

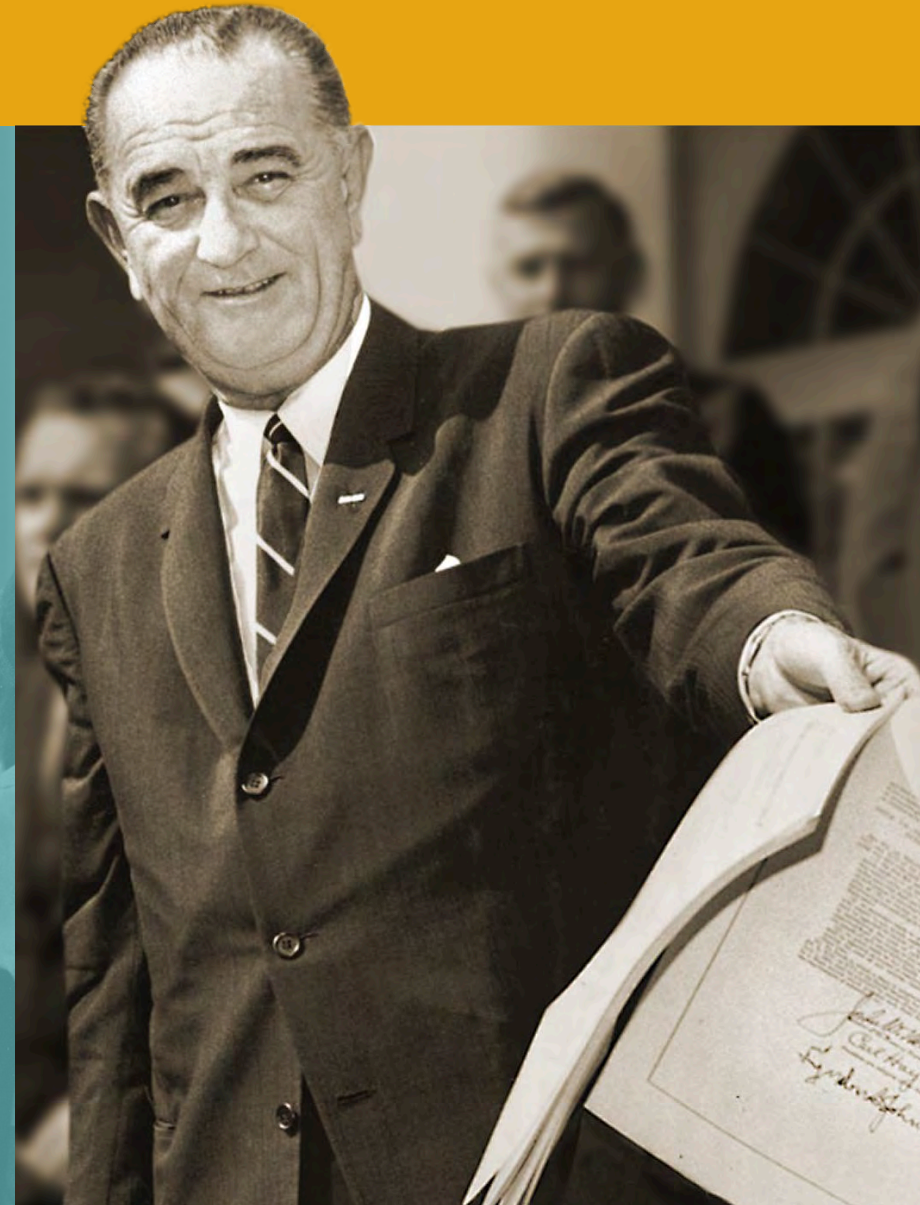
# Community Teamwork

ANNUAL REPORT 2024 Building Communities,  
Changing lives – for Sixty years and counting



“There are no problems we cannot solve together, and very few that we can solve by ourselves.”

—Lyndon B. Johnson



**COVER:** *The signing of the Economic Opportunity Act on August 20, 1964, by Lyndon B. Johnson as part of the War on Poverty, launched a new movement where local people joined forces to establish Community Action Organizations throughout the country.*

## 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 the diversity of our employees, partners and community, actively working to eliminate barriers and biases that hinder equal participation. Our commitment to equity 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.

## Programs & Services

### FAMILY & CHILDREN

- Early Learning Programs: Head Start/Early Head Start ■ Family Child Care Programs ■ School Age Programming ■ Coordinated Family and Community Engagement (CFCE) ■ Mill City Mentors ■ Rita O'Brien-Dee Center for Behavioral Health and Development ■ Transportation ■ YouthBuild of Greater Lowell

### FINANCE & BUSINESS

- Financial Education Center: Financial Literacy Academy, One-on-One Coaching, Trainings and Conferences, Volunteer Income Tax Assistance (VITA), Secure Jobs, Home Modification Loan Program (HMLP)
- 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 (HCEC): Rental Assistance for Families in Transition (RAFT), Housing and Consumer Education, Fair Housing Program ■ State Opioid Response Program (SOR) ■ Representative Payee ■ 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 ■ Housing Services – Rental Assistance: Tenant Voucher Program (MRVP), HUD-VASH, Housing Choice Voucher Program (HCVP), Targeted/Referral Based Subsidy Programs, Family Self-Sufficiency Program (FSS), Supporting Neighborhood Opportunity in MA (SNO Mass), Self-Sufficiency Program (SSP); Housing Services – Residential Programming – Individual: Individual Shelter, Coordinated Entry, Diversion/Triage, Permanent Supportive Housing (PSH): Summer House, Campus Apartments Housing Services – Family: Family Emergency Shelter, HomeBASE, Supportive Housing Initiative (SHI) ■ Youth Services Intake and Assessment, The Mill You, Youth Housing Pathways, Youth Family Foundations, Youth Action Board (YAB), Youth Crisis Transitional ■ YouthBuild Programming: Education – GED preparation, Career Development – Construction Program, Culinary Arts Program; Case Management and Counseling; Graduate Services; Leadership Development

### FOOD & NUTRITION

- Lowell Farmers' Market ■ Women Infants and Children (WIC) (Including Breastfeeding Peer Counselors)

### COMMUNITY & VOLUNTEERING

- Volunteer Center: AmeriCorps Seniors Programs - Foster Grandparent Program (FGP), Retired Senior Volunteer Programs (RSVP); Mill City Mentors; Spindle City Corps (Urban Peace Corps); Toys for Tots (with the U.S. Marine Corps) ■ Volunteer Income Tax Assistance (VITA)

978.459.0551 [www.commteam.org](http://www.commteam.org)



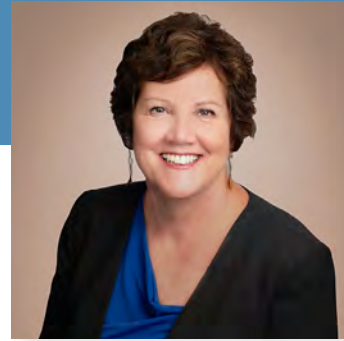
# Message from the Chief Executive Officer

October 2024

This annual report celebrates 60 years of community action, while we look at the past and our accomplishments, we remember to keep our eyes on the future, always.

Just think, what would our communities be like without Community Teamwork? Our Early Education and Care Programs allow parents to attend school, training and work, and give children the quality education they need to start public school. Women, Infants and Children (WIC) supplies nutrition education and healthy food, and research has documented it saves money for every dollar spent. With fuel assistance and weatherization people can stay in their own homes and stay safe in the winter. We have provided Federal and State housing subsidies for years, and with our subsidiary Common Ground have added affordable Housing units in many communities. In response to the national housing crisis, we have added deeply affordable supportive housing units and have been funded for a women's emergency shelter. We have helped families, youth and individuals experiencing homelessness have a safe place to stay while they rebuild their lives. True to our mission, we have created housing, education and economic opportunities to hundreds of thousands of people throughout our history.

As Community Teamwork enters the next decades of service, our commitment is to continue to address these challenges. Housing and homelessness will continue to need bold and innovative solutions. And policies and regulations that keep people in poverty need to be reviewed and changed. With a strong Board of Directors, talented Executive Management Team and staff members, and an experienced, thoughtful leader in our next CEO, Carl Howell, Community Teamwork will continue to lead the critical work of addressing the root causes of poverty and being a catalyst for social change.



**Karen N. Frederick**  
*Chief Executive Officer*



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

Having spent 46 years at Community Teamwork, I have had amazing opportunities to be part of the growth of this organization and to shape policy that effects our work. I am grateful to have worked with so many talented and committed staff members, with members of our Board of Directors, and with Local, State and Federal legislators and administrators who join us and support us in our work. I am also grateful to funders, business partners, donors, supporters, and volunteers in our communities. You have helped us to be successful, and meet changing needs as they occur.

As I retire at the end of October I thank you all for your support, guidance, and friendship, over all these years. While I will definitely be spending more time with my family, traveling more, and exploring interests I have not had time to pursue, I will also continue to work on the social issues I have cared about for my entire career. My gratitude for you is deep and sincere; thank you for being part of my journey.

A handwritten signature in black ink that reads "Karen N. Frederick".

Karen Frederick

A handwritten signature in black ink that reads "Sheila Och".

Sheila Och



## 60 Years of Community Service

For nearly 60 years, the nation's Community Action Network has inspired a spirit of hope, helped people change their lives, and improved communities. When national, state, and local leaders tap into Community Action Agencies, they can promote workable solutions that connect more families to opportunity—and make America a better place to live for everyone.

The signing of the **Economic Opportunity Act** (P.L. 88-452) on August 20, 1964, by Lyndon B. Johnson as part of the War on Poverty, launched a new movement and, over time—in virtually every county in America—rural, urban, and suburban—local people came together and established a Community Action organization.

Today, more than 1,000 agencies, including **Community Teamwork**, are charged with the sweeping mission of addressing the causes and conditions of poverty that hold people and places back. Community Action is distinguished by a national network of CAAs sharing a common set of core principles—precepts rooted in both

the governing legislation and the history and knowledge developed over 60 years.

Community Teamwork has upheld these core principals by being a catalyst for social change. We strengthen communities and reduce poverty by delivering vital services and collaborating with key stakeholders to create housing, education and economic opportunity. Our vision is a community whose institutions, systems, and people support everyone's opportunity to thrive.

What has Community Teamwork's 60-year legacy meant for individuals and families in our Community?

- Stable and affordable Housing
- Food on the Table
- Affordable Heat and Energy
- High-quality early childhood education and child care
- Financial empowerment
- Better jobs

But above all, opportunity for all!

## CTI/Community Action Timeline – 60 years

### 1960's

- Economic Opportunity Act (EOA) of 1964 signed.
- Community Teamwork Formed August 1965.
- John Mahoney joined CTI as first Executive Director.
- CTI Wins the contract from Department of Labor.
- CTI starts Head Start, Senior Volunteer Programs, Fuel Assistance, and Neighborhood Centers for assistance.
- Board appoints Leo Desjarlais as Executive Director.
- Well-Baby Clinics started.
- CTI establishes a child-care center program to respond to growing number of women joining the workforce.

### 1970's

- Section 8 Housing Program and Weatherization Services began at Community Teamwork.
- Establishment of ESL Programs.
- Congressional Changes.
- Funding for Community Organizing eliminated.
- CTI Moves.
- After School Program and Family Child Care System begins.



Early Education and HeadStart Program begins in the mid 1960's, servicing 60 children. Today, Community Teamwork provides Early Education, HeadStart, Childcare, and Coordinated Family and Community Engagement Programs to more than 4000 children between the ages of 0-8.

### 1980's

- Community Services Block Grant Program (CSBG).
- Massachusetts mandates 90% of CSBG go to CAA's.
- CTI establishes programs to help Southeast Asian population.
- CTI Opens two Family Shelters funded by the Commonwealth of MA to address the new crisis of family homelessness.
- CTI expands child care operations and is funded to do Child Care Resource and Referral.

### 1990's

- Jim Canavan is elected as new Executive Director.
- CTI buys and converts a 67K square foot building for Head Start.
- CTI purchases 167 Dutton Street.
- New Entry Sustainable Farming Program is created.
- Year-round indoor Farmer's Market established.
- Youth Build joins Community Teamwork.

### 2000's

- Common Ground Development Corporation (CGDC) is created.
- Karen Frederick becomes the first woman to be named CEO.
- Story Brook I Apartments are Built in Westford.
- Common Ground purchases 26 units of affordable housing.
- Common Ground awarded development rights to Old Acton High School.
- CTI creates Workforce Development Division.
- Energy Programs are combined with Community Resources.

### 2010's

- CTI moves headquarters to the old Bon Marche Building.
- CTI institutes CTI CARES and reorganizes service delivery model.
- CTI holds Youth Homelessness Summit.
- CTI becomes a Recipient of Community Investment Tax Credits.
- Robert Reich/Jay Ash Conversation on the effects of economic inequality.
- CTI partners with Lowell Organizations to tackle Individual homelessness.
- Youth Services is established – Youth Opportunity Center and the Mill-U opens.

### 2020's

- CTI responds to Pandemic.
- CTI opens 19 Permanent Housing units to address Individual Homelessness.
- New Fair Housing Program established.
- CTI partners with Accountable Care Organizations to provide referrals.
- Rita O'Brien-Dee Center for Development and Behavioral Health is established.
- Youth Services establishes Crisis Transitional Housing.
- CTI sets groundwork to open its first Women's Shelter.
- Dedicated Diversity, Equity, Inclusion and Belonging (DEI) programs established.
- CTI awarded competitive HeadStart/Early HeadStart Grant.



Safena Niazi came to the U.S. from Afghanistan with her husband and children. She enrolled her children in CTI's Early Intervention and Home Visit Programs which enabled her to work part-time as an interpreter. She has since become a HeadStart Policy Council Member and CTI Board member, and received the Change in the Community Award by the International Institute of New England in 2019.



*As I reflect on my work at Community Teamwork, I hope my legacy will be one of unwavering commitment to empowering our communities and fostering lasting change for the many individuals and families served.*

—Karen Frederick, CEO

## **Reflecting on Your Career** **Looking back on your 46 years of service, and 21 years as CEO, what are you most proud of achieving during your tenure as CEO?**

As we are a large Community Action Agency and a Regional Housing Agency with many programs, I am very proud that we have remained true to our mission, and that the community and our staff understand and support our mission. I am also proud that because of this understanding we have had support from our local and federal elected officials, our community and our staff members (over 600!). It is only because of this support and the partnerships that we developed and nurtured, that we have been able to grow and provide so many essential services to our communities with an integrated approach. In addition to the many quality programs we operate, I am very proud of the advocacy work we have done and are still doing at Community Teamwork to improve the lives of the people we serve and the communities we live in.

## **Challenges and Growth** **What were some of the biggest challenges you faced when you first started as CEO, and how did you overcome them?**

I started as the CEO of this large and very visible organization in 2003,

at a time when most CEO positions were still held by white men. Particularly in the housing work we were starting, few women were at the table as leaders and I was not only a woman but a single mother of 4. Clearly, some were not happy that I was in this position. My strategy was to prove those people wrong by results, consistency, and transparency and by being true to the organizations' values and to my values. One of my first initiatives was to plan and implement a community involved strategic planning process. Almost 50 Community Leaders came together for 2 days of work to accomplish this project. This set the tone and the path forward for Community Teamwork and for me to be seen as a leader. Soon, local businesses and organizations who had never done strategic planning were following suit. The support of our Board of Directors and key leaders in the communities we serve was also essential in overcoming this challenge. I am very grateful to them for the support I received.

## **Leadership and Vision** **What leadership principles have guided you throughout your career, and how have they shaped your approach to leading this organization?**

I believe that there are many ways to be a leader and that any personality

type can be a great leader. I also have seen through my work that honesty, respect, open mindedness and transparency are important principals in leadership and life in general. I know it takes everyone in an organization to make it work. I am able to do my job because we have strong teachers, talented case managers, intake staff who understand all the rules, administrators, managers, directors, cooks, residential staff, school bus drivers, facility and maintenance mechanics and more. I am in a position to support their work every day, but they are the people who change our families' lives every day. I have also learned to be bold as a leader to look at every situation as an opportunity to learn something new.

## **Community Impact** **How did you foster collaboration and partnerships within the community to achieve your goals?**

Partnerships and collaboration have been essential in our work. If there is trust and respect between people, partnerships will work. As we cover 70 communities, it is important to understand and respect the work that others do. We often overlap territory with other non-profit organizations in our service area. I have found that by respecting their work, and having direct and honest conversations about our work, those communi-



ties have allowed us to partner and build strong relationships. Bringing in partners has made our organization stronger, and helped us to develop credibility across our service area. I have seen that people support our work when they have information and facts. We have worked hard to provide our communities with education. Our work on the Federal, State and Local level has elevated the importance of Early Education and Care and Nutrition for young children and their families. We have talked about the true facts about homelessness and housing and about why poverty exists and what we need to do to reduce it. And, we have talked about the reality of the effects of racism in our communities and have acknowledged that to address poverty means we have to address racism. This has resulted in support for our programs and our organization.

### Legacy and Succession

**As you prepare to retire, what do you hope that your legacy will be within the organization and the community at large.**

As I reflect on my work at Community Teamwork, I hope my legacy will be one of unwavering commitment to empowering our communities and fostering lasting change for the many individuals and families served. My greatest desire is that we have built



Above: Incoming Chief Executive Officer Carl Howell with Karen Frederick

an organization that not only responds to immediate needs but also lays the groundwork for sustainable progress, breaking the cycles of poverty and inequality. I want to be remembered for cultivating a culture of compassion, collaboration, and innovation, where every voice is heard and every action drives us closer to a future of equity and opportunity for all.

### Personal Reflection

Being CEO of Community Teamwork has been a truly amazing experience. I have had the opportunity throughout my 46 year career here to learn and develop as a leader. I am so grateful for the opportunities to create new

programming as community needs changed, to do work locally, statewide and on the federal level, to mentor staff, and to be part of and lead statewide organizations and boards. I intend to keep doing some of the work that has always been so important to me. As you know, Community Teamwork helped me as single mom. I could continue to work and grow with the assistance of Early Education and Care Programs that provided my children quality programming at an affordable cost. I know first hand that when people have the resources they need, they will flourish.

*I am deeply honored to have been appointed as the next Chief Executive Officer at Community Teamwork, following the retirement of Karen Frederick, whose extraordinary career and leadership in community action at the local, state, and federal levels have profoundly shaped our organization and community. Karen's legacy of service, advocacy, and community impact is truly remarkable, and while it will be challenging to replicate, her influence inspires me to rise to the occasion. I am committed to building upon the strong foundation she has laid, and together with our passionate and dedicated staff, we will continue to uplift our communities, tackle the challenges they face, and create pathways to opportunity for all. I look forward to working closely with our staff and community partners to leave a lasting impact on the lives of those we serve.*

—Carl Howell, Incoming CEO

## 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
- Coordinated Family and Community Engagement (CFCE)
- Rita O'Brien-Dee Center for Behavioral Health and Development
- Transportation



Meghan Siembor, Division Director, Child and Family Services, and Carl Howell, Chief Program Officer, present Rita with a plaque announcing the new Rita O'Brien-Dee Center for Behavioral Health and Development.

## The Rita O'Brien-Dee Center for Behavioral Health and Development

After two years of careful planning, Community Teamwork has launched the Rita O'Brien-Dee Center for Behavioral Health and Development at the James Houlares Early Childhood Center, 126 Phoenix Avenue in Lowell.

The vision of the Rita O'Brien-Dee Center for Behavioral Health and Development is to provide all children and families at Community Teamwork with developmental and behavioral health services that nurture healthy social-emotional and educational development. Through comprehensive and ongoing assessments, we identify child and family needs, build staff knowledge and capacity, provide classrooms and childcare settings with consultative services and make referrals as indicated for individual and family clinical services.

The Center and its community partnerships highlight the importance of understanding and celebrating diversity and cultural context and promote inclusion for children with disabilities and behavioral health needs. We partner with our community, educators, staff and families to leverage the skills, knowledge and tools needed to create and sustain this shared vision.

The Center is named for one of our former parents, teachers and current long-time Board Member, Rita O'Brien-Dee. Rita has been a vocal and determined advocate for supporting teachers and young children in their care throughout her 55 plus years of continuous involvement with Community Teamwork. Rita also serves as an advisor to our work to provide a comprehensive array of behavioral health services.

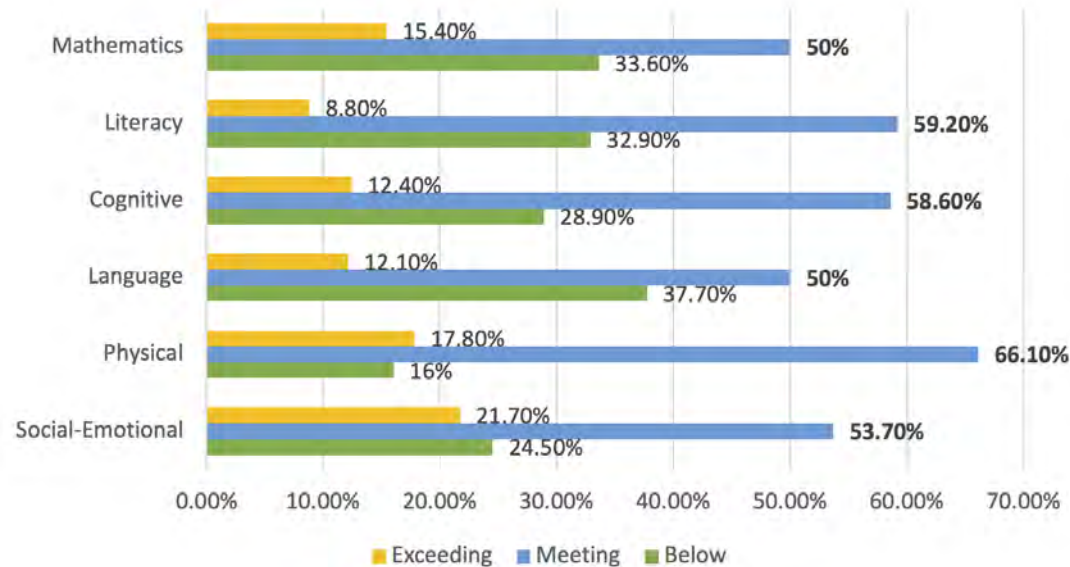
Funding for the center was provided by the Massachusetts Department of Early Education and Care, Office of Head Start, Franklin Square House, John W. Alden Trust and the Greater Lowell Community Foundation (Anonymous Donor).



**embrace**  
CHILDREN . FAMILIES . EDUCATORS  
AT COMMUNITY TEAMWORK



## Child Outcomes



*Above and Right:* Karen Frederick visit's CTI's Summer Camp where 36 children between the ages of 10-14 were served. The results of a Camper Survey showed that 72% of campers reported their ability to make friends improved, 70% of campers reported they had less worry leaving camp, and 43% felt more in control of their emotions.

## Child and Family Services / Impact Data

Children in the Early Learning Program who achieved basic grade level academic, social, and other school success skills:	187
Parents participated in the Head Start Parent Policy Council, developing their leadership and advocacy skills:	12
Parents/caregivers in the Early Learning Program demonstrated increased knowledge of their role in supporting their child's development:	184
Children enrolled in the Family Child Care program demonstrated skills for school readiness:	395
Children in the School Age program demonstrated improved positive approaches to learning, including improved attention skills:	350
Parents in the School Age program were able to maintain their employment due to reliable childcare:	246
Children 0-8 participated in Coordinated Family and Community Engagement playgroups, workshops, and events:	4260

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

### Resource Center

- Energy and Weatherization
- Entrepreneurship Center
- Financial Education Center
- Housing Consumer Education Center (HCEC) Volunteer Center
- Women, Infants and Children (WIC) (Including Breastfeeding Peer Counselors)

Photo (Left to Right): Esther Orphane, Julio Recio-Martinez, Meg Gaffney, Tara Media, Gifty Korankye, Arienis Joaquin, Marilyn Graham, Sue Trottier, Debra Enman, Nicole Betty, JoAnn Howell



### The Front Door to Resources

Community Teamwork’s Resource Center, located at 17 Kirk Street in Lowell, is the “front door” for clients in need of services. All of Community Teamwork’s programs and services can be accessed in this one centralized space and Resource Center staff are trained to address each client’s needs in a holistic and comprehensive manner.

The Resource Center offers an all-inclusive approach to client intake, assessment and referral and streamlined access to the full range of agency programming. Our enrollment team even helps individuals access services at our many community partner agencies providing Substance Abuse Supports, Mental Health services as well as TANF, SNAP, MassHealth and other public benefits. Linkages to these and other services are made available to clients as needed.

During this past year our Resource Center staff have helped 5484 clients, 2640 Households and referred 6271 clients to various services and programs. The top referrals made were to Emergency Family Housing Assistance (1356), Childcare Services (559) and English as a Second Language (ESOL) Classes (495).



### Fresh Start Farms

The Lowell Farmers’ Market, managed by CTI’s Entrepreneurship Center, brings fresh produce to the Hamilton Canal District on Fridays from July through October. (Left to Right) Emily Magovern – Lowell Farmers’ Market Coordinator, Khadija Liow – Farmer with Fresh Start Farms.

### Fuel Assistance

Our Home Energy Assistance Program (HEAP) is a free resource, offered by Community Teamwork in partnership with the EOHLIC, to help eligible households pay a portion of winter heating bills. Homeowners and renters are eligible and many of our clients who get fuel assistance also qualify for other energy conservation programs.

Eligibility is based on the number of people living in a home and the gross annual income of all household members. All Massachusetts residents are encouraged to explore eligibility for this free program and apply for assistance.

### Energy and Weatherization Teams Hard at Work

We have seen a significant increase in interest for our Energy Conservation Services. With the introduction of windows and air source heat pumps to the NGRID and EVERSOURCE utility programs we have seen a faster than expected amount of growth. In 2022 Community Teamwork completed \$2,850,785 in utility funded projects. In 2023, spending increased to \$4,391,044. Year to date we have completed \$3,596,969 and we anticipate completing an additional \$1,458,735 before the end of the year.

Effective May, 2024 the utility companies are no longer funding oil or propane heating system replacements. They now require Air Source Heat Pumps (ASHP) to be installed instead. Installing an ASHP offers several long-term benefits, including lower energy bills due to its efficiency, reduced carbon emissions for a greener lifestyle, and year round comfort with consistent heating and cooling. In addition, ASHPs have a long life span and can provide reliable performance for years, making them a smart investment.





**Top:** Fuel Assistance Team  
**Front row (Left to Right):** Srey Lunn, Sarah Oyola  
**Back row (Left to Right):** Donna Kelly Kamara, Vanessa Plante, Chenda Rous, Mary McKenney  
**Bottom:** Energy and Weatherization staff member installing a new Air Source Heat Pump (ASHP).

### Energy and Community Resources / Impact Data

Households filed tax returns through the VITA program:	809 total returns - \$1,271,408 in fed refunds and \$517,772 in state!
Clients participating in Financial Literacy Academy (FLA):	77
Individuals participated in individualized financial coaching:	97
Households avoided a utility shut-off through services from the Fuel Assistance program:	438 households supporting over 1,255 individuals
Households' energy service was restored after disconnection:	618 households supporting nearly 1,663 individuals
Households at risk of homelessness were able to remain stably housed due to funding received through the Emergency Rental Assistance Program:	4877
Households' inoperable home energy equipment were repaired or replaced:	746
WIC participants improved their nutrition skills.	3235
WIC participants received improved access to healthy, nutritious food each month:	9281
Households received referrals to services from the Resource Center:	6041
Households received housing, nutrition, and other health-related support through our partnerships with the Steward and Mass General Brigham Accountable Care Organizations:	466
Seniors volunteering within the community:	145
Seniors participated in Bone Builders classes:	340
Business owners received Technical Assistance through the Entrepreneurship Center (5+ Hours/ Cohort Based):	300
Total Businesses receiving services including workshops and trainings:	434
Full-time jobs were created by businesses receiving Technical Assistance through the Entrepreneurship Center:	37



## Division of Housing and Homeless Services (HHS)

### Leased Housing (Formerly Rental Assistance)

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

### Residential Programming

#### Individual

- Individual Shelter
- Coordinated Entry
- Diversion/Triage
- Permanent Supportive Housing (PSH)
- Summer House
- Campus Apartments

#### Family

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

## Common Ground Development Corporation (CGDC)

### Projects include:

- Greenmont Senior Housing, Dracut (11/24)
- TavernierPlace, Acton, MA
- 346-348 Pawtucket Street and 9-11 Sagamore Street, Lowell, MA
- Stoney Brook Village, Westford, MA
- Old High School Commons, Acton, MA
- 767 Merrimack Street, Lowell, MA
- Milly's Place, 360 Pawtucket Street, Lowell, MA
- 205 Worthen Street, Lowell, MA
- 420, 423. 430 Broadway Street, Lowell, MA

## The Road to 300 Housing Units – Community Teamwork completes Summer Street Project

In November of 2022, Community Teamwork purchased and began renovating a former rooming house on Summer Street in Lowell into 19 new permanent supportive housing units for individuals experiencing homelessness.

The 19 units are efficiency apartments and each unit contains its own bathroom and kitchenette. Residents benefit from a permanent supportive housing model which includes addressing their broader needs including access to food, transportation, and healthcare. In addition, support is provided in areas such as; access



to employment, educational opportunities, financial literacy, help accessing state benefits, and legal support.

This project was funded in part through a combination of various public and private sources including, the City of Lowell (ARPA), Massachusetts Alliance for Supportive Housing (ARPA), Mass Housing and Shelter Alliance (MHSA), Theodore Edson Parker Foundation, Eastern Bank Charitable Foundation and Santander Bank.

A special thanks goes to Studio 26 Design Collaborative LLC, Turman Design Services, LM Hayes Engineering Associates, TAJ Engineering, Charters Brothers Construction and its subcontractors, Bell Tower Commercial Real Estate, the City of Lowell Inspectional Services, and the City of Lowell Fire Department.



Retired Facilities Director, Gene Cordes, is joined by CTI leadership, Board members, and local officials to celebrate the opening of Summer Street Apartments. From left to right, City Councilor Paul Ratha Yem, Lowell Mayor's Assistant, Erastus Mwangi, Board members Marie Sweeney, Rita O'Brien-Dee, and Bernadette Wheeler, State Rep Vanna Howard, Chief Program Officer Carl Howell, Chief Executive Officer Karen Frederick, Gene Cordes, State Senator Ed Kennedy and State Rep Rodney Elliott, Lowell City Councilor Rita Mercier, Board President Sheila Och and Chief Planning and Development Officer, Ann Sirosis.

## New Women's Shelter

Of the 580,000 people in homeless shelters and on streets around America, roughly 38% are women. In 1980, women made up just 5% of those considered homeless. A growing number of the women who find themselves housing insecure are older, many of whom are senior citizens.

Co-ed congregate shelters are not usually women-focused, and many women experiencing homelessness who are the victims of domestic abuse or trauma refuse to enter traditional shelters, thus spending their nights in places not fit for human habitation.

To serve this often-overlooked population, Community Teamwork is working to open a 50-bed shelter dedicated to women. We have acquired a property in Lowell for which there are significant purchase and renovation costs. We are excited about this new opportunity to serve the women in our community who are housing insecure and need a second chance.

We hope you will consider supporting this important endeavor as we work to alleviate homelessness. We thank you in advance for your kindness.

**Please use QR code below to donate.**



### Housing and Homeless Services / Impact Data

Students completed the YouthBuild job skills training program:	43
YouthBuild Students who achieved their HiSet during FY23:	18
YouthBuild Students who were employed at program completion:	30
Participants in Rental Assistance Program's Economic Prosperity Programs are actively growing their savings through an active escrow account:	70
Section 8 Voucher Holders gained employment through the Rental Assistance Program's partnership with MassHire:	?
Of the FSS participants, number who went from unemployed to employed:	28
Families living in CTI's family shelters found permanent housing:	63
Families living in CTI's family shelters participated in the Secure Jobs program to participate in job training and gain employment:	23
Parenting youth received diapers, formula, and other baby products through Youth Sevcies' "Baby Corner":	82
Young adults experiencing homelessness were placed in permanent housing:	46
Individuals experiencing homeless received emergency shelter through CTI's hotel partnership:	233
Individuals experiencing homelessness received rapid rehousing services:	29



## Youth and Young Adult Services

### Youth Services Programming

- Intake and Assessment
- The Mill You
- Youth Housing Pathways
- Youth Family Foundations
- Youth Action Board (YAB)
- Youth Crisis Transitional

### YouthBuild Programming

#### Education

- GED 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)



## Crisis Transitional Housing



As the housing crisis continues to wreak havoc on communities across the commonwealth, youth homelessness has gained increased notoriety within the conversation. Since its inception in October 2018, Youth Services has engaged youth and young adults to determine their

greatest needs and concerns. Immediate safe and accessible housing options have proven to be a consistent concern.

With funding from the Department of Housing and Urban Development (HUD) Youth Homelessness Demonstration Project (YHDP), Community Teamwork recently opened Crisis Transitional Housing (CTHP), a short-term, residential setting to support the most vulnerable young adults experiencing housing instability. The program aims to help participants exit homelessness quickly, into safe housing, in order to work on longer-term housing options. Our space is comprised of 24/7 staffing, including Case Managers and Residential Counselors, providing accessible, inclusive and trauma-informed supports and wrap-around services.

Referrals to CTHP can be made through the Youth Services Program, but may also come from any community outreach program, or emergency shelter that reports to Coordinated Entry.

*Top:* Calvin Delgado, YouthBuild Construction Student  
*Left:* YouthBuild Culinary Students Suevissious Freda and Konitha Khan serve food to the LYLP Summer Camp students at the end of Camp Summer BBQ.

## Youth Intern Opportunities

Suffolk Construction invited YouthBuild construction students to their Boston worksite. A select group of Youth-Build construction students were granted a unique opportunity, as they embarked on a visit to an active work site in Boston, graciously hosted by Suffolk Construction. This immersive experience provided our students with invaluable insights into various facets of the construction industry.



*Above:* YouthBuild Construction students complete their industry recognized certification for NCCER – Core Construction; "Ladder Training".



## DEIB Trainings

Over 500 staff participated in 30 live DEIB trainings. The sessions explored what allyship looks like and the many different types of identities, including race, religion, neuro-diversity, mental health, disability, gender identity, sexual orientation, and family status.

Surveys showed that 92% of staff found the training to be helpful for understanding identity, bias, and power, and in understanding, the connection between these concepts and our work at CTI. 85% of staff found the sessions to be helpful for becoming more comfortable discussing these topics and identifying action steps. The training series also included virtual, asynchronous training that explored the topics of bias and covering.

One staff member shared, “What was most helpful about today’s training was being allowed to be open and share about vulnerable topics, understanding others’ feelings and experiences, and learning about myself and others. We all have different stories to tell. This gave me the confidence to share my experiences.”



## Community Outreach

Throughout the year, Community Teamwork screened *Who We Are: A Chronicle of Racism in America* in various communities including Chelmsford, Westford, Acton, Boxborough, Dracut, and Nashua. We facilitated a conversation for community members to share their personal stories, experiences, and reactions. CTI also introduced a racial equity pledge, which has gathered over three hundred signatures across these events.

Left: Griessy Castillo, Administrative Specialist  
Below: Karen Frederick and Carl Howell lead CTI staff and Board members at the 2024 Greater Lowell PRIDE Parade.



## Youth Services / Impact Data

Students enrolled in the YouthBuild skills training program:	85
YouthBuild Students who achieved their HiSet during FY24:	21/42 Active Students completed their HiSet
YouthBuild Student community service hours completed:	19,255
Young adults experiencing homelessness were placed in housing:	72
Total Visits to Mill You/Basic Needs Drop-In:	865

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

### YEAR THREE UPDATE:

**Objective A:** Develop 100 additional units of affordable senior housing in our service area

- Common Ground completed construction of 31 units of affordable housing for seniors.
- Common Ground was awarded financing for additional 56 units of affordable housing for seniors in 2023 via EOHLIC.
- Common Ground is pursuing the acquisition of a site located at 452 Broadway St. proposed project is comprised of 35 units of affordable housing for homeless individuals/families.

**Objective B:** Increase the number of efficiency and one-bedroom units for individuals

- Completed construction of 19 units of Permanent Supportive Housing on Summer Street.
- Opened 6 units (12 beds) of Crisis Transitional Housing for youth 18-24 in April 2024.
- Leased 12 new units of Permanent Supportive Housing for adults experiencing homelessness.

## Goal 2: Narrow the racial equity gap in home ownership

### YEAR THREE UPDATE:

**Objective A:** Create and scale equitable homeownership education and supportive services for low-income and BIPOC communities in a regional approach

**Objective B:** Advocate for municipalities in Greater Lowell to support policies that encourage home ownership, particularly in low-income and BIPOC communities

**Objective C:** Advocate for an increased number of banks and lenders to offer low-income and first-time homebuyer mortgage products

## Goal 3: Advocate for anti-racist fair housing

### YEAR THREE UPDATE:

**Objective A:** Create Fair Housing Initiative Program to support Goals B, C, and D

■ The Fair Housing Program expanded to include Educational trainings and client advocacy efforts. The FHP expects to expand services, including trainings and outreach to our limited English proficiency communities.

■ The program was awarded an additional year of funding from HUD to support the Fair Housing Program through FY25.

**Objective B:** Strengthen 40B by advocating with the state to enforce 40B quotas

■ Materials produced in the second HUD funded grant year will continue to be used promote affordable housing development with municipalities.

**Objective C:** Increase public knowledge of antiracist practices in housing

■ The Fair Housing Program will continue to promote educational outreach materials, offer fair housing and tenant rights trainings, and assist with tenant complaints.

■ The FHP will expand advocacy services to also assist clients with other housing stability tasks.

**Objective D:** Advocate for municipalities to review their zoning practices to create more housing opportunities

■ Health aging grant work will continue to promote affordable and accessible housing through zoning reform in CTT's CBSG region.

## Goal 4: Increase access to education and training opportunities for clients and staff of Community Teamwork

### YEAR THREE UPDATE:

**Objective A:** Increase access to ESOL, High School Credential and HiSET Programming

■ YouthBuild initiated on-site HiSET testing for students to provide direct access for youth in the program.

**Objective B:** Increase through partnerships, access to post-secondary education programming

including apprenticeships, occupational skills training, and certifications

■ Child and Family Services is developing an apprenticeship classroom and model with Middlesex Community College and Greater Lowell Technical School to increase student access to Early Childhood Education certifications and training.

■ YB Lowell partnered with the City of Lowell to create one internship in the Law Department as well as 2 internships in the Department of Planning and Development and Lowell Humane Society.

■ The City of Lowell has requested to host 2 more YouthBuild internships in their Human Resources Department and City Hall Café.

■ YouthBuild created internships with the following partners: Painters Union, Mosaic Lowell partnerships and interships with Suffolk Construction to support trade jobs.

**Objective C:** Systematize and expand access work experience, volunteer, and internship opportunities within CTT Departments and programs

■ UMASS Lowell students participating in paid interships were placed in and supported CTT's VITA site, gaining experience.

■ YouthBuild has one student completing an internship with CTT's Facilities Department.

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

### YEAR THREE UPDATE:

**Objective A:** Return and maintain enrollment across all childcare program options to pre-pandemic levels

■ The Family Childcare Program is up to 95 providers from 69 in June 2021. The Wakefield system has doubled in size.

■ FCC has received a grant from the Cayl Institute to develop and onboard 12 new providers and help them obtain their EEC licensure.

■ The Early Learning Program has developed an underenrollment plan and redesigned the program model to better reflect the needs of the community.

■ A recruitment campaign has been launched to improve hiring.

**Objective B:** Increase access to supervised, age-appropriate, activities for children aged 13-17, both internally and with community partners

■ YouthBuild partnered with the Lowell Youth Leadership Program to provide meals and construction activities for 150 youth aged 10-16.

■ 9 youth aged 13-17 participated in Camp Champion – 6 as campers and 3 as junior counselors.

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

### YEAR THREE UPDATE:

**Objective A:** Maintain and enhance the ability of low-income community members to access resources electronically

■ Electronic file management in Box is fully implemented in Individual Homelessness and Family Child Care.

■ Enhancing access to digital forms for Housing Providers in our Leased Housing department by using Cognito Forms for electronic submission.

■ The Volunteer Center and all 3 AmeriCorps Senior Programs are moving onto a new electronic file system which will include online tracking for volunteer hours.

**Objective B:** Increase flexible funding supports to assist clients in emergencies

■ New contracts to support families at the ICC with referral services and ESL classes.

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

### YEAR THREE UPDATE:

**Objective A:** Develop an internal Behavioral Health

and Counseling working group to bring together internal clinical community to meet regularly and address objectives B and C

**Objective B:** Conduct analysis to determine current behavioral health capacity by Division and identify gaps in staffing

**Objective C:** Increase access to behavioral health services through increased partnerships and staff training. Eight staff received Mental Health Certification through Georgetown University

**Objective D:** Develop a center to offer enhanced programming to address behavioral health needs of children and families

- Refined org structure and have operationalized mental health consultation in school age program. Beginning to operationalize in ELP and FCC.

- Developed a position paper to outline vision, mission and values and services offered through the BHC.

- Funding prospectus developed and working on sustainable funding.

- Buildout of physical space will be completed by the summer of 2024.

- Fundraising and Grant development for both capital needs and programmatic expansion is ongoing. \$50K from the Franklin Square House has been secured for capital funding.

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

YEAR THREE UPDATE:

**Objective A:** Expand hiring/recruiting pools and increase application process equity and accessibility to target a diverse community

- All education and experience qualifications for positions were reviewed. Most education requirements were removed from job postings.

- Sponsored organizational and informational booths at local community, cultural events to build relationships, identify, and recruit with a more diverse candidate pool.

**Objective B:** Enhance recruiting and succession planning for staff, including hiring practices

- CFS managers received training on integrating DEIB interview questions from DEIB Director, HR, and Head Start Equity Academy members.

- We have engaged Clearpath which specializes in Training and Development to assist with the design and delivery of critical management skills as well as assist with all organizational development initiatives such as Succession Planning.

- Hired a full time recruiting specialist who is attending both college and community job fairs to expand our applicant pool.

- All employees leaving the agency are called and offered an exit interview where we ask about how satisfied employees are with CTT's approach to DEIB. A summary of all exit interviews is reviewed monthly with Executive Management. Insights gained from this process assist with succession planning and management development.

- More actively encouraging and recruiting staff to participate in leadership development programs to provide skills and education for higher levels of leadership in the organization.

**Objective C:** Continue to increase the diversity of Community Teamwork's Board of Directors

- All Board seats vacated by Board Members who were BIPOC or members of under-represented groups in FY24 have been filled by Board Members who are BIPOC or members of under-represented groups.

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

YEAR THREE UPDATE:

**Objective A:** Implement programming to help businesses navigate the process to become certified Massachusetts Minority Business Enterprises (MBE), Women Business Enterprises (WBE), Veteran Business Enterprises (VBE), and Portuguese Business Enterprises (PBE), as well as other similar national certifications

**Objective B:** Increase diversity of current list of discretionary vendors by including more businesses owned by 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**

YEAR THREE UPDATE:

**Objective A:** Partner with agencies doing racial equity work to create an ongoing racial equity symposium series

- Continued DEIB trainings for staff, including a virtual training on bias and covering and in-person sessions focused on identity and power.

- ERGs and DEIB committee staff participation increased by 20%.

- JEDI Talks launched – increasing staff's opportunity to discuss DEIB issues in a small group setting.

- DEIB website updated to include all current and ongoing initiatives as a resource for community partners and as a form of advocacy and support of the work.

- A crisis response plan was developed to identify when and how agency responds to local, national, and international events and tragedies impacting staff and clients, particularly those of marginalized identities.

- Continued Sponsorship of events such as the Pride Parade, Substance Use Disorder Symposium, Southeast Asian Water Festival, Lowell Hispanic and LatinX Festival.

- DEIB posts and resources were shared on internal Hub and social media channels.

- Held Who We Are film screenings and follow-up discussions in Westford, Dracut, Nashua, and Chelmsford – co-sponsored with local groups.

- Participated in MLK Living the Dream event committee that holds a community event celebrating King's legacy, honoring award recipients, and featuring local talent.

- Co-sponsored an in-person retreat for local DEI

practitioners to focus on wellness, strategizing, and collaboration.

- Participated in Head Start Equity Academy that gathers local Head Start agencies to provide support and collaboration on DEIB work in Head Start programs.

- CTI representation at The American Association of Colleges and Universities' Truth, Racial Healing & Transformation as a partner to Middlesex Community College.

### **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**

YEAR THREE UPDATE:

- Directly Advocated at all levels, through written opinion pieces, social media, public forums, strategic planning goals, and website, including but not limited to, Affordable Housing Development, Housing and Equity, Early Education and Child Care Provider wage increase, and increased support for vulnerable populations.

- Continued and expanded DEI Fridays on the Community Teamwork Intranet (The HUB) to institutionalize internal education on equity and opportunity.

- Participated in State Lobby Days for Head Start and other programs.

- Continued communication of advocacy efforts through all communications channels, including Social Media, the HUB, the website, newsletters, etc.

- Travelled to Washington for the NCAF Annual Conference to meet with Congressional and Senate Staffers.

- Continued communication and advocacy efforts with local legislators.



## Head Start Policy Council

### Officers:

Sandra Hernandez, *Chairperson*  
 Xiomara Tiburcio, *Vice Chair and Board Rep.*  
 Carmelle Mozard, *Secretary*  
 Treasurer, vacant

Jessica Thompson	Cindy Hayes ( <i>Thom Ann Sullivan Center</i> )
Jose Moniz	Legna Gonzalez ( <i>DCF</i> )
Gabriel Taylor	Caroline Hanson
Juliana Paniagua	Rowe ( <i>International Institute</i> )
Clara Rodriguez	
Jennifer Herrera-Baltan	



Sheila Och, Board President, gets into the spirit at the 2024 Greater Lowell PRIDE Festival and Parade.

## CTI Board of Directors

*(Serving between July 1, 2023 and June 30, 2024)*

### Officers

Sheila Och, *President*  
 Alexander Tugbiyele, *Vice President*  
 Glenn Goldman, *Treasurer*  
 Bernadette Wheeler, *Assistant Treasurer*  
 Dennis E. Piendak, *Clerk*

### Low-Income Sector Representatives

Marty Hogan, *Centralville Neighborhood Action Group*  
 Sheila Och, *Lowell Community Health Center*  
 Germaine Vigeant-Trudel, *Merrimack Valley Housing Partnership*  
 Sothea Chiemruom, *Cambodian Mutual Assistance Association*  
 Hayley Barrett, *Coalition for a Better Acre*  
 Lisa Jamieson, *Billerica Public Housing*  
 Mickey Cockrell, *Catie's Closet*  
 Rita O'Brien-Dee, *Tewksbury Council on Aging*  
 Lynn Roderick, *Westford Council on Aging*  
 Xiomara Tiburcio, *Head Start Policy Council*  
 Atty. Linda Neary, *Northeast Legal Aid*  
 Bernadette Wheeler, *Women's Money Matters*

### Public Sector Representatives

*City of Lowell*  
 Aleksandra Tugbiyele  
*(apptd. by Councilor John Leahy)*  
 Bopha Boutselis  
*(apptd. By State Rep. Vanna Howard)*  
 Safeena Niazi *(apptd. By Councilor Vesna Nuon)*

### Towns

Bob Correnti, *Billerica (apptd. by BHA Commissioner J. O'Donnell)*  
 Kate Cohen, *Chelmsford-Westford (apptd. by State Rep. Jim Arciero)*  
 Dennis E. Piendak, *Dracut (apptd. by Town Manager Ann Vandal)*  
 Marie P. Sweeney, *Tewksbury (apptd. by Select Board Member James Mackey)*  
 Kerry Sheehan, *Tyngsborough (apptd. by Town Manager Colin Loiselle)*

### Private Sector Representatives

Marty Conway, *Greater Lowell Central Labor Council*  
 Glenn Goldman, *Lowell Five Cent Savings Bank*  
 Dr. Leland Ackerson, *University of Massachusetts, Lowell*  
 James Hogan, *Washington Savings Bank Director Emeritus – Carleen Gavin*  
 Carleen Gavin – *Director Emeritus*

*Standing Left to Right:* Dr. Leland Ackerson, Linda Neary, Safeena Niazi, Marty Conway, Aleksandra Tugbiyele, Xiomara Tiburcio, Kerry Sheehan, Lynn Roderick, Mickey Cockrell, Robert Correnti, Dennis Piendak, and Bernadette Wheeler  
*Seated Left to Right:* Kate Cohen, Hayley Barrett, Marie Sweeney, Germaine Vigeant Trudel, Sheila Och, James Hogan, and Rita O'Brien-Dee





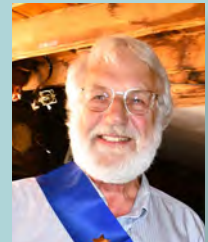


## Retirees 2023-2024

**Karen Frederick**  
*Chief Executive Officer*  
 1978 – 2024



**Jorge Cruz**  
*Assistant Facilities Maintenance Mechanic*  
 2005 – 2023



**Gene Cordes**  
*Director of Facilities*  
 2008 – 2024



**Steve Joncas**  
*Director of Real Estate Development*  
 2011 – 2024

## Senior Leadership Team

Karen N. Frederick  
*Chief Executive Officer*

Sonia Ruas  
*Chief Executive Assistant*

Nancy Van Alst  
*Chief Financial Officer*

Carl Howell  
*Chief Program Officer*

Lisa Wholey  
*Chief Human Resources Officer*

Ann Sirois  
*Chief Development and Planning Officer*

Bob Seymour  
*Chief Technology Officer*

Barbara Warren  
*Division Director Housing & Homeless Services*

Connie Martin  
*Division Director Energy & Community Resources*

Meghan Siembor  
*Division Director Child & Family Services*

Melissa Joyce  
*Director, Facilities*

Kathleen Plath  
*Director, Communications*

Margot Regan  
*Director, Development*

Saadia Ahmad  
*Director Diversity, Equity, Inclusion, and Belonging*

## Employee Recognition 2024

### Five Year Honorees

Esteban Betancur, Karah Chaisson, Eugenia Choukri, Mary Conley, Rafael Cotto, Natalyia Cruz, Cristina De Los Santos, Alexandra Delacruz, Nicholas DiGiammo, Amanda Dubois, Lynn Dresel, Kathleen Durgin, Ronald Falcone, Ereni Khella, Mindy Lamarche, Ashley LeClair, Sreynath Lunn, Angela Mienkowski, Brenda Milinazzo, Joanna Mills, Isabella Phommasinh, William Ricco, Janise Rosario, Gino Sanchez, Christina Shanahan, Leslie Suarez-Japa, Ollida Tan, Susan Trotter, Nancy Van Alst, Amy Weatherbee, Aalyah West

### Ten Year Honorees

Marsha Braasch, Leanne Bradish, Kerri Brusseau, Rui Camara, Rebecca Dill, Jessica McCarthy, Julia Ripa, Lucrecia Rivera, Wendy Rubio

### Fifteen Year Honorees

Lawrence Bevere, Jacqueline Harrington, Phyllis Marion

### Twenty Year Honorees

Daniella Faulcon, Edwin Bonilla, Savee Bun, Leaann Hubert, Julie Pelletier, Rous Samnag, Tania Sandoval

### Twenty Five Year Honorees

Edwin Bonilla, Savee Bun, Leaann Hubert, Julie Pelletier, Rous Samnag, Tania Sandoval

### Thirty Year Honoree

Kathleen Parrington, Rosa Robles, Sandra Shaw

### Thirty Five Year Honorees

Meg Gaffney



# Funding Sources

## Federal Funding

American Rescue Plan Act  
Corporation for National and  
Community Service  
Department of Education (ED)  
Department of Agriculture (USDA)  
Department of Energy (DOE)  
Department of Health and Human  
Services (HHS)  
Department of Housing & Urban  
Development (HUD)  
Department of Labor (DOL)  
Department of the Interior (DOI)  
Department of Treasury  
Federal Emergency Management  
Agency (FEMA)  
Small Business Administration (SBA)

## Commonwealth of Massachusetts

Department of Early Education and Care  
(EEC)  
Department of Elementary and Secondary  
Education (DESE)  
Department of Public Health (DPH)  
Department of Transitional Assistance (DTA)  
Division of Banks (DOB)  
Executive Office of Health and Human  
Services (EOHHS)  
Executive Office of Economic Development  
(EOED)  
Executive Office of Housing and Livable  
Communities (EOHLC)  
Massachusetts Economic Development  
& Finance Agency (Mass Development)

## Local Funding

Bedford Housing Authority  
Chelmsford Public Schools  
City of Lowell  
Dracut Public Schools  
Lowell Housing Authority  
Lowell Public Schools  
MassHire Lowell Career Center  
Tewksbury Public Schools

## Private Funding

Action for Boston Community  
Development, Inc.  
Community Economic Development  
Assistance Corporation (CEDAC)  
Circle Health  
Charlesbank Homes Foundation  
Child Care Circuit  
Commonwealth Care Alliance  
Cummings Foundation  
Digital Credit Union  
Eastern Bank Charitable Foundation  
Enterprise Bank  
Franklin Square House Foundation  
Greater Lowell Community Foundation  
(GLCF)  
Greater Lowell Health Alliance (GLHA)  
Health Resources in Action, MA  
Housing Families, Inc.  
Idemia America  
Local Initiatives Support Corporation  
Lowell Five  
Mass General Brigham, Inc.  
Massachusetts Growth Capital Corp  
(MGCC)  
Massachusetts Housing and Shelter  
Alliance, Inc.  
Massachusetts Housing Finance Agency  
Massachusetts Mentoring Partnership  
Massachusetts Association of Community  
Action Inc. (MASSCAP)  
National Grid  
Northern Bank and Trust Charitable  
Foundation  
Santander Bank  
Steward Medicaid Care Network  
TD Charitable Foundation  
The CAYL Institute  
The Home Family Foundation  
Theodore Parker Foundation  
UKG (Kronos)  
United Way  
Vinfen  
Walmart Foundation  
Washington Savings

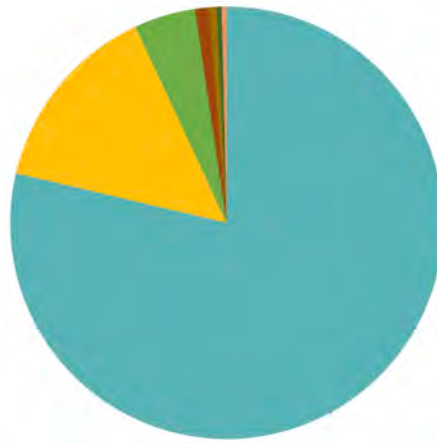


Above: Karen Frederick, CEO with long-time supporter and friend, Sandi Wilson, founder of the Youth Homelessness Endowment Fund.  
Left: Appreciation was shown at the Summer Street Apartments Ribbon Cutting for the Funders who made it happen, including, the City of Lowell, The MA Alliance for Supportive Housing, United Way, MA Housing and Shelter Alliance, The Parker Foundation, Eastern Bank Charitable Foundation and Santander.

## Community Teamwork, Inc. FY24

### Pass Thru Expense by Category

\$177,981,263

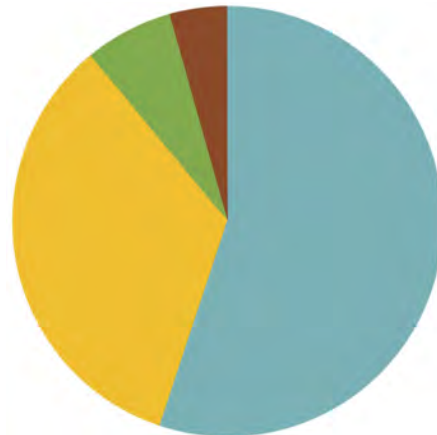


### Pass Thru Expense by Category

Housing Assistance	\$ 86,332,424
Energy Assistance	\$ 15,219,632
Child Care Provider and Training	\$ 5,418,514
Depreciation	\$ 1,195,671
Subcontracts	\$ 697,892
Other	\$ 565,653
Stipends and Gratuity	\$ 450,430
Direct Expenses	\$ 68,101,047
<b>Total</b>	<b>\$177,981,263</b>

### Funding for Programs and Services

\$181,683,928



### Revenue by Funding Source

Federal / State	\$ 97,730,790
State	\$ 61,327,521
Federal	\$ 13,926,147
Private	\$ 8,312,566
Municipalities	\$ 268,068
Federal / City	\$ 99,036
Other	\$ 19,801
<b>Grand Total</b>	<b>\$181,683,928</b>

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](mailto:nvanalst@commteam.org)



## Organizational Donors 2024

A Brush With History  
 AAA Northeast  
 Adam Schindler Plumbing  
 Align Credit Union  
 All-Brand New England  
 Alternative House  
 Angkor Dance Troupe  
 Anonymous  
 Anstiss & Co., P.C.  
 Bags 4 My Cause Program /  
 Community Bag Program  
 The Battles Foundation Inc.  
 Bell Tower Commercial Real Estate  
 Group LLC  
 Bob's Discount Furniture Charitable  
 Foundation, Inc.  
 BPB Realty  
 Brew'd Awakening  
 BRM Production Management  
 Central Congregational Church, UCC  
 Coalition For A Better Acre  
 Colon-Correia Real Estate LLC  
 Custom Ironcraft, Inc.  
 Dolan Funeral Home  
 Dynamic Connectivity Solutions, LLC  
 Eastern Bank  
 Eastern Salt Company  
 Eno Martin Donohue & Roth Law  
 PLLC  
 Enterprise Bank  
 Fidelity Charitable Fund  
 Flowers by Albert  
 Fortazela, Inc.  
 Four Sisters Owl Dinner  
 Gallagher & Cavanaugh, LLP  
 Give Lively Foundation, Inc.  
 Greater Lowell Community  
 Foundation  
 Greater Lowell Health Alliance  
 House Of Hope  
 Interior Resources USA LLC  
 International Institute of  
 New England  
 Ironstone Farm  
 J.P. Rivard Trailer Sales Inc.  
 Jeanne D'Arc Credit Union  
 Joncas Associates  
 Klein Hornig LLP | Counselors  
 At Law  
 LaLa Books  
 Legend Motor Group  
 Lenzi's Catering Co., Inc.  
 Lowell Community Charter  
 Public School  
 Lowell Community Health Center  
 Lowell Five Cent Savings Bank  
 Lowell House, Inc  
 Lowell Kiwanis Foundation  
 Lowell Parks & Conservation Trust

The Megan House Foundation, Inc.  
 Merrimack Valley Credit Union  
 Merrimack Valley Housing Partnership  
 Middlesex Community College  
 MLS Property Information  
 Network, Inc.  
 OneDigital Health and Benefits, Inc.  
 Paypal Charitable Giving Fund  
 Pentucket Bank  
 PrideStar EMS  
 Project Learn  
 Ready Committee  
 Sandi A. Wilson Youth Homelessness  
 Endowment Fund  
 SHOMA LLC  
 South Middlesex Opportunity  
 Council  
 Studio 26 Associates  
 Talty Floors, Inc.  
 The Worthen  
 Tropical Paradise Inc.  
 UKG  
 UMass Lowell  
 United Teen Equality Center (UTEC)  
 United Way of Massachusetts Bay  
 Washington Savings Bank  
 We Share A Common Thread  
 Foundation

## Individual Donors 2024

Mr. and Mrs. Adams  
 Saadia Ahmad  
 Elvin Alarcon  
 Sarah Alexander  
 Laura Lamarre Anderson  
 Sharon Anisfeld  
 Anonymous  
 David Aponte  
 Gretchen Arntz  
 Matthew Aronson  
 Leeann Atkinson  
 Peter and Rosemary Aucella  
 Jackie Audi  
 Hayley Barrett  
 Ada Baslock  
 Betty Bayard  
 Susanne Beaton  
 Anthony Bellissimo  
 Eric and Irene Benson  
 Randi Berkowitz and  
 Jonathan Regosin  
 Janet Bersani  
 Joseph Bevilacqua  
 Sharon Bisantz  
 David Boroyan  
 Bopha Boutselis  
 Judith A. Boutselis  
 Barbara Bowe  
 Doreen Bowe-Shulman  
 Olivia Bowe-Shulman

Timothy Bragan  
 Michael R. Breda  
 Denise Brito  
 Jonathan Brown  
 Kerri Brusseau  
 John and Deb Bukala  
 Michael and Gail Burati  
 Kate Burgess-MacIntosh  
 Amanda Byrd  
 Timothy Caldwell  
 Tracy Callahan  
 Debbie Callery  
 Bernard Campbell  
 Brenda Cantres  
 Carol A. Carbonell  
 Karen Cassella  
 Marcia Cassidy  
 Jim Cassin  
 Greissy Castillo  
 Beatrice Chaney  
 Julie Chen and Susu Wong  
 Sothea Chiemrueom  
 John and Mary Chiesa  
 Frederick and Judith Ciampa  
 Mickey Cockrell  
 Paul Cohen  
 Michael B. Collins  
 Marty and Kim Conway  
 Bridget Cooley  
 Yina Lise Cordero  
 Eugene Cordes  
 Theresa and Carolyn Cox  
 Lilian Ramirez Cuero  
 Maria Cunha  
 Arlene Curtis  
 Luz De La Cruz  
 Maryann Frost Delaney  
 Anthony P. DiCenzo  
 Jim and Effie Dragon  
 Lynn Dresel  
 George L. Duncan  
 Barbara N. Dunsford  
 Zoe Dzineku  
 James Eichhorst  
 Debbie Enman  
 Fernanda Faria  
 Robert Fera  
 Donna Fortin  
 Evan Frederick  
 Karen Frederick  
 Deborah Frost  
 Meg Gaffney  
 Bonnie Gage-Anderson  
 Vanessa Galarza  
 Emir Galevi  
 Susanne Gallagher  
 Juliet Galonska  
 Bonnie Gamble  
 Maria Garay Dodd

Carleen Gavin  
 Melanie Gilbert  
 William J. Gilet  
 Matthew Gillis  
 Avi Glaser  
 Isabel Goes  
 Thomas Golden  
 Glenn and Tracey Goldman  
 Pauline Golec  
 Joseline Gonzalez  
 Clare Gunther  
 Robert and Lydia Harris  
 Emily Hawarny  
 Barbara and Robert Hazard  
 Kristen Heyl  
 Amanda Hosmer  
 James and Pam Houlares  
 Courtney Houston  
 Michelle and Rand Hoven  
 Vanna Howard  
 Richard and Roxanne Howe  
 JoAnn Howell  
 Nancy Weems Humphrey  
 Pam Huntley  
 Bruce Jefferson  
 Kevin and Shari Johnson  
 Steven Joncas  
 Penny Judd  
 Belinda Juran and Evan Schapiro  
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*We have made every effort to include and recognize all of our donors and apologize for any unforeseen omissions.*

# Spring Celebration *Champions of Community Action*



The 2024 Champions of Community Action Honorees included Paul Cohen, Chelmsford Town Manager, Tom Golden, Lowell City Manager, Richard Howe Jr., Former Registrar of Deeds for Northern Middlesex County, Sue Kim, Associate Dean of Undergraduate Studies in the College of Fine Arts, Humanities, and Social Sciences UMass Lowell, and Vladimir Saldana, Community Advocate and Sales Agent/Property Manager at Bell Tower Commercial Real Estate Group.



## ← 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
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- 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](http://www.macdc.org/citc-organizations) or contact [maregan@commteam.org](mailto:maregan@commteam.org)





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