal year. That's including our own shelter families and other RAAs.

## Coordinated Entry Program

- 27 Households Entered the program in the month of May.
- Two chronically homeless individuals were placed into Permanent Supportive Housing units. These individuals experienced multiple barriers including limited income, complex service needs, and mental health.

## Rental Assistance Program

- Over 5 Million in annual housing assistance payments made to Housing providers to keep families and individuals housed.
- 200 families sucessfully leased homes.

## Family Shelter

As of June 4th, the family advocate team has moved **130 families** out of shelter into housing.

# The Avenue at Greenmont - Building Community, Creating Home

For years, the vision was clear: create safe, affordable and accessible housing in Dracut where seniors and people with disabilities could live with greater security and independence.

Today, that vision has become The Avenue at Greenmont.

Completed by **Common Ground Development Corporation**, Community Teamwork's nonprofit development subsidiary, The Avenue at Greenmont brings 56 new affordable one-bedroom homes to Dracut and represents another important step in CTI's ongoing response to one of the most persistent needs facing our region: affordable housing.

The three-story development was created specifically to serve seniors and people with disabilities, providing not simply an affordable place to live, but a thoughtfully designed community where residents can feel safe, connected and at home.

## Responding to a Critical Housing Need

For older adults living on fixed incomes, the rising cost of housing can have an especially profound impact.

At the project's February 2025 groundbreaking, CTI CEO Carl Howell highlighted the challenge facing the community: more than 60% of renters in Dracut were cost-burdened, spending more than 30% of their income on housing. For seniors on fixed incomes, he noted, that financial pressure can make them particularly vulnerable to housing instability.

The Avenue at Greenmont provides a direct response.

All 56 apartments are affordable, serving eligible residents with incomes at or below 60% of Area Median Income under the federal Low-Income Housing Tax Credit Program.

But affordability was only one consideration.

The goal was to create a place that supports quality of life, accessibility and a sense of community.

## Designed for Living and Belonging

Each of the 56 residences is a one-bedroom apartment within a building designed around the needs of its residents.

Community rooms provide places for neighbors to gather and connect. Shared laundry facilities are conveniently located on each floor, and residents have access to additional tenant storage. Outside, landscaped seating areas and walkways create opportunities to enjoy the property, while a fenced-in pet area recognizes the important role pets can play in companionship and well-being.

The property also includes 77 parking spaces for residents and guests.

These features take on additional importance for older adults. As was noted during the groundbreaking, housing insecurity is not the only challenge seniors can face—social isolation can be significant as well. Creating affordable housing within a community setting can provide both stability and connection.

## Building for the Future

The Avenue at Greenmont was also designed with sustainability in mind.

Working with BWA Architects, the project committed to environmentally responsible construction consistent with the Energy Star Homes Program and LEED Silver standards—helping create housing that is not only affordable and accessible, but designed for long-term sustainability.

Bringing a development of this scale from concept to completion requires extraordinary collaboration.

The Avenue at Greenmont was made possible through support and investment from **Boston Financial, Citizens Bank, the Massachusetts Executive Office of Housing and Livable Communities, Community Economic Development Assistance Corporation, Massachusetts Housing Partnership and the Town of Dracut**, along with the many partners who helped move the project forward.

*From Left to Right:* Marie Sweeney, Rick Lefferts, Bill Lipchitz, Carl Howell, Maria Syrniotis, Rachelly Bartolotta, Don Plummer, Rep. Colleen Garry, Nancy McCafferty, Deputy Secretary Jennifer Maddox, Germaine Vigeant-Trudel, Cathy Mercado, and Ethan Handelman

The Commonwealth's commitment was substantial. At the groundbreaking, Housing and Livable Communities Secretary Edward Augustus cited $9 million in state subsidies, $2.5 million in state tax credits and a $650,000 MassWorks grant supporting the development.

Construction was led by Consigli Construction Co., Inc., whose representatives described the project as addressing a vital community need through safe, affordable and accessible homes.

## From Partnership to Home

The Avenue at Greenmont demonstrates what becomes possible when community need, public investment, nonprofit leadership and local partnership come together around a shared purpose.

At the groundbreaking, Carl Howell described the project as a testament to partnerships built among investors, state agencies, municipalities and community organizations, noting that strengthening affordable housing also strengthens the fabric of the community.

Now, where there was once a plan, there are 56 new homes.

For Common Ground and Community Teamwork, that is ultimately what affordable housing development is about—not simply constructing a building, but creating the stability from which people can build their lives.

The Avenue at Greenmont is more than a new address. It is a place to live with dignity, security and community—and a place to call home.

## Youth and Young Adult Services

***Youth Services Programming***

- Street Outreach
- Intake and Assessment
- Youth Navigation/Case Management
- The Mill You
- Youth Housing Pathways
- Youth Family Foundations
- Youth Action Board (YAB)
- Youth Crisis Transitional Housing

***YouthBuild Programming***

- Education
  - HiSet Preparation, computer literacy, financial literacy, life-skills and post-secondary school transition program.
- Career Development
  - Construction Program
  - Culinary Arts Program
- Case Management and Counseling
- Graduate Services
- Leadership Development (including YouthBuild Policy Committee)

Culinary Director, Ana Jabar, with YouthBuild Culinary students compete in the Lowell Winterfest Soup Competition.

# Growing With Our Young People - A New Chapter for Youth Services

Sometimes growth is measured in numbers. Sometimes it is measured in new programs, new spaces and new opportunities.

At Community Teamwork's **Youth Opportunity Center (YOC)**, it is measured in all of them.

Since 2019, the Youth Opportunity Center at 167 Dutton Street in downtown Lowell has evolved into a vibrant hub for young people and young adults. Sharing the building with YouthBuild, Youth Services provides critical support to young people experiencing housing and basic-needs insecurity, while YouthBuild provides educational and workforce development opportunities.

Over the past seven years, that work has grown steadily. By the end of FY26, Youth Services had grown to more than 30 staff members and had served 1,423 young adults.

But growth also brings change and an opportunity to listen.

## Listening to Young Parents

As Youth Services began seeing an increasing number of pregnant and parenting young adults seeking support, staff recognized that these young families had needs that were different from those of other participants.

The question became: How can we create an environment that better supports both young parents and their children?

Some of the most important answers came directly from Youth Services' **Parent Advisory Board**.

When longtime tenant Vinfen announced plans to relocate from the third floor of 167 Dutton Street, CTI saw an opportunity. In early 2026, Youth Services successfully proposed expanding into the newly available space, building upon ideas and feedback shared by the young parents themselves.

The result will be a new area designed specifically with young families in mind.

## Creating Space for Families

The third-floor expansion will provide day programming and drop-in hours that mirror the existing **Mill You** schedule, while giving parents and their children a more private, family-oriented environment.

Young parents will be able to meet with their case managers and access food, laundry, pantry items and other supports while their children have a safe and engaging place to be nearby.

The new environment also addresses an important practical concern. Mill You drop-in hours can become busy and crowded, an environment that can be challenging for parents arriving with toddlers and babies. The additional space will give families an alternative designed around their safety, comfort and needs.

Thoughtful details have been incorporated throughout the project. A conference room will provide space for trainings, workshops and meetings with community providers, while a dedicated privacy booth will give new mothers a private place for breastfeeding or pumping.

Accessibility will improve as well. Services previously located in the basement will move to the third floor, providing participants with elevator access and creating a better flow throughout the building for staff and young people.

## Creating New Opportunities Throughout the Building

The expansion is creating a ripple effect at the Youth Opportunity Center.

As programs and staff relocate, additional space is becoming available for new uses elsewhere in the building, including important enhancements for **YouthBuild**.

YouthBuild students will gain a dedicated computer room, providing greater access to technology for education, employment and career development. A new Job Development Closet will offer professional clothing that students can use for job fairs, interviews and other employment opportunities.

These may seem like simple additions, but for a young person preparing for an interview, completing an application or taking the next step toward a career, access to the right resources can make an important difference.

## More Than Additional Space

The transformation underway at 167 Dutton Street represents much more than a renovation.

It reflects the way Community Teamwork strives to work: listen to the people we serve, recognize when needs are changing, and adapt our programs and resources accordingly.

In this case, young parents helped identify what would make Youth Services work better for their families. Staff listened. An opportunity for additional space emerged. And CTI responded.

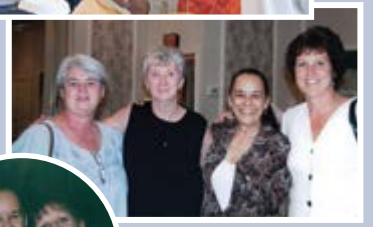
With renovations underway and the new space expected to welcome participants in early fall, Youth Services is looking forward to what comes next for young people, young parents and their children.

Because as the needs of our young people grow and change, Community Teamwork is committed to growing and changing with them.

## *In Memoriam*

*September 8, 1951 - December 8, 2025*

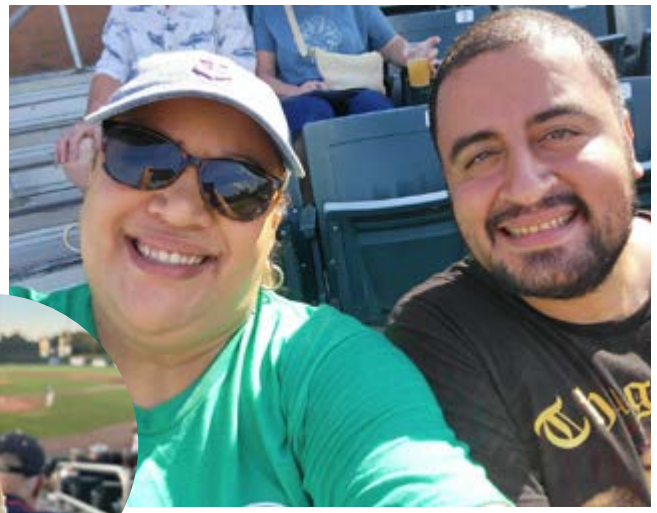
Remembering our dedicated longtime employee
**Charlene Urbanek,**
Chief Executive Assistant to the CEO - 45 Years of Service



# CTI in the Community

Community Teamwork staff along with their family and friends enjoyed a trip to LeLacheur Park to cheer on the Lowell Spinners. The Employee Engagement Committee treated more than 80 guests of CTI to an all-you-can-eat barbeque in the Sea Dog Brewpen before the game, where burgers, hot dogs, steak tips, chicken and all the fixings were on the menu.

The children who joined us enjoyed free face painting, and games and inflatable fun in the "Swampland." And everyone enjoyed seeing the Spinners Bat Dog, Casey!



City of Lowell Non Profit BBQ as part of Lowell's Bicentennial Celebration

Lowell Farmers' Market Fridays

Senator Vanna Howard, Mayor Erik Gitchier, Whitney Demetrius, Director, Office of Fair Housing, EOHLC, CEO Carl Howell, UTEC ED Greg Croteau, and Jennifer Raite, ED NMCOG attend the Fair Housing Listening Session

CTI represents at the annual Lowell Women's Week Breakfast

# Board of Directors

## Head Start Policy Council

**Officers:**
Xiomara Tiburcio, *Secretary and Board Rep.*
Julianna Paniagua, *Vice Chairperson*
Jesalina Sabater, *Chairperson*
Treasurer, vacant

Delmis Sierra
Sonam Tshering
Fnu Lhaden
Lindsey Mcfarlane
Jacintha Baseka
Leslie Siciliano
Lindsey DiRocco
Susan LaCroix
Cindy Hayes
Kathleen Pender-Phaneuf

Long time Board Members, Marie Sweeney, former Board Chair, Rita O'Brien-Dee and daugher, Mary-Ann O'Brien Nichols, attend CTI's 2026 Champions of Community Action Celebration

## Officers

Sheila Och, *President*

Aleksandra Tugbiyele, *Vice President*

Bernadette Wheeler, *Treasurer*

Glenn Goldman, *Assistant Treasurer*

Dennis Piendak, *Clerk*

## Low-Income Sector Representatives

Sothea Chiemruom, *Cambodian Mutual Assistance Association*

Marty Hogan, *Centralville Neighborhood Action Group*

Hayley Barrett, *Coalition for a Better Acre*

Sheila Och, *Lowell Community Health Center*

Lewis Martakos, *Billerica Housing Authority Tenants*

Mickey Cockrell, *Dracut/Catie's Closet*

Rita O' Brien-Dee, *Tewksbury Council on Aging*

Lynn Roderick, *Westford Council on Aging*

Xiomara Tiburcio, *Head Start Policy Council*

Bernadette Wheeler, *Women's Money Matters*

## Public Sector Representatives

*City of Lowell*

Aleksandra Tugbiyele, *Lowell City Council (Appointed by Lowell City Manager Tom Golden)*

Bopha Boutselis, *City of Lowell (Appointed by State Rep. Vanna Howard)*

Safeena Niazi, *City of Lowell (Appointed by City Councilor Vesna Nuon)*

*Towns*

Bob Correnti, *Billerica (Appointed by BHA Commissioner J. O' Donnell)*

Kate Cohen, *Chelmsford/Westford (Appointed by State Rep. Jim Arciero)*

Dennis E. Piendak, *Dracut (Appointed by Selectman Tony Archinski)*

Marie Sweeney, former Board Chair, *Tewksbury (Appointed by Select Board Member James Mackey)*

Paul Cohen, *Chelmsford Town Manager*

## Private Sector Representatives

*Community Representatives*

Marty Conway, *Greater Lowell Central Labor Council*

Glenn Goldman, *Lowell Five Cent Savings Bank*

Catherine Karuga-Ndivo, *Northeast Legal Aid*

Germaine Vigeant-Trudel, *Lowell Development Financial Corporation*

Dr. Sue Kim, *University of Massachusetts, Lowell*

James Hogan, *Washington Savings Bank*

Carleen Gavin, *Director Emeritus*

Carl Howell, Chief Executive Officer (Past) and Sheila Och, President

Longtime Board Member Bob Corenti and Chief Administrative Officer, Ann Sirois attend the Greater Lowell Fair Housing Summit

Meghan Siembor, Senior Vice President, Child & Family Services, Daniel Dessin, Senior Vice President, Housing and Homeless Services and Connie Martin, Senior Vice President, Energy & Community Resources

## Senior Leadership Team

Carl Howell
*Chief Executive Officer (Past)*

Sonia Ruas
*Chief Executive Assistant*

Nancy Van Alst
*Chief Financial Officer/Acting CEO*

Lisa Wholey
*Chief Human Resource Officer*

Ann Sirois
*Chief Administrative Officer*

Meghan Siembor
*Senior Vice President, Child & Family Services*

Connie Martin
*Senior Vice President, Energy & Community Resources*

Daniel Dessin
*Senior Vice President, Housing and Homeless Services*

Melissa Joyce
*Vice President, Facilities*

Bob Seymour
*Vice President, Information Technology*

Kathleen Plath
*Vice President, Communications and External Affairs*

## Employee Recognition 2026

***Five Year Honorees***
Sarah Alexander, Vivian Almonte, Brianna Andrews, Yasmin Arroyo, Nicole Betty, Amanda Bishop, Melissa Centeno, Maria DeJesus, Lisa Hanley, Susan Howard, Gifty Korankye, Sadie Maldonado, Laura Markham, Lisa McDonald, Jennylee Perez, Alexander Perry, Carmen Rivera, Solangi Rodriguez Marmolejos, Rehema Rwakabuba, Robert Seymour, Kaillica Suon, Kiara Vazquez, Luis Vega, Amy Vong

***Ten Year Honorees***
Lisa Braasch, Erica Debreceni, Crystal Estrada, Ashley Fiore, Caroline Fortin, Sheri MacNeil, Alixandra Martell, Lakeisha Ruffin, Katelynn Travers

***Fifteen Year Honorees***
Colleen Giroux, Sokha Man, Ethelinda Reardon

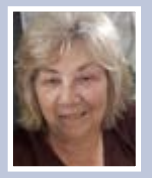
***Twenty Year Honorees***
Shawna Doran, Abraham Glaser, Christina Gordon, JoAnn Howell, Kimberly Lennon, Melinda Phauk-Aquino, Carlos Rivera, Luis Vazquez

***Twenty Five Year Honorees***
Joselyn Lebron Torres, Deborah Lafond, Janice Williams, Luz Cano, Jennifer Diep

***Thirty Year Honoree***
Laurie Greenleaf, Arlene Curtis, Jean Lamarche

## Retirees 2025-2026

**Cecile Browers**
*Transportation Safety Manager*
**20 years**

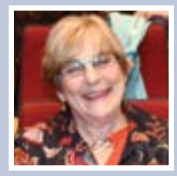


**Abraham Glaser**
*Real Estate Market Analyst and 40B monitor*
**19years**

**Marilyn Graham**
*Case Managerr*
**21 years**

**Bruce Jefferson**
*Facilities Project Manager*
**32 years**

**Phyllis Marion**
*Purchasing Coordinatorr*
**16 years**



**Denise O'Neil**
*Teacher*
**27 years**

**Clarible Velez**
*Bus Monitor*
**24 years**

**Michael Weber**
*Housing Quality Inspector*
**17 years**

# Funding Sources

## Federal Funding

Administration for Children and Families (ACF)
AmeriCorps
Employment and Training Administration (ETA)
Federal Emergency Management Agency (FEMA)
Housing and Urban Development (HUD)
Justice Resource Institute
MassHire Lowell Career Center
National Park Service (NPS)
U.S. Small Business Administration (SBA)
YouthBuild Global AmeriCorps
YouthBuild Global OJJDP
YWCA of Lowell

## State and Quasi-Public Funding

Child Care Circuit
Commonwealth Care Alliance
Community Economic Development Assistance Corporation (CEDAC)
Department of Children and Families (DCF)
Department of Early Education and Care (EEC)
Department of Elementary and Secondary Education (DESE)
Department of Public Health (DPH)
Department of Transitional Assistance (DTA)
Executive Office of Economic Development (EOED)
Executive Office of Health and Human Services (EOHHS)
Executive Office of Housing and Livable Communities (EOHLC)
Executive Office of Public Safety and Security (EOPSS)
Health Resources in Action, MA
Mass Mentoring Partnership
Massachusetts Department of Agricultural Resources (MDAR)
Massachusetts Housing and Shelter Alliance, Inc.
MassDevelopment

## Municipalities

City of Boston
City of Lowell
Lowell Public Schools
Lowell Housing Authority
Town of Bedford

## Private Philanthropic and Other

Action for Boston Community Development, Inc.
Adept Educational Institute, Inc.
Amelia Peabody Charitable Fund
Beth Israel Lahey Health
Cambridge Savings Bank
Charlesbank Homes Foundation
Circle Health (LGH)
Common Ground Development Corporation
Commonwealth Children's Fund
Dedham Savings Community Foundation
Digital Credit Union
Eastern Bank Charitable Foundation
Farm Credit East
Greater Lowell Community Foundation (GLCF)
Greater Lowell Health Alliance (GLHA)
Housing Choice Coalition
Idemia America
Lowell House
Lowell Youth Leadership Program
Massachusetts Association for Community Action (MASSCAP)
Massachusetts Head Start Association (MHSA)
Merrimack Valley Senior Housing
Middlesex Community College
Morrison & Foerster Foundation
National Grid
National Restaurant Association Educational Foundation
Northern Bank & Trust Company
OneDigital
Salem Five Charitable Foundation
Santander Bank
Target
The CAYL Institute
The Savings Bank Charitable Foundation Inc.
Thom Child & Family Services
UMass Lowell
United Way
UnitedHealthcare Community Plan of Massachusetts
University of Massachusetts
Verkada
Vinfen
We Share a Common Thread Foundation
Workers Credit Union

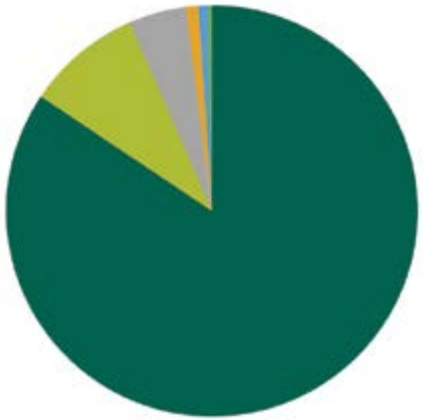
*From left to right* - Lisa Wholey, Chief Human Resource Officer, Ann Sirois, Chief Administrative Officer, Ana Bojos-Gonzalez, Northern Bank Retail Services Manager and AVP, Carl Howell, Chief Executive Officer, Teresa Evangelista, Northern Bank SVP, and Kayombo Kamawu Chief Program Officer (past). Northern Bank presented Community Teamwork with a $25K donation to provide funding to assist low to moderate individuals and families with shelter, food insecurities and basic necessities. Specifically CTI will use this donation to help fund the new Women's Shelter. We are grateful for Northern Bank's continued support.

Over the past several years, lala Books has held several book drives for Community Teamwork, including the annual Holiday book drive to benefit children in our family shelters and a Puzzle Book Drive to benefit our older adult shelters. Pictured left to right are Sean Wilson, VP of Homeless Services, Shawn Jalbert, Manager of Supportive Housing and Laura Lamarre Anderson, lala books owner.

## Community Teamwork, Inc. FY26

**Pass Thru Expense by Category**
$151,804,692

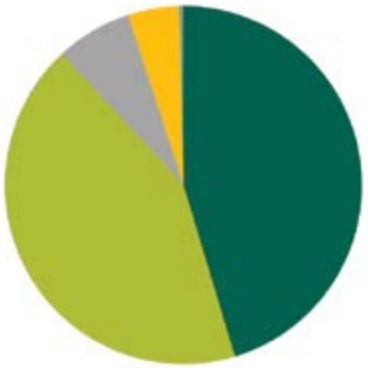
- Housing Assistance 84%
- Energy Assistance 9%
- Child Care Provider & Training 5%
- Depreciation 1%
- Subcontracts 1%



| Pass Thru Expense by Category | |
|---|---|
| Housing Assistance | 128,101,318 |
| Energy Assistance | 13,732,883 |
| Child Care Provider and Training | 6,946,593 |
| Depreciation and Other | 1,386,711 |
| Subcontracts | 1,190,865 |
| Stipends and Gratuity | 446,322 |
| **TOTAL** | **$ 151,804,692** |

**Funding for Programs and Services**
218,927,130

- Federal / State 45%
- State 43%
- Federal 7%
- Private 5%



| Funding for Programs and Services | |
|---|---|
| Federal / State | 99,267,450 |
| State | 93,469,894 |
| Federal | 15,146,975 |
| Private Philanthropic | 10,236,895 |
| Federal / City | 281,546 |
| Municipalities | 263,757 |
| Other | 260,613 |
| **TOTAL** | **$ 218,927,130** |

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, Nancy Van Alst at 978-459-0551 or nvanalst@commteam.org

# Donors

## Organizational Donors 2026

1301 LLC
137 Pleasant St Trust
A Brush With History
Acre Crossing
Acre Family Day Care
Allegrone Construction Co., Inc.
Articulate
Aspen Air Duct Cleaning, LLC
Assured Partners/Fred C. Church Insurance
The Battles Foundation Inc.
Bell Tower Commercial Real Estate Group LLC
Birthday Wishes
Bombas
BPB Realty
Brew'd Awakening
Cambodian Mutual Assistance Association of Greater Lowell, Inc.
Central Congregational Church, UCC
Christ Church United of Dracut
Coalition for a Better Acre
Connor's Kindness Project
Davis Square Architects
Dedham Savings Community Foundation
Digital Federal Credit Union
Richard K. and Nancy L. Donahue Charitable Foundation
Eastern Salt Company
Eno Martin Donohue & Roth Law PLLC
Fidelity Charitable Fund
Freedom Energy Logistics
Gallagher & Cavanaugh, LLP
Grassi
Greater Lawrence Community Action Council
Greater Lowell Community Foundation
Greater Lowell Health Alliance
Greenbridge Counseling and Wellness, LLC
Hannaford Charitable Giving Program
Hanover Insurance Company Payroll Campaign Fund
Hyphen
Ideal Residence of New England LLC
The Institute for Nonprofit Practice
J&J Contractors Inc.
Jeanne D'Arc Credit Union
JR Management Trust
Kirtley/Mitchell Giving Fund
lala books
Lenzi's Catering Co., Inc.
Lowell Community Charter Public School
Lowell Community Health Center
Lowell Five Bank
Lowell Public Schools
Mammoth Fire Alarms, Inc.
The Megan House Foundation, Inc.
Merrimack Valley Chamber of Commerce
Merrimack Valley Food Bank
Middlesex Community College
MLS Property Information Network, Inc.
The Morrison & Foerster Foundation
Nashoba Valley Technical High School
New England Outdoor Custom Built Structures
New England Transit Sales, Inc.
Northern Bank
OneDigital Health and Benefits, Inc.
Partners in Child Development
The Peabody Companies
Philadelphia Insurance Companies
Project Learn
Riverbend
Rockland Trust Charitable Foundation
SalemFive
ServPro of Lowell
Spirit of Adventure Boy Scouts of America, Pack 54 Billerica, MA
St. Michael's Church
Suffolk Place
Team Correia Real Estate Professionals
Tewksbury Congregational Church
The Savings Bank
True Storage, Dracut
UKG
UMass Lowell
United HealthCare Services Inc
United Methodist Church of Westford
United Teachers of Lowell
Verizon
Verkada
Washington Savings Bank
Washington Trust Mortgage Company
We Share A Common Thread Foundation
West Parish Church of Andover
Workers Credit Union

## Individual Donors 2026

Elizabeth Aguiar
Karen Ahearn
Elvin Alarcon
Sarah Alexander
Howard Amidon
Mercy Anampiu
Anya Lamarre Anderson
Laura Lamarre Anderson
Thea Lamarre Anderson
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Gretchen Arntz and Michael Ross
Matthew Aronson
Leeann Atkinson and Timothy Durkee
Peter and Rosemary Aucella
Stephanie and Dan Barczak
Hayley Barrett
Ada Baslock
Betty Bayard
Susanne Beaton
Isabella Beaulieu
Anthony and Jaimee Bellissimo
Janet Bersani and Richard Hansen
Trevor Bloom
Linda Bloomgren
Bopha and John Boutselis
Sarah Boutselis
Timothy Bragan and Hajnalka Hartl
Darlene Brown
Kerri Brusseau
John and Deb Bukala
Kimberly Burns
Amanda Byrd
Debbie Callery
Jim Canavan
Joanne Cancro
Deborah Cannarella
Brenda Cantres
Coleman Carden
Heather Esme Carmello
Karen Carpenter
Maria and Antonio Carteiro
Thomas Casey
Jim Cassin
Greissy Castillo
Anadelia Centeno
Beatrice Chaney
John Cheboryot
Nathan Cherbyot
Sydney Cherbyot
Julie Chen and Susu Wong
John and Mary Chiesa
Elizabeth Chisholm
Yun-Ju Choi
Sokhum Chun
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Mickey Cockrell
Paul Cohen
Sheila Colarusso
Michael Collins and Beverly Freeman
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Bridget Cooley
Yina Lise Cordero
Bridget Coughlin
Maria D. Cunha
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Kristen Heyl
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Aaron Joncas
Steven Joncas
Penny Judd
Belinda Juran and Evan Schapiro
Kayombo Kamawu
Monica Kanellas
Catherine Karuga-Ndivo
Peter Karugu
Maureen Kelledy
David Kelleher
Christine Kiama
William and Audrey Kilbride
Hana Kim
Sue Kim and Danielle Ostrovsky
Prudi Louise Kleinrock
Vichtcha Kong
Henry Kucharzyk
Nevin Edson Kuhl at the request of Helen Shaver Labadie
Amy Kullberg
Deborah E. Lafond
Mala Lama
Kristen Laurin
Richard Lefferts
Susan West Levine
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Anne Worth
Maria Zaroulis

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

# Spring Celebration

Congratulations to our 2026 Champions of Community Action, *from left to right* - Lala Books, Local Bookstore and Community Advocate, Mercy Anampiu, Lowell Community Health Center, and Steve Joncas, Housing Development Champion, who were honored and granted Citations from State Senator Vanna Howard and Carl Howell, CEO.

COMMUNITY TEAMWORK

For more information please visit www.commteam.org
Community Teamwork, Inc.
155 Merrimack Street, Lowell, MA 01852
978.459.0551