



Community Teamwork, Inc.
Building Community ~ Changing Lives

Community Investment Plan



Submitted to: Department of Housing & Community Development
100 Cambridge St.
Boston, MA 02108

Submitted by: Community Teamwork, Inc.
155 Merrimack St.
Lowell, MA 01852
Karen Frederick, Executive Director

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Introduction

As a Community Action Agency, a Community Development Corporation and a Regional Housing Agency, CTI's Plan is regional in scope and attempts to address, in a comprehensive way, the wide-ranging needs of the low-income population across the region. All key community stakeholders are engaged in the planning process and bring to it the knowledge gained from an array of planning efforts across the community. We are also active participants in local and regional planning efforts. We bring the perspective of the low-income population to all planning processes across our communities. These include the Northern Middlesex Council of Governments, the city of Lowell's Comprehensive Plan, Master Plan and its Ten-Year Plan to End Homelessness, the Greater Lowell Workforce Investment Board, as well as the Merrimack Valley (CEDS) Comprehensive Economic Development Strategy Planning Commission.

As an agency and a Community Development Corporation, we believe that CTI's Plan is consistent with the Commonwealth's Sustainable Development Principles particularly within the areas of housing and economic development. CTI fully supports these principles and for the past 48 years, has worked to ensure its accountability to the public, to develop and expand housing opportunities through new construction and rehabilitation of homes, to support investments in jobs and living wages, and to promote economic development activities across our region.

Development of Plan

CTI makes a great effort to go directly to residents, clients, partners, staff and its Board of Directors to engage them in the process, enlist their help in identifying the needs of the community we serve, and to explore ways in which CTI can best meet those needs. Through a comprehensive community needs assessment conducted every three years as part of its overall Strategic Community Action Plan, CTI engaged the community in a number of ways to listen and participate in conversations focused on community needs. We began with our Board of Directors at their annual Board Retreat to conduct a Focus Group to review the Mission of the agency.

CTI also reached out to its client base with a survey instrument that was mailed to a sampling of 1,200 current clients who were randomly selected from our client database. Two-hundred and sixteen (216) surveys were entered into SPSS for analysis of the responses. This represented an 18% return rate.

In addition to the Focus Group conducted with our Board of Directors, the Strategic Planning Committee, comprised of Board Members, Staff and Clients, completed six (6) additional Focus Groups with the following entities: CTI Head Start Policy Council, IDA Savings Club Participants, Youth Round Table, Acre Neighborhood Association, Centralville Neighborhood Association and the Pawtucketville Neighborhood Association.

The Strategic Planning Committee also conducted a Community Needs Assessment using both an electronic survey tool (Survey Monkey) and a paper version. There were 124 responses from the community at-large. We also held a Youth Round Table with twenty-seven (27) youth from the Greater Lowell area who came together for a Round Table discussion in response to an invitation from the White House to take part in the 100 Roundtables with Young Americans. The youth discussed the issues of Family Structure and Lack of Role Models, Poverty, and Gang Violence. They named their Roundtable "Stand Up, Make a Change!"

Finally, a Community Planning event entitled Facing Challenges, Making a Difference, was held at the Houlares Early Learning Center. This event brought together over 50 stakeholders representing local

employers, bankers, educators, healthcare providers, faith-based and community-based organizations, clients, staff, Board members and others who helped the agency to ensure that the services we provide were aligned with the needs of the community. Through this process, CTI identified Workforce Development and Job Readiness; Financial Literacy, Income Management and Asset Development; Affordable Housing and Homelessness; and Children, Youth and Families as the four most critical community needs that had to be addressed.

Our Service Area

Community Teamwork’s core service area includes the city of Lowell and the seven surrounding towns including Billerica, Chelmsford, Dracut, Dunstable, Tewksbury, Tyngsboro and Westford. These communities make up what is known as the Greater Lowell area. Each one of these communities has a rich history and many distinct and unique offerings. Although most of the seven surrounding towns were predominately agricultural communities with vast amounts of land, many have shifted from agriculture to other industries. Commercial businesses including high-tech firms, industrial parks, and large shopping centers are offered in each of the towns. There are also multiple recreational opportunities due to the large number of lakes, ponds, and hills throughout the area. The communities that make up the Greater Lowell area are situated close to major highways including Route 495 and Route 3 and all are within a 45-minute commute to Boston. The following chart depicts some economic indicators within CTI’s CSBG Service area:

Economic Indicators within Greater Lowell Area					
City/Town	Population	Unemployment Rate (Nov. 2013)	Poverty Rate	Median Household Income	% with Food Stamps/ SNAP Benefits in past 12 months
Billerica	40,479	5.7%	6.4%	\$89,957	3.6%
Chelmsford	33,931	5.3%	4.0%	\$92,549	3.3%
Dracut	29,573	6.3%	4.4%	\$73,331	5.3%
Dunstable	3,190	5.3%	2.9%	\$109,211	0.0%
Lowell	107,616	7.9%	17.3%	\$51,714	18.7%
Tewksbury	29,109	5.6%	2.5%	\$87,488	3.7%
Tyngsboro	11,198	6.2%	5.0%	\$104,888	2.4%
Westford	22,107	5.0%	1.6%	\$121,136	0.9%

Source: U.S. Census: 2008-2012 American Community Survey 5year Estimates; Massachusetts Executive Office of Labor and Workforce Development

Lowell: Lowell is the fourth largest city in the Commonwealth and a designated Gateway City. As the most populated community in the region with a land area of 14.54 square miles, the City of Lowell has a total population of 107,616 in 2012 according to the U.S. Census Bureau. Lowell’s overall population increased by 1.29% between 2000 and 2010. The median age is 32.6 years, with 27.8% of its population under the age of 20, 62.2% of residents between the ages of 20 – 64 and 10% of its population 65 years and older. The average household size is 2.7 persons per household.

With its rich history dating back to the Industrial Revolution, Lowell became known as the Mill City where it welcomed waves of immigrants from Ireland, Greece and Canada to work in the mills and to build its elaborate canal system used for harnessing energy for power. However, once the textile industry began to collapse, businesses and shops started to close resulting in job losses and an increase number of vacant storefronts. It has taken time and planning for Lowell to transform itself from the deteriorating Mill City it

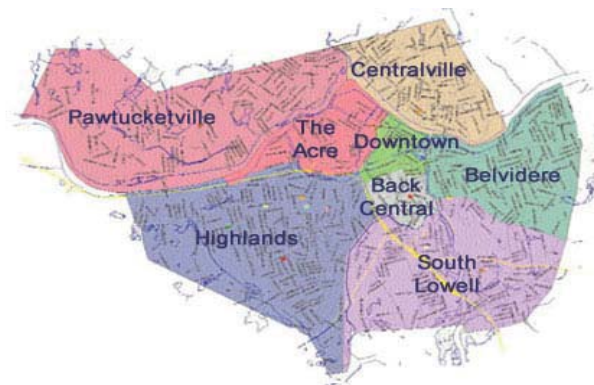
became in mid 1900's into a Destination City for tourists who come in droves to visit the first urban National Historical Park in the country, to partake in the largest annual free Folk Festival in the country and to visit the many museums and a multitude of cultural and artistic events that Lowell now offers.

Lowell's residents are racially and ethnically diverse. The U.S. Census 2010 American Fact Finder indicates Lowell's race/ethnicity at 60.3% White, 6.8% Black, 20.2% Asian and 17.3% Hispanic. The overall poverty rate in Lowell is 17.3% although some of the city's neighborhoods have much higher concentrations of poverty such as the Acre at 38%. For the past 20 years, Lowell has been designated by the US Department of Housing & Urban Development (HUD) as a Renewal Community and Empowerment Zone based on its rate of poverty and unemployment. Lowell is also a designated Gateway City due to its population (greater than 35,000 and less than 250,000), median household income below that of the state and educational attainment below that of the state.

	Lowell (Gateway City)	Massachusetts
Population	107,616	6,646,144
Median Household Income	\$51,714	\$66,658
Educational Attainment Rate	22.1%	39.0%

Source: U.S. Census: American Community Survey 2012

Lowell's Neighborhoods: Lowell consists of eight neighborhoods including the Acre, Back Central, Belvidere, Centralville, Downtown, Highlands, Pawtucketville, and South Lowell. Each neighborhood has its own unique qualities and distinct character but all of these neighborhoods have very active Associations, most of which meet on a monthly basis. The Neighborhood Associations are resident driven and support community-wide neighborhood improvements, volunteer initiatives, resource sharing and safety issues.



Seven Surrounding Towns ¹

Billerica: Billerica is the most populated suburban community in Greater Lowell with 40,479 residents in 2012 according to the U.S. Census Bureau. The median age in Billerica is 40.1 years, with 25.3% of its population under the age of 20, 62.5% of residents between the ages of 20 and 64 and 12.2% of its population 65 years of age and older. The average household size is 2.79 persons per household.

Chelmsford: The Town of Chelmsford had 33,931 residents in 2012 according to the U.S. Census Bureau. The overall population in Chelmsford actually decreased by 0.17%, between 2000 and 2010. The median age in Chelmsford is 43.2 years, with 24.9% of its population under the age of 20, 59% of residents

¹ Northern Middlesex Council of Governments, Regional Strategic Plan for Greater Lowell, September 2011

between the ages of 20 and 64 and 16.2% of its population 65 years of age and older. The average household size is 2.53 persons per household.

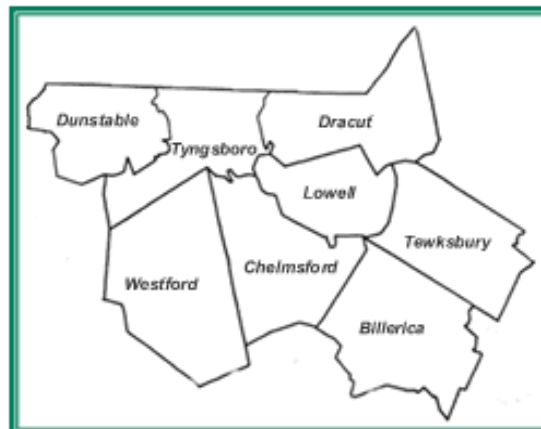
Dracut: The Town of Dracut had a total population of 29,573 in 2012 according to the U.S. Census Bureau. Dracut's population increased by 3.13% between 2000 and 2010. The median age in Dracut is 39.9 years with 25.5% of its population under the age of 20, 62% of residents between the ages of 20 and 64 and 12.5% of its population 65 years of age and older. The average household size is 2.69 persons per household.

Dunstable: The Town of Dunstable is the least populated in the Greater Lowell area with 3,190 residents in 2012 according to the U.S. Census Bureau. The overall population in Dunstable increased by 12.37% between 2000 and 2010. The median age in Dunstable is 42.9 years, with 31.1% of its population under the age of 20, 58.9% of residents between the ages of 20 and 64 and 9.9% of its population 65 years of age and older. The average household size is 2.69 persons per household.

Tewksbury: The Town of Tewksbury population is 29,109 in 2012 according to the U.S. Census Bureau. The overall population in Tewksbury increased by 0.38% between 2000 and 2010. The median age in Tewksbury is 43.9 years with 24.6% of its population under the age of 20, 60.9% of residents between the ages of 20 and 64 and 14.5% of its population 65 years of age and older. The average household size is 2.7 persons per household.

Tyngsborough: As one of the fastest growing communities in the region with a land area of 18.5 square miles, the Town of Tyngsborough had a total population of 11,198 residents in 2012 according to the U.S. Census Bureau. The overall population in Tyngsborough increased by 1.9% between 2000 and 2010. The median age in Tyngsborough is 40.6 years, with 27.4% of its population under the age of 20, 63.7% of residents between the ages of 20 and 64 and 8.9% of its population 65 years of age and older. The average household size is 2.82 persons per household.

Westford: As the largest community in the region in terms of land area (31.33 square miles), the Town of Westford has 22,107 residents in 2012 according to the U.S. Census Bureau. The population in Westford increased by 5.77% between 2000 and 2010. The median age in Westford is 42 years, with 31.7% of its population under the age of 20, 58.4% of residents between the ages of 20 and 64 and 9.9% of its population 65 years of age and older. The average household size is 2.93 persons per household.



Greater Lowell Communities

History and Background

CTI is a private, non-profit Community Action Agency, Regional Housing Agency and Community Development Corporation offering an array of housing and supportive services to low-income families and individuals. Established in 1965, CTI serves as a catalyst for social change. We strengthen communities and reduce poverty by delivering vital services and collaborating with key stakeholders to create housing, education and economic opportunities.

The agency is organized into a Division structure with related programs falling under each of its three Divisions. These include the Division of Child and Family Services, Housing and Homelessness Services, and the Division of Energy and Community Resources. Some programs, particularly within CTI's Divisions of Housing & Homeless Services and Energy and Community Resources reach well beyond the agency's core service area into 63 cities and towns throughout Middlesex and Essex Counties.

CTI is governed by 24-member Board of Directors comprised of equal numbers of low-income people, public officials, and representatives of the private sector. Community Teamwork, Inc. currently employs 303 full-time and 118 part-time staff. For nearly fifty years (50), CTI has been helping low-income people become self-sufficient. Some key accomplishments include:

Housing & Homelessness Services

- Convened the first Greater Lowell Conference on Homelessness and subsequently established the first shelter for homeless families in the Merrimack Valley in 1983. This shelter remains in existence today under its new name, Milly's Place. CTI subsequently established a second family shelter in 1985, the Merrimack House, both of which house 14 families (seven at each site).
- CTI has built 60 units of elderly and handicapped housing with a Section 202 loan from HUD and continues to manage the development since 1982.
- Won a competitive process to be the Section 8 contractor of the Massachusetts Department of Housing and Community Development (DHCD) in northeastern Massachusetts. In that role, CTI administers more than 2,200 Section 8 subsidies.
- Helped to develop, and is an active participant, in the statewide system of Housing Consumer Education Centers (HCEC), which provides information and referral, training and technical assistance to tenants, first-time homebuyers, landlords, handicapped homeowners, first-time homebuyers, and homeowners facing foreclosure, CTI's HCEC, funded by DHCD, provides a broad range of services.

Workforce Development Services

- CTI won a national competition for U.S. Department of Labor Concentrated Employment Program funding that it used to establish a Skill Center where unemployed people were trained in culinary arts, automotive repair and office skills. CTI operated the Neighborhood Youth Corps and the Skill Center for more than a decade with funding from the Department of Labor until funding began to shift to the Comprehensive Employment and Training Assistance (CETA) Program Block Grant and ultimately to the Workforce Investment Act (WIA) funds.
- CTI was awarded an unprecedented three years of HUD funding for its YouthBuild Program followed by two years of Department of Labor funding to operate its YouthBuild Program, now

- Awarded a Workforce Competitive Trust Fund Grant to provide health care training to both new and incumbent workers.
- Selected as a Secure Jobs grantee and helped to employ 50 formerly homeless parents.

Energy & Community Resources Services

- In partnership with the Workforce Division, the Energy & Community Resources Division developed a CTI Weatherization and Training Business, giving area residents employment opportunities.
- CTI served a record number of 12, 308 households with Fuel Assistance in FY2012
- CTI has built a comprehensive Financial Education initiative entitled Family Finance Solutions. This includes its six-week Financial Literacy Academy, Volunteer Income Tax Assistance Program, School-based Financial Literacy Fairs, an on-line Financial Literacy website (www.ctifamilyfinance.org), one-on-one Financial Educational counseling, and an Asset Development IDA Program.

Child & Family Services:

- RootCause: Social Impact Research named CTI's Early Learning Programs a "Top 10 Organization." This designation was granted due the program's effective use of child and family assessments in shaping and planning the program design. The assessments led to a 10% increase in Supportive Care, an expansion of After School Programming to include 260 children at six different public schools and delivery of ESOL and GED instruction to 26 parents.
- At least once every three years, each Head Start and Early Head Start program receives an on-site review by the Administration for Children and Families (ACF) to ensure that Head Start programs are providing high quality services. In 2010, CTI's Early Learning programs received a perfect evaluation from the Program Review Instrument for Systems Monitoring (PRISM) evaluators.

CTI has the demonstrated capacity to develop and operate a wide range of difficult and complex programs to meet the needs of low-income people, usually in partnership with other community-based organizations, private, for-profit companies and Federal, state, and local governments. Our goals as listed below are clearly tied to the work we do on a daily basis and provide great benefits to both the consumer and the community at-large.

Goals & Activities to be Undertaken

Housing and Homelessness:

- **Goal 1:** Work closely with DHCD and our regional partners to expand homelessness prevention services for families and individuals.
 - A-1: Implement the Rental Assistance for Families in Transition Program (RAFT), Emergency Solutions Grant Programs (ESG), and HomeBASE Program in the Merrimack Valley
 - A-2: Continue convening the Merrimack Valley Regional Network to End Homelessness

These actions will result in fewer families and individuals needing shelter. Currently there are over 150 homeless families in hotel in the Merrimack Valley each night. Communities benefit with fewer homeless children in shelters and hotels. This becomes a big cost savings to communities that need to provide transportation and educational services to the children of homeless families; typically, these

children are not from that community originally. Transportation costs are only partially reimbursed by the State; education costs are offset by the State's Chapter 70 formula; additional special education costs are born by the local communities.

- **Goal 2:** Continue to educate local communities about affordable housing and to support new affordable housing development in the region.
 - A-1: Meet with individual communities about their interest in affordable housing development
 - A-2: Develop affordable units through Community Teamwork's subsidiary Common Ground Development Corporation

Consumers benefit by creating more affordable rental units in all communities, as low and moderate-income households are more likely to avoid homelessness and achieve housing stability. Communities benefit when they achieve the goal set by the State to create or maintain 10% of its housing stock affordable to low and moderate-income households creating diverse communities by keeping low and moderate-income workers in their own community.

- **Goal 3:** To advocate for quality cost effective social policies that provide sensible approaches to preventing and ending homelessness.
 - A-1: Implement education and advocacy plan to create support in government leadership for improved outcomes for at risk families and individuals

By advocating for systems change and creating coordination between services (housing, job training, health including mental health and substance abuse, nutrition, education, child care, and fuel assistance), Community Teamwork wants to create neighborhoods where households are more likely to be able to live independently and productively. Communities with fewer at-risk or homeless families and individuals have less demand on community resources, have more neighborhood stability, and less educational costs.

Workforce Development & Job Readiness:

- **Goal 1:** Increase our capacity to support the development of a competitive entry-level workforce by strengthening the financial stability of the Division and expanding collaborative partnerships.
 - A-1: Develop and conduct Job skills training in partnership with Regional Vocational Schools.
 - A-2: Provide Job Search Assistance and increased access to local employers via enhanced partnership with Lowell Career Center.
 - A-3: Provide mentoring and case management support to clients during job search process and for a minimum of 6 months of induction.

Offering improved access to entry-level employment opportunities, job related skills training, and job search support will dramatically increase the likelihood of clients successfully entering the workforce with the ultimate goal of attaining sustainable wages and benefits to support their household. The community derives great benefit from the support of a well trained, and vibrant workforce. As the earned income level of families rises their reliance on subsidies and other government support decreases and the local economy is strengthened by a productive workforce driving local business development.

- **Goal 2:** Strengthen our impact on local economic development by enhancing workforce development programs including those that support sustainable social enterprise, self-employment, and business development opportunities.
 - A-1: Maintain workshops, bookkeeping services, entrepreneur training and mentoring programs for aspiring small business owners.
 - A-2: Continue to expand micro-loan program to support small businesses during launch as well as during expansion.

Providing skills training, business planning assistance, and entrepreneurial supports will assist low to moderate-income individuals to successfully start and maintain their own income generating small businesses. Our entire community benefits from the impact of a strong, thriving small business community. Small businesses are the locus of entrepreneurial innovation, and are the largest generator of new jobs in our economy.

Financial Literacy, Income Management & Asset Development

- **Goal 1:** Assist low-income individuals to increase their financial knowledge, improve their ability to practice good many management skills, and help them to better position themselves to be able to invest in their futures.
 - A-1: Maintain comprehensive workshop offerings on such topics as: budgeting, credit score repair and college savings plans.
 - A-2: Provide one-on-one case management and financial counseling.

Making effective financial decisions and knowing how to manage money, are critical skills to sustaining housing and establishing a secure financial future. The community as a whole benefits from having a well-informed populace who are well versed in the realities of financial decision-making and are strongly encouraged to view long term saving as a necessary activity.

- **Goal 2:** Help low-income individuals and families increase their income and savings, create assets, and establish a more secure financial base.
 - A-1: Implement a Financial Literacy Academy (FLA) (6-week course) that offers a powerful introduction to the basics of successful financial decision-making.
 - A-2: Implement a Matched Savings Program offers clients a 3 to 1 match of their savings over the course of 2 to 4 years up to a maximum of \$2,000.

Offering low to moderate-income clients the opportunity to participate in our matched savings program (IDA) gives them access to high quality financial literacy training as well as additional funds that can make purchasing a household sustaining asset (home, small business or secondary education) possible. Investing in individual household's ability to purchase a sustainable asset strengthens the financial foundation of that household, as well as the stability of our entire community.

- **Goal 3:** Expand financial education classes to target youth and young adults beginning in elementary school through college.
 - A-1: CTI staff will participate on the Financial Education Task Force for the Lowell Public Schools.
 - A-2: CTI will host a week long Finances 101, seminar for high school students each summer that welcomes 50 students

Children, Youth & Families

- **Goal 1:** Continue to deliver quality care for children from birth to 14 years of age (including prenatal women) and their families, while expanding childcare, before and after school care, WIC and family development programs to underserved areas of Lowell and the surrounding communities, such as Centralville. Services should specifically be expanded to target prenatal women, infants and toddlers and include a pilot program to support parent transportation to work.
 - A-1: Continue to provide Quality Child Care or HomeBASE services to 603 children.
 - A-2: Explore opportunities to expand childcare services to other parts of the community.
 - A-3: Actively recruit more prenatal women to participate in the HomeBASE Program: Facilitate quarterly info and outreach sessions to pregnancy groups. These sessions will host an activity or present information to prenatal and postpartum mothers as well as overview of available services through our program.
 - A-4: Participate in Maternal Child Health Task Force meetings and provide information about targeted services to other task force memberships.
 - A-5: Partner with the CommCET program to help transport identified parents to work.

Providing quality early learning care prepares children to be ready for school and helps to create life long learners. Additionally, assisting low-income families with childcare allows families to work or go to school. Expansion of these services to identified areas in the community would assist a greater number of low-income children and families. Healthy babies are more likely to be born to mothers who have had prenatal care. Prenatal care supports the physical and emotional development of the baby and begins the road of good parenting. Prenatal programming brings women together to learn about fetal development, changes to their bodies, prepares them for giving birth and begins to inform them about foundational child development concepts.

Evidence has shown that children whose mothers received prenatal care and who receive early education, are more likely to learn to read, stay in school and stay out of the jail. Improved prenatal health leads to positive parenting, enhanced child health and development, infant mental health, economic self-sufficiency, family stability and healthy lifestyles and well-being.

- **Goal 2:** Track family progress toward self-sufficiency by using the Scales and Ladders while assuring coordination of services within CTI and with community partners. This includes enhancing the collaborative case management system to assure the best results for families are achieved.
 - A-1: All families participating in the Early Learning Program and hi-needs families in Family Child Care and School Age will receive a Scales and Ladders Assessment at least twice annually. These assessments are utilized to develop Individualized Family Partnership Agreements, which are goals for families to move towards self-sufficiency. Staff utilize comprehensive case management to identify steps towards goals and barriers to progress. Families are provided with CTI services and referred to community partners as appropriate.

The Massachusetts Scales and Ladders allows families to see their progress towards self-sufficiency and identify barriers to progress. Coordination within CTI and amongst community partners ensures that families are getting the most appropriate, comprehensive services for their specific needs. As families move towards self-sufficiency, they have a lessened need for community resources, including TANF, food stamps, housing assistance and childcare assistance. Coordination among service providers ensures that services are not duplicated allowing limited community resources to serve more clients.

Implementation Plan

Community Teamwork will employ the activities listed above as part of its overall implementation plan. In addition, our efforts to address these critical community needs will take a three-prong approach including implementing a self-sufficiency focused service model, integrated service delivery, and progress through partnerships.

Self-Sufficiency Focused Service Model: One of CTI's newest initiatives is the Community Connections to Employment and Training (CommCET). Through our CommCET collaboration network, we link HomeBASE families to workforce training, employment internships and long term employment placement. Among CTI's CommCET partners are the Career Center of Lowell, where clients in the program must initially complete an intensive 4-week work readiness program and work closely with an employment coach to pursue additional education, worksite training, work internships and employment. Through scholarships, clients who demonstrate keen interest and potential can take advantage of the expertise in career and workforce training curriculum offered by Middlesex Community College, Northern Essex Community College, Shawsheen Vocational Technical High School, Greater Lowell Technical High School, Nashoba Valley Technical High School and Whittier Regional Vocational Technical High School. They all have exemplary programs fully in tune with the times, helping people get training, certifications and degrees that will land them jobs in growing fields such as health care, mechanics, electronics and manufacturing, automotive technology, computer and office technology, and much more.

Integrated Service Delivery: For the past five years, Community Teamwork has taken a leadership role in furthering efforts to provide integrated and bundled services to households that are client focused and holistic in nature. As part of a pilot project supported by the Massachusetts Department of Housing and Community Development, Community Teamwork, along with two other Community Action Agencies, explored ways in which we could restructure our service delivery model to better link our clients with our own internal services. These included Fuel Assistance and Energy Conservation Programs, Early Education and Care, WIC, Housing and Homeless Services, Financial Education and Asset Development, Free Income Tax Assistance, and Youth and Adult Education and Training Programs. Through intake and a standardized pre-assessment tool, caseworkers were able to identify all of the needs of a household in a more efficient and effective manner in addition to the one service that brought that client to our door initially. Through this pilot project, an internal pre-assessment and referral system was developed as an enhancement to Octopia, our client data tracking system.

The next phase of this initial process includes a new and exciting approach to serving all the needs of our clients through both internal and external partnerships under one roof. Community Teamwork's Resource Center is the "front door" for clients in need of services. The approach of the CTI Resource Center is that all of CTI's program resources can be accessed in one centralized space and all Resource Center staff are trained to address each client's needs in a holistic and whole manner. The Resource Center offers a comprehensive approach to client intake, assessment and referral and streamlined access to the full range

of CTI programming. CTI has employed a four-member team of elite agency caseworkers known as the CATs (Centralized Assessment Team). The CATs must undergo a comprehensive training program that is based upon the fundamental values of the agency which is Compassionate, Accountable, Respectful, Empathetic, Services to all consumers. The CATs are trained to deliver high-quality integrated services that result in positive outcomes for clients. They utilize a standard intake and assessment tool and make secure internal referrals to agency programs and external referrals to community partners. They link clients to our educational partners including the local Vocational Schools, Community Colleges and UMass. They also link clients with job training programs and employers seeking the skill sets that our clients have to offer. This system of intake, assessment and referral has helped to increase our ability to track, measure and report on outcomes.

Progress Through Partnerships: CTI has been a leader in the development of both local and regional partnerships and collaborations that have linked together services and allowed the agency to capitalize on existing community resources and to mobilize new ones. From the state delegation and local government officials to area businesses and other non-profits, CTI recognizes the importance of linking services and resources together in order to obtain the best results possible for the families and individuals it serves. Community Teamwork employs a number of strategies to help clients access services. First, we conduct a pre-assessment on all clients in order to have a complete understanding of all of their needs, not just the one need that brought them to us initially. Based on their responses to pre-assessment questions, we determine how we can best meet the needs of the client by making appropriate referrals to agency programs and/or other community organizations.

Each of CTI's three Divisions are engaged in formal and/or significant collaborations with other service providers. The Division of Energy & Community Resources (ECR) have established partnerships with many oil vendors, utility companies, weatherization and electrical contractors to ensure that clients receiving Fuel Assistance remain safe and warm throughout the winter months. The ECR Division's growing Financial Education initiatives have numerous partnerships with local bankers. Finance professionals from Enterprise Bank, Jeanne D'Arc Credit Union, and NMTW Credit Union, now know as Align Credit Union, lend their knowledge and expertise in classes and workshops.

The Coordinated Family & Community Engagement program works in partnership with both the local and state level Early Childhood Programs and is a member of the Greater Lowell Family Resource Collaborative consisting of parents, advocates, and providers of services to families and children in the Lowell area. The Division of Child & Family Services operates the Head Start and Early Head Start Programs requiring collaboration and partnership with local providers as well as educational and social service networks. They include the Lowell Public Schools, the Massachusetts Head Start Directors Association, the Department of Early Education and Care, Lowell Community Health Center, Middlesex Community College and UMass Lowell.

Additionally, the Division's Early Learning Program frequently collaborates with early intervention programs such as the Anne Sullivan Center, South Bay Mental Health, Spiritus, and the MSPCC among others.

Working collaboratively on homelessness prevention issues, CTI's Housing Consumer Education Center depends upon its many community partners to provide emergency services to help clients with rental assistance, moving costs, transportation, clothing, furniture and other basic human needs. Some partners include the Mission of Deeds, several local parishes, the Wish Project, Household Goods Recycling of Massachusetts and many others.

As the convening agency for the Merrimack Valley Regional Network to End Homelessness, CTI expanded its collaboration with partners from across the entire Merrimack Valley region. They include organizations serving Greater Lowell, Lawrence and Haverhill including DayBreak, Lazarus House, Mitch's Place, Lowell Transitional Living Center, Emmaus House, House of Hope, YWCA and YMCA, Department of Transitional Assistance, Department of Mental Health, as well as the Greater Lawrence Community Action Council and Community Action, Inc. in Haverhill.

We train our staff to be knowledgeable of community services and we make referrals to organization such as the Lowell Community Health Center, Merrimack Valley Legal Services, the Juvenile Justice System, the Lowell Public School system, local Vocational Schools and Community Colleges, area Employers and a number of other community partners on behalf of our clients. One of our newest initiatives in partnership with the Massachusetts Department of Housing and Community Development (DHCD) is participation in the Benefit Enrollment and Coordination System (BECS). This is a secure web-based system accessed through the state's e-government network that allows CTI staff to check on potential eligibility of community programs and to send and receive program-specific referrals securely via email. This system allows CTI staff to follow-up and track outcomes of clients that they have referred to other agencies. Reducing duplication of services and working in partnership and collaboration with other area agencies and organizations makes the most economical sense for our communities and provides a much more efficient and effective way to help clients gain access to all of the services they need in order to progress toward self-sufficiency.

Financing Strategy

Current State: CTI receives Federal, State, Local, and Private funding sources in order to serve the more than 47,000 low-income individuals and 19,000 families it served last year and in previous years. The following is a breakdown of funding percentages:

- 57% Federal through the State
- 19% Federal Direct
- 13% State Direct
- 7% Other (Grants, Individual Contributions, Other Revenue)
- 1% Local
- 3% American Recovery and Re-Investment (ARRA)

Annually, CTI manages well over \$70,000,000 in federal, state, and local funds with help and support from its Executive Management team including its Chief Financial Officer her staff of nine financial experts. The agency's Board of Directors, in particular the Finance Committee, provides fiscal oversight of all agency funds. Due to strong management, smart choices, and close oversight of the agency's finances, CTI has managed to remain fiscally stable. However, the economic climate, which has resulted in state-wide cuts in program funds combined with reduced charitable giving, is a ominous threat that looms overhead and one that CTI must pay close attention to over the next three years and beyond.

The use of Community Services Block Grant (CSBG) Funding has allowed CTI to leverage funding from these other sources to support existing programmatic growth and to establish new sources when a critical need arises. Over the past three years, CSBG funds served as the foundation for leveraging other sources of funding. This core funding provides the necessary means for CTI to initiate action when a

critical community need arises and there is no other means to address that need. These funds have been an anchor of support that has allowed the agency to deliver services while exploring new long-term support for addressing critical community needs.

Future Strategies: The state of the economy has had a serious impact on the clients we serve as more and more have fallen victim to job loss, unemployment, foreclosure and other crisis. However, the current economic climate has also had far-reaching implications for both our public and private funders. As the financial markets declined, so too did the bottom line of even the biggest of endowments and foundations, making it even more competitive and challenging for non-profits to raise necessary funds for programming. This trickle down effect has brought about many challenges for CTI and its ability to raise necessary funds to support clients as they struggle to reach economic self-sufficiency. During these tough times it is more important than ever to examine our funding strategy closely and to be disciplined about the way that we raise (and spend) money.

Several of CTI's Executive, Senior and Key Management team are members of local, state and national affiliations that work closely with legislators and other public officials to develop policies that identify innovative and cost-saving measures to solve social problems. It is the agency's belief that working collaboratively with all stakeholders to advocate for state and national policies that are the most effective to beneficiaries and less costly overall is the best approach to sensible problem solving.

CTI recognizes the importance of diversifying its funding and is committed to taking a "Think Tank" approach to agency development and fundraising. CTI will continue to apply for public resources to fund its core programs and services but will also explore non-traditional ways to raise the funds necessary to serve the needs of the community. By developing a comprehensive funding plan that incorporates both traditional and non-traditional methods for raising funds for existing services and identifying and prioritizing new or enhanced programmatic growth, CTI will be able to remain focused on quality service delivery that is mission driven.

The following are broad fundraising strategies that CTI will apply over the next three years:

- Advocate for sensible cost saving policies that affect low-income people
- Develop a comprehensive fundraising plan for all agency Divisions
- Diversify funding
- Increase private, non-governmental funding through social entrepreneurship
- Improve the agency's management and communication of grant seeking activities
- Increase the agency's ability to leverage CSBG funds

Community Teamwork will continue to apply for all appropriate federal, state, and private funds in order to continue and/or enhance programs throughout the next three years. In addition, CTI works very hard throughout the year to raise private funds in a variety of ways including, but not limited to, large fundraising events and annual appeals. Over the next three years, CTI will host the following fundraising events:

Community Action Awards: This is a new event that supplants the agency's Local Heroes Awards. The Community Action Awards was created to celebrate the people and institutions who lead our community through action. This year, we are honoring the financial sector, specifically local banks and credit unions that help CTI and other non-profits create and sustain programs that revitalize our economy; stabilize individual, family and small business finances; and move us toward greater economic and social health,

especially during these difficult times. This year, the event will be held on October 26, 2011 at the UMass Lowell Inn and Conference Center. Like the Local Heroes Awards before it, the Community Action Awards is destined to be a major fundraising event. It will be held annually in October on the same day as the Board of Directors' Annual Meeting.

Carnival Fundraising Event: CTI hosts an annual Key West Carnival Fundraiser in the month of April at the Lowell Memorial Auditorium. It is always very well attended with upwards of 500 + supporters, community partners, donors, staff, etc. The Carnival theme includes a tropical island buffet, hula dancers, dancing with Changes in Latitudes, a Jimmy Buffet tribute band, a silent auction and a live auction, raffles, give-a-ways, and the grand prize of \$10,000. All proceeds from this event go to the agency's homelessness prevention services. CTI has been very successful in securing sponsors and ticket sales and has risen over \$450,000 to prevent homelessness over the past nine years.

Laura Smith Thanksgiving Event: This is another annual Thanksgiving event traditionally held in early November at the Elliot Presbyterian Church in Lowell. Laura Smith is the Assistant to Middlesex Community College President Carole Cowan and a well-known singer and entertainer. Laura performs a lively gospel event to help raise funds for homelessness and for her Martin Luther King scholarship fund. This event, like the others, has provided CTI with necessary funds that fill in budget shortfalls.

In addition to the events mentioned above, CTI also conducts an Annual Appeal to raise necessary funds that are targeted to one or two specific needs.

Annual Appeal: The Annual Appeal is generally focused on meeting a specific need within the community. Our "Warm Hearts, Warm Hands" campaign raised needed funds to expand fuel and weatherization services to those most in need.

CTI has also been fortunate to receive on-line donations through its website. This way of donating is simple and easy for supporters and donors to give. In addition to our own on-line donations, CTI is also a part of Network for Good and Commonwealth Five databases that allows people to select organizations in which to donate based on their giving preferences.

CTI must also incorporate new and innovative methods to raise funds in addition to the tried and true methods of fundraising. To do this, CTI will enhance the use of social media techniques including FaceBook, Twitter, Blogs and Email Marketing as a structure for communication and an expansion of development efforts, in addition to its Annual Appeal and Direct Mail Campaigns.

CTI will continue to develop these strategies over the next three years in our efforts to enhance the overall efficiency and sustainability of agency funding.

How Success will be Measured and/or Evaluated

Community Teamwork will employ a number of data collection strategies to achieve goals and measure outcomes. CTI's main data collection tool, Octopia, is a multi-program web-based software product that is highly configurable and enables staff to collect, track and report on client data across the agency. As a Community Action Agency, CTI is heavily involved in the Results Oriented Management and Accountability (ROMA) system. We are required to prepare outcome-oriented goals in an annual work plan and document progress toward the goals every six months.

CTI is moving toward becoming an outcome based performance management agency and needs the tools necessary to measure the impact of our programs, to properly evaluate them, and to articulate our outcomes. CTI will develop a tool for monthly evaluation of agency programmatic goals. The tracking tool will provide a more integrated system for agency-wide reporting on goals and outcome measures. Based on our years of experience in community economic development projects that provide training, job development, and social supports to low-income individuals, CTI will develop an evaluation strategy to guide the implementation of these sorts of projects. These strategies are refined in conjunction with external evaluators and are reviewed on a regular basis to assess the appropriateness of our program designs and the progress and success of program implementation. Periodic review allows us the information necessary to modify our implementation strategies and stay on track to achieve our goals.

Participant Role in Monitoring the Plan

Keeping residents and stakeholders informed provides the platform for monitoring the plan's progress. Annual reports will be prepared and mailed to residents and stakeholders so that they may monitor progress being made on the goals and outcomes outlined in the plan. In addition to hard copies of the Annual Report to Stakeholders, these will also be posted on the agency's website so anyone may view and monitor the success of the goals. The Plan itself could not be implemented without the help and support of our stakeholders and residents. Many of the goals identified in the plan require partnerships and collaborative efforts to implement and achieve. This would not be possible without the engagement of our many partners who not only help us identify the needs of our community but also help us to implement the goals we set out to achieve.

Since the passing of the Economic Opportunity Act of 1964, CTI has been engaging program participants in the development and evaluation of programs based on community needs. Agencies like CTI were created all over the country when a call to "Community Action" to address the problems of poverty was heard. Maximum Feasible Participation of the Poor, became a guide to the involvement of the poor in creating Community Action Agencies (CAA). The poor were to be involved and were to participate in needs determination, program planning, program delivery and governance of the CAAs. The creation of CAAs enabled low-income people to work together, and with the rest of their community, to design programs that would address their needs to improve their lives. The CAAs were given a specific structure that was mandated to include one-third of its Board of Directors as low-income people, or representatives of low-income people; and another third as public officials, so that there would be a connection between the poor and power structure. The last third of the Board would be from the private sector, including business, labor, churches, lawyers, and bankers, etc. to add expertise into the mix. This formed the basis of low-income participation on the Board.

Almost fifty years later, CTI's Board of Directors still maintains its tripartite structure. Representatives of low-income individuals and families are chosen by a democratic selection procedure. The intent is to insure that those who currently live in areas served by the agency are represented so that they have a strong voice in agency governance and direction and are able to convey to those they represent. CTI's Head Start Program also requires governance that includes families being served by the agency. This makes overall agency coordination and communications across programs further enhanced when a member of the Head Start Policy Council also serves on the agency's tripartite board. The Board plays a significant role in the evaluation process of all agency programs and services. Board Members are provided with monthly reports on programmatic activities in order to monitor each program's goals and outcomes and they provide guidance about ways to expand upon the services and economic opportunities being offered to the community.