



# Community Teamwork

*Building Community ~ Changing Lives*



## Community Investment Plan 2020 – 2022

**Submitted To:** Massachusetts Department of Housing & Community Development  
100 Cambridge St.  
Boston, Massachusetts 02114

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**Submitted By:** Community Teamwork, Inc.  
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## SECTION I: COMMUNITY OR CONSTITUENCIES TO BE SERVED BY THE ORGANIZATION

Community Teamwork is the Community Action Agency, Regional Housing Agency and Community Development Corporation serving 71 communities across northeastern Massachusetts. In FY19, the agency provided programs and services to over 50,000 individuals across the region. Although many of Community Teamwork’s programs stretch out across portions of Middlesex and Essex counties, the agency’s core service area, known as Greater Lowell, will be the primary focus area of this Community Investment Plan. Greater Lowell is comprised of the city of Lowell and the seven surrounding towns of Billerica, Chelmsford, Dracut, Dunstable, Tewksbury, Tyngsboro and Westford. 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, Route 3 and Route 93 and all are within a 45-minute commute to Boston. The following chart depicts some economic indicators within Community Teamwork’s core service area:

City/Town	Population	Unemployment Rate (October 2019)	Poverty Rate	Median Household Income
Billerica	42,791	2.1%	4.3%	\$94,453
Chelmsford	35,067	2.2%	3.6%	\$106,432
Dracut	31,113	2.3%	7.2%	\$86,697
Dunstable	3,337	2.4%	2.1%	\$138,700
Lowell	111,670	2.9%	22.4%	\$48,581
Tewksbury	30,666	2.3%	5.4%	\$111,449
Tyngsboro	12,232	2.4%	7.1%	\$101,303
Westford	24,087	2.0%	2.3%	\$138,006

*Source: U.S. Census: 2013-2017 American Community Survey 5-Year Estimates; Massachusetts Executive Office of Labor and Workforce Development*

**Lowell:** Known as a “Gateway City,” Lowell has welcomed immigrants and refugees, both as economic drivers of our community and to grow the diversity and cultural expansion that has thrived in our City. It is the third largest city in the Commonwealth. As the most populated community in the region with a land area of 13.58 square miles, the City of Lowell has a total population of 111,670. 27.1% of the Lowell’s population is foreign born. The U.S. Census American Community Survey indicates Lowell’s race/ethnicity at 60.8% White, 7.3% Black, 21% Asian, and 20.3% Hispanic. Lowell has an overall poverty rate of 22.4% although there are much higher pockets of poverty in some of Lowell’s more impoverished neighborhoods.

Lowell is the third most expensive city in Massachusetts (National Low Income Housing Coalition, 2019) and the Lowell Continuum of Care has seen a 40% rise in homelessness from

2013 to 2018 due largely to the high cost of housing and lack of affordable housing stock. Our own data also indicates that the increasing housing costs in our region are impacting our clients. The percentage of our Resource Center clients who are paying more than 30% of their incomes towards rent has increased from 53% in FY18 to 80% in FY19.

For the past 20 years, Lowell has been designated as a Renewal Community by HUD, a designation given to distressed communities with high levels of poverty and unemployment. As noted in the chart above, Lowell's poverty rate continues to rise, despite slight increases in Median Household Income. From our prior CIP, the poverty rate increased over 13% in Lowell.

Education continues to be a struggle for our residents, and based on the 2018 Massachusetts Department of Elementary and Secondary Education (DESE) Graduate Rate Report, the Lowell School District has a 75.1% Graduation rate. Of note, the DESE data also indicates that if you are low-income, there is a 50% higher chance of dropping out; increasing to 58% higher chance of dropping out if you are Hispanic/Latino; and a staggering 79% higher chance of dropping out of traditional high school if you are African American/Black.

## **SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS:**

Community Teamwork prioritizes resident and stakeholder engagement and places resident voice at the center of our planning processes. As a requirement of the Massachusetts Department of Housing and Community Development, Community Teamwork engages in a comprehensive community needs assessment every three years. In 2014, our community needs assessment became the basis of our first Community Investment Plan. Our most recent Community Needs Assessment was completed in 2016, providing strategic guidance to our agency for the period 2018 to 2020. Community Teamwork is in the process of completing our next Community Needs Assessment and Strategic Planning process, to provide the Board, Executive Management and the agency with strategic guidance for our next plan period, 2021 to 2024. Through our planning process, both in the prior Needs Assessment and our current planning for the Needs Assessment, CTI has developed a significant process to gather feedback and information from not only our constituents, but from our community members and stakeholders. CTI directly connects with community members, clients, partners, staff and our Board of Directors to engage and enlist their help in identifying the needs of the community we serve and to explore ways in which Community Teamwork could best meet those needs.

Our Community Needs Assessment process consisted of three levels of direct feedback, in addition to analysis of other data tools about our community and the residents we serve. Our internal process includes the use of key informant interviews, focus groups, and surveys, both community surveys and internal CTI staff surveys. Over and above this three year process, Community Teamwork also conducts annual customer surveys to analyze our successes and areas we need to improve.

Our Community Needs Assessment was informed by six (6) focus groups, held with a

Veteran's Group, the African Community Center of Lowell, YouthBuild Lowell (to capture the youth voice), the Cambodian Mutual Assistance Association (CMAA), the Centralville Neighborhood Association, and the Head Start Policy Council, consisting of parents of children enrolled in the CTI Head Start programs.

Key Informant interviews were held, and for our Needs Assessment, twenty-two (22) individuals were interviewed. These key informants represented community based organizations, faith based organizations, the private sector, the public sector, health institutions, and educational institutions, all with a vital interest in understanding the issues facing our communities.

Finally, both community and internal staff surveys were sent out. The dissemination of the community based surveys were to both staff and constituents of our partner agencies, and our own clients. The community survey is a primary tool to hear from the community and our constituents, from as many different perspectives as possible, about the top needs, causes of poverty, and ideas on what Community Teamwork can do to help low income individuals as they move to self-sufficiency. The top need identified through our process was Affordable Housing and Homelessness. Additional areas of focus, aligned with Community Teamwork's mission, were Workforce Development and Job Readiness, and Economic Development, both individual through Financial Literacy and Asset Development and also growth of small business in our communities. Of note, our Needs Assessment highlighted significant concerns related to health and wellness, specifically access to Substance Abuse and Mental Health resources. Although not a mission driven service of Community Teamwork, this increasingly important issue has moved our agency to determining a strategic goal of making connections with our healthcare partners, understanding that Community Teamwork can address the Social Determinants of Health impacting individuals, while strengthening the connection directly to healthcare providers.

Currently, Community Teamwork is in the process of another comprehensive community needs assessment to determine our agency goals and strategies for 2021-2023. In addition to the data we will collect in the coming months (with the expectation of our Strategic Plan to be developed and ratified by the Board in June, 2020). The findings from our current strategic planning process and the Working Cities Challenge have informed Community Teamwork's plan and strengthened our ties to our community. In response to what we have heard, we have narrowed the focus of our new Community Investment Plan (CIP) to the three broad areas including Affordable Housing and Homelessness, Financial Self-Sufficiency and Workforce Development. When our current community needs assessment and strategic plan is complete, we will modify our CIP goals as necessary based on the final results.

Community Teamwork also utilizes data from our partner coalitions to inform our planning. The Greater Lowell Health Alliance recently released its 2019 Community Needs Assessment, which noted that the top priority community resource for all participants was Affordable Housing (35.9%).

Community Teamwork continues in its leadership role in the City of Lowell's Working Cities program, funded through the Boston Federal Reserve Bank's Working Cities Initiative. Working Cities is cross-sectoral initiative focused on improving opportunities for low-income people in Massachusetts' Gateway Cities. One of the core elements of the initiative was focused on community engagement in defining priorities and strategies for renewal of their neighborhoods and cities. As part of the engagement process, Working Cities Lowell offers monthly "Chop Dinners", providing Lowell residents with opportunities to learn about services and resources, as well as working to enhance civic engagement from the Acre Neighborhood. Community Teamwork has sponsored a number of these dinners, and presented information on available programming and resources. In the original community meetings held in early 2016, residents identified safe and affordable housing as one of their top priorities.

Additionally, the Working Cities team ran four smaller focus groups to dig deeper into the priority areas identified and spoke with residents of *Lowell Housing Authority*, the *Acre Coalition to Improve our Neighborhood*, (*ACTION*), *Coalition for a Better Acre* and *Girls, Inc.* The need for better housing and homeownership programs again emerged as key priorities in these groups. In the focus group held at *Lowell Housing Authority* in March, residents also spoke of their fear of their benefits being cut in relation to their gaining employment, making it hard for them to get ahead and even causing them to lose their housing. Job training programs that will lead to sustainable incomes are a clear need for these families to avoid the cliff effect as they strive to achieve economic stability.

Keeping residents and stakeholders informed of our progress in these areas provides the platform for monitoring the plan's progress. Community Teamwork provides Annual reports which document our progress towards our strategic goals, as well highlights effective programming. The Annual Report is posted on our website, and is disseminated throughout the communities which we serve. Additionally, the Greater Lowell Community Foundation (GLCF) also posts our Community Needs Assessment on its' website, as a resource to inform interested individuals, including funders, about the needs of the Greater Lowell Community.

Hard copies of the Annual Report are sent to Stakeholders, and annually, Community Teamwork also reports to the Commonwealth, through DHCD, on its strategic goal progress and the new efforts we are making. The Plan itself could not be implemented without the help and support of our stakeholders and residents. Our partner agencies are active participants in our Community Needs Assessment, through dissemination of our community survey to their staff and constituents, being a willing key informant, hosting a focus group, or participating in a Sub-Committee of the process. 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.

### **SECTION 3: PLAN GOALS**

## **AFFORDABLE HOUSING AND HOMELESSNESS**

**Goal 1: Increase access to quality affordable housing for low-income families and individuals in the Merrimack Valley through Common Ground Development Corporation, a subsidiary of Community Teamwork.**

Known as a “Gateway City,” Lowell has welcomed immigrants and refugees, both as economic drivers of our community, but also to continue the diversity and cultural expansion that has thrived in our City. The growth of the City and of the University of Massachusetts Lowell (one of the nation’s fastest growing Universities), has spurred housing development, but also impacted the cost and availability of housing. Housing affordability impacts other supports, such as food and medical care. Lowell is the third most expensive city in Mass. (National Low Income Housing Coalition, 2019). Our other communities are similarly burdened by a dearth of housing stock and increased demand. Due to the high cost of housing, more and more low- income families and individuals are facing housing instability and have become at-risk of falling into homelessness. By increasing the stock of affordable housing, families benefit by having access to housing they can afford thereby stabilizing them and removing the risk of homelessness.

**Goal 2: Increase the number of homeless families moving out of shelter and decrease the length of stay that families reside in shelter.**

CTI is a leader in the work to end homelessness in Greater Lowell and Northeastern Massachusetts. The agency established the first shelter for homeless families in the Merrimack Valley in 1983. Today, CTI’s portfolio of 127 shelter units consists of two congregate shelter sites for a total of 16 shelter units, 10 consolidated Co-Share shelter units that serve 20 families, two Consolidated Scattered Site settings for a total of 16 shelter units, and 75 Scattered Site units, 44 of which are dedicated to families fleeing domestic violence.

The Lowell Continuum of Care (COC) has seen a 40% rise in homelessness from 2013 to 2018 due largely to the high cost of housing and lack of affordable housing stock. Our own data also indicates that the increasing housing costs in our region are impacting our clients. The percentage of our Resource Center clients who are paying more than 30% of their incomes towards rent has increased from 53% in FY18 to 80% in FY19.

The housing market contraction can be felt through a review of the length of stays (LOS) of families in the CTI shelter system. In FY’17, average LOS for families that exited to housing was 262 days; in FY’18, LOS jumped to 322 days; and in FY’19, LOS now average 419 days.

**Goal 3: Enhance the efforts of the Merrimack Valley Consortium to expand homelessness prevention services for low-income individuals and families and youth experiencing housing instability. Many low-income families and individuals find themselves at the edge of homelessness and need help to stabilize their housing to prevent them from entering the costly shelter system. Housing a family in emergency shelter for about 12-months can cost over \$36,000. It is far less costly to prevent homelessness from happening by stabilizing families in their current housing or moving them to a new location. This approach makes the most economical sense to communities and to the families that are impacted.**

## **FINANCIAL SELF-SUFFICIENCY**

### **Goal 1: Assist low-income individuals to increase their financial knowledge to better position themselves to invest in their future and that of their children.**

Low-income individuals and families often struggle to keep a roof over their head and food on the table, making it very challenging to establish a secure financial future. Making effective financial decisions and knowing how to manage money are critical skills to have in order to sustain housing. These skills are also critical to have in order to increase financial knowledge and to develop a plan for long-term saving.

### **Goal 2: Assist low-income individuals to increase their income, improve their ability to save and acquire an asset.**

Helping families and individuals to strengthen their financial foundation not only increases their ability to become and remain self-sufficient, but also increases the stability of the community at-large. Providing support that increases opportunities for stable housing, employment and secure financial futures builds community and helps low-income families and individuals reach their full potential.

## **WORKFORCE DEVELOPMENT**

### **Goal 1: Increase the number of unemployed individuals who become gainfully employment.**

Although unemployment in Greater Lowell is declining, there are increases in the levels of poverty in our communities. The Massachusetts Executive Office of Labor and Workforce Development cites that unemployment rates in the city of Lowell has decreased from 3.6% in December 2016 down to 2.9% in October 2019. This may be good news for the local economy but for those who are still without a job, numbers are meaningless. In order to increase the ability for unemployed individuals to get jobs, they often need to increase their job skills. A well-trained vibrant workforce improves the competitiveness of area employers and strengthens the local economy.

### **Goal 2: Increase the number of individuals who retain employment for 12-months.**

Retaining employment is critically important to a family's housing stability. Most often, maintaining housing depends on having stable employment with good wages. Avoiding barriers that can lead to employment instability, such as access to other supportive services, will increase job retention.

## **Partnering with Healthcare: Addressing Social Determinants of Health**

Based on our prior two years of activities with our healthcare partners, and the recognition that both the Community Teamwork Community Health Needs Assessment and the Greater Lowell Health Alliance Needs Assessment highlight that the number one need in our communities is affordable housing, it is critical that we address and focus on a new area for growth – that of connecting to our healthcare partners in the cross-referral of customers and the alignment of resources to meet the housing, health, and wellness needs of our constituents.

Community Teamwork has outlined initial strategic planning goals for FY20, presented to and approved by our Board of Directors, focused on our need to connect and expand with our health partners. In FY19, through Community Benefits funding from Circle Health (Lowell General Hospital), Community Teamwork sited a Housing Navigator at the hospitals two Emergency Room (ER) sites, primarily to support referral and service provision to ER “super-utilizers.” As we near completion of our first year, referrals now come to our staffer from discharge nurses on all floors, including the ER, and for resource referrals well beyond housing alone (nutrition, fuel assistance, and emergency basic needs). This year of data will be the baseline for our strategic planning in the area of connecting with the healthcare system, both in direct services as well as electronic referrals, data warehousing, and shared client support.

The Board approved this new area for growth – that of connecting to our healthcare partners in the cross-referral of customers and the alignment of resources to meet the housing, health, and wellness needs of our constituents. Based on our year of experience with our healthcare partners and the co-location of CTI staff, the new strategic goal is as follows:

Partnering with Healthcare: Addressing Social Determinants of Health (SDOH):

**Goal 1: Increase Community Teamwork Support to expand our partnership with Affordable Care Organization (ACO) partners.**

**Goal 2: Increase Referrals of ACO Partners Patients to Community Teamwork Resources to address SDOH Issues of Co-Constituents.**

**Goal 3: Build and Strengthen Systems for referrals, follow-up, and reporting between Community Teamwork and ACO partners to facilitate SDOH efforts.**

#### **SECTION 4: ACTIVITIES TO BE UNDERTAKEN: HOUSING AND HOMELESSNESS**

**Goal 1: Increase access to quality affordable housing for low-income families and individuals in the Merrimack Valley through Common Ground Development Corporation, a subsidiary of Community Teamwork.**

- Work with area towns and other entities to identify potential affordable housing projects
- Meet with local officials to get buy-in to increase the number of housing options
- Increase production of housing for low-income families and individuals
- Find projects to acquire and seek out appropriate financing to ensure completion of projects

**Goal 2: Increase the number of homeless families moving out of shelter and decrease the length of stay that families reside in shelter.**

- Utilize a Housing First methodology to focus on moving families out of shelter



- Add staffing and support for property owners who are working with CTI and moving individuals into housing
- Conduct weekly housing search meetings
- Streamline communication across all agency programs
- Reduce barriers to employment and housing through integrated services

**Goal 3: Enhance the efforts of the Merrimack Valley Consortium to expand homelessness prevention services for low-income individuals and families and youth experiencing housing instability.**

- Reach out to expand partnerships with additional service providers across the region
- Continue to advocate for homeless prevention resources such as Residential Assistance for Families in Transition
- Work collaboratively with the Merrimack Valley Homeless Young Adult Consortium to develop a continuum of housing services for unstably housed youth and young adults.
- Increase direct programmatic services to Youth and Young Adults experiencing housing instability

**FINANCIAL SELF-SUFFICIENCY**

**Goal 1: Assist low-income individuals to increase their financial knowledge to better position themselves to invest in their future and that of their children.**

- Help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships
- Offer the six-week Financial Literacy Academy based on the FDIC money smart curriculum at least four (4) times per year.
- Outreach and recruit more individuals to enroll in and complete the six-week Financial Literacy Academy.
- Reduce barrier to participation in financial education by providing free child care and dinner during class time.
- Provide one-on-one financial coaching and credit counseling
- Partner with workforce development to incorporate financial literacy into programs

**Goal 2: Assist low-income individuals to increase their income, improve their ability to save and acquire an asset.**

- Enroll low-income individuals in the Individual Development Account (IDA) Program to open a matched savings account
- Host monthly savings club meetings for IDA participants for peer support
- Assist IDA participants to enroll in asset specific training such as first-time homebuyers seminars or small business training programs.
- Provide free tax preparation through the Volunteer Income Tax Assistance Program so individuals may obtain the Earned Income Tax Credit

## **WORKFORCE DEVELOPMENT**

### **Goal 1: Increase the number of unemployed individuals who become gainfully employment.**

- Expand the Secure Jobs Program and Ability to Offer Workforce Development programming
- Offer job readiness and soft skills training
- Develop an employment plan with participants
- Provide job skills training
- Continue to enhance relationships with area Vocational Schools
- Work collaboratively with the Mass Hire Career Center of Lowell
- Make connections with area employers
- Provide entrepreneurship training for those interested in starting a small business through the Entrepreneurship Center @ CTI

### **Goal 2: To increase the number of individuals who retain employment for 12-months.**

- Offer regular retention events for Secure Jobs graduates
- Conduct workshops on supportive services available to guard against barriers threatening employment, i.e., transportation, child care, etc.
- Make monthly check-in phone calls to stay engaged with participants and deal with any issues that could threaten their employment stability.
- Keep participants engaged in financial coaching

## **SECTION 5: HOW SUCCESS WILL BE MEASURED AND/OR EVALUATED:**

Community Teamwork will implement the full Results Oriented Management and Accountability (ROMA) principles to this Plan. ROMA is a performance based management system designed to help Community Action Agencies improve their ability to achieve results. The entire ROMA cycle includes assessment, planning, implementation, achievement of results and evaluation. We have already begun our assessment of needs and resources necessary to meet those needs. We have moved into planning our strategies for achieving goals as outlined in this CIP. Once we begin to implement our services and strategies we will observe and report on our progress and finally evaluate how well we've achieved our goals by analyzing data as compared with benchmarks we've established.

Additionally, Community Teamwork has implemented a Dash Board reporting system, required monthly by each program. These Dash Boards of planned versus actual performance against annual goals are provided to the Community Teamwork Board of Directors each month, and Division Directors review any challenges they may present.

Community Teamwork has implemented a Case Management Data System (CMS) that will help us to track and measure our goals in a more efficient manner. The CMS serves as a data warehouse for client demographic data, assessments, referrals and case management information. This new data system has enhanced client services, outcome management and agency efficiency through an integrated network of coordinated tracking and data sharing. We will continuously monitor and evaluate our results and refine our goals and strategies as

necessary to ensure that we stay on track and achieve our outcomes.

## **SECTION 6: COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION:**

Community Teamwork will employ the activities listed above as part of its overall implementation plan. Community Teamwork 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, Community Teamwork recognizes the importance of linking services and resources together in order to obtain the best results possible for the families and individuals it serves. We train our staff to be knowledgeable of community resources and we regularly make referrals to organizations 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.

Community Teamwork engages in numerous collaborative efforts to support the implementation of our Plan. Our newly opened Center for Financial Self-Sufficiency enjoys strong partnerships with local financial institutions including Enterprise Bank, Jeanne D'Arc Credit Union, and Align Credit Union. Finance professionals from these institutions lend their knowledge and expertise in classes and workshops in our Center for Financial Self-Sufficiency and directly contribute to our goal of promoting Financial Literacy, Income Management and Asset Development. In terms of our goals regarding Affordable Housing and Homelessness, Community Teamwork has worked (and continues to work) very closely with DHCD and our regional partners to expand homelessness prevention services to keep families and individuals stable. The

Merrimack Valley Regional Network to End Homelessness, formerly funded by the Massachusetts Interagency Council on Housing and Homelessness, evolved into the Merrimack Valley Regional Consortium. The consortium is comprised of many of the original members of the Regional Network including Community Teamwork in Lowell, Greater Lawrence Community Action Council in Lawrence, Action, Inc. in Haverhill and Emmaus House, also in Haverhill. These members share a great understanding of the issues around homelessness and have developed a comprehensive means of collaboration and leveraging of resources across the region. The consortium continues to meet monthly.

A recent award from the Massachusetts Executive Office of Health and Human Services (EOHHS) to provide crisis intervention to those facing acute housing instability, has allowed Community Teamwork and its partners across the Merrimack Valley to provide more upstream homelessness prevention services using flexible funds as opposed to the traditional resources mentioned above that often have eligibility restrictions and require that certain thresholds are met. The EOHHS funding also allowed for the formation and expansion of the Merrimack Valley Homeless Young Adult Consortium (MVHYAC) to create a system of supports

and services for young adults experiencing homelessness and housing instability. The priorities of the MVHYAC is to provide a continuum of housing services to unstably housed young adults across the region including prevention, diversion and stabilization.

Working collaboratively on homelessness prevention issues, Community Teamwork'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.

In regards to our Workforce Development goals, our Secure Jobs Initiative leverages all the assets, networks and resources of Community Teamwork, the region's vocational and technical schools, the employment and training system, and area employers to ensure a cohesive path of supportive services, job training and employment for homeless, housing insecure or severely low-income individuals. Among Community Teamwork's Secure Jobs partners are the Career Center of Lowell and local vocational and technical training schools including Greater Lowell, Greater Lawrence and Shawsheen Valley Vocational Schools and Whittier Regional Technical School.

One of the most exciting developments of the past year has been the development of a new Pharmacy Technician training through a partnership with CVS Health. In addition to CVS, our partners for this option include the Career Center of Lowell, Greater Lowell Vocational High School and CVS Health. The Pharmacy Technician training provides participants with an entry into a dynamic career path with great growth potential and immediate job openings in the local area. The median starting salary for a Pharmacy Technician is \$15 an hour in Massachusetts.

All of the partnerships, collaborations and efforts noted above are part of our overall implementation plan.

## **SECTION 7: INTEGRATION OF ACTIVITIES/CONSISTENCY WITH COMMUNITY STRATEGY AND VISION:**

Community Teamwork enjoys strong relationships with a wide range of collaborators across sectors with whom we regularly work together to empower low-income people. Our CIP supports and enhances the work of our partners and fits into a shared vision of Greater Lowell as a community of opportunity, health and well-being for all residents.

As previously noted, the Greater Lowell Health Alliance (GLHA) recently released their 2019 Community Health Needs Assessment in which they identified the top health problems affecting our community. These included mental health, diabetes, substance abuse and addiction, hypertension, obesity and asthma and respiratory disease. Woven throughout these priorities are the social determinants of health which are often related to poverty issues. Our

Community Investment Plan (CIP) focuses on affordable housing and homelessness, workforce development and financial stability and addresses some of the key social determinants that impact families and their ability to access quality living conditions that will lead to positive health and well-being.

Community Teamwork is also participating in GLHA’s subsequent planning process to define priorities and goals. We are contributing to the development of a plan that holistically addresses all of the contributing elements to an individual’s ability to achieve healthy outcomes including housing, jobs, access to education and financial education. Conversely we have invited GHLA to learn more about the findings from our own community needs assessment. Our goal is to ensure that our two Strategic Plans are mutually supportive of each agency’s mission to strengthen our community.

Additionally, our agency’s CIP aligns closely with Sustainable Lowell 2025, the City’s Comprehensive Master Plan. The CIP directly contributes to the City’s vision for housing choice and their stated objectives of maintaining high-quality, healthy homes throughout the city for rent and purchase. Common Ground Development Corporation, a subsidiary of CTI, has developed a total of 96 units of affordable housing and continues to increase affordable housing opportunities in Lowell and across our service area.

Through the Entrepreneurship Center @CTI, our CIP fits into Sustainable Lowell’s stated goal of creating a healthy and sustainable economy through job creation and the support of small and minority owned small businesses. Through Secure Jobs we also provide the intensive case management, training and job development supports to get some of the most vulnerable people in our community into jobs and on the road to economic stability.

**SECTION 8: FINANCING STRATEGY:**

Annually, Community Teamwork manages over \$97,000,000 in federal, state, local and private funds with help and support from its Executive Management team including its Chief Financial Officer her staff of nine financial experts. The following is a break-down of the agency’s revenue for FY 20:

City:	\$348,500
State:	\$25,162,777
Federal:	\$64,275,035
<u>All Others:</u>	<u>\$7,981,051</u>
Total Budget:	\$97,767,363

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, Community Teamwork has managed to remain fiscally strong and stable. Once again, for our prior year the independent Audit completed by our private auditors has resulted in a clean audit with no management letter.

The use of Community Services Block Grant (CSBG) funding has allowed Community Teamwork to leverage funding from these other sources to support existing programmatic growth and to establish new sources when a critical need arises. CSBG funds serve as the foundation for leveraging other sources of funding. This core funding provides the necessary means for Community Teamwork 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 respond to a crisis while exploring new long-term support for addressing critical community needs.

Community Teamwork recently underwent the Triennial review by the DHCD of its CSBG, reviewing our fiscal systems, program activities, and had minimum feedback from our State partners. We move into our next two years of ongoing reviews by the Department, and will continue our efforts to grow and expand our services in line with the mission of Community Action Agencies.

Several of Community Teamwork'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 cost effective to beneficiaries and less costly overall is the best approach to sensible problem solving.

Community Teamwork 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, Community Teamwork will be able to remain focused on quality service delivery that is mission driven.

The following are broad fundraising strategies that Community Teamwork will apply over the next three years to implement the goals and activities outlined in this Community Investment Plan (CIP):

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

In addition, Community Teamwork raises private funds in a variety of ways including, but not

limited to, large fundraising events, annual appeals, a golf tournament, and a comedy night.

Community Teamwork 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, Community Teamwork is also a part of Network for Good and Commonwealth Five. These databases allow people to select organizations in which to donate based on their giving preferences. We have added Smile Amazon to our fundraising efforts.

Community Teamwork has also incorporated social media techniques as an expansion of our marketing and development efforts in addition to the tried and true methods of Annual Appeals and Direct Mail Campaigns. The Community Investment Tax Credits have also helped the agency to gain additional donors and increase our unrestricted funds that allow us to respond to emerging community needs as outlined in this Plan. The CITC was a critical tool that was utilized to support our Capital Campaign as Community Teamwork raised funds for our new Youth Opportunity Center, recently opened in November 2019. We are committed to continuing our efforts to further develop these strategies over the next three years in order to enhance the overall efficiency and sustainability of agency funding.

## **SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT:**

Community Teamwork has a long history of past practices and accomplishments in implementing various activities as outlined in this Plan. For over 50 years, Community Teamwork has delivered programs and services that strengthen our community and contribute to the economic development of the region. Our mission is to serve 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 has grown to be a \$97,000,000 corporation by implementing strong fiscal policies and thorough oversight and monitoring of our fiscal practices. These efforts have helped the agency sustain key services and program in tight economic years. Some of our historic 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. Community Teamwork subsequently established a second family shelter in 1985, the Merrimack House, both of which house 14 families (seven at each site).
- Community Teamwork 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, Community Teamwork administers more than 2,500 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, Community Teamwork’s HCEC, funded by DHCD, provides a broad range of services
- Community Teamwork was a founding member of The Lowell Partnership to End Youth Homelessness, formerly known as the Merrimack Valley Young Adult Consortium, which has grown to include 28 organizations working together to help solve a critical community need of homelessness and housing instability among youth. HUD Point-in-Time Counts and members of the Partnership report nearly 100 homeless youth across the region. Community Teamwork organized a day-long summit in June 2018 in which we convened over 100 community partners to begin an ambitious planning process to develop a coordinated community response to prevent and end youth homelessness in Lowell.
- Moving from the Summit to program actualization, CTI launched its Youth Homeless Services in spring of 2019. In this short time, the program hired 3 additional staff members to support the Youth Service Program Director funded late in 2018. Through the end of June, 2019, the team provided services to 97 youth, including via transitional housing and rapid rehousing. The team averaged 15 referrals per month, and increased its outreach, connections with partners, and word of mouth from the youth receiving services. A second Youth Homelessness Summit was held in the fall of 2019, with strong attendance and the opportunity for programmatic successes to be presented to all stakeholders, including state, local, and private funders.

### **Workforce Development Services**

- Community Teamwork 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 going into its 23<sup>rd</sup> year. YouthBuild recently supported Habitat for Humanity in building four two-unit homes for low-income people over these past several years. In FY’19, YouthBuild worked with Habitat for Humanity to complete a two-family home, now occupied by two low-income families. As we enter FY’20, YouthBuild Lowell will continue to partner with Habitat for Humanity, and is scheduled to begin building another home in the area.
- The Governor’s Task Force on Persons Facing Chronically High Rates of Unemployment highlighted Secure Jobs as one solution in helping individuals eliminate barriers to employment. Secure Jobs received expanded funding from EOHHS and additionally, received significant support from local banking foundations.
- Secure Jobs programming was expanded to the City of Haverhill, and a new outreach effort for Secure Jobs participants was begun in the City of Lawrence.



- Secure Jobs partnered with Middlesex Community College (MCC) in the submission of a collaborative Workforce Competitiveness Trust Grant for the Greater Lowell Medical Assistant Training Partnership (GLMATP) to support thirty (30) new trainees. Secure Jobs offers the Financial Education component of the training.

### **Energy & Community Resources Services**

- The Energy & Community Resources Division developed a Weatherization and Training Business, giving area residents employment opportunities.
- Community Teamwork continued to operate the Center for Financial Self-Sufficiency, a one-stop-shop for families seeking employment, financial education, asset attainment, free tax preparation or benefit enrollment. Programs include: Secure Jobs, the Financial Literacy Academy, Individual Development Account, One-on-One Financial Coaching, Volunteer Income Tax Assistance, Financial Seminars, Workshops and enrollment in the supplemental nutrition assistance (SNAP) program.
- Community Teamwork 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.

### **SUSTAINABLE DEVELOPMENT PRINCIPLES**

Community Teamwork’s history and track record along with the goals and activities outlined in our Community Investment Plan are well aligned with many of the Commonwealth’s Sustainable Development Principles as outlined in Exhibit 5. Expanding housing opportunities, advancing equity, making efficient decisions, increasing job and business opportunities and planning regionally are all principles that are included as examples below.

One of our core goals in the area of affordable housing and homelessness is to continue to educate local communities about affordable housing and to support affordable housing development in the region. Recent achievements in this goal contribute to the sustainable principle of Expanding Housing Opportunities. Common Ground Development Corporation, a subsidiary of Community Teamwork, continues to educate local communities about affordable housing. Common Ground actively reaches out to area cities and towns, communicating with their Planning Departments, Affordable Housing Committees and local Housing Authorities to increase affordable housing production, while reducing reliance on Chapter 40B as a development tool. Throughout FY18 and FY19, Common Ground met with local officials from the city of Haverhill and the towns of Billerica, Bedford, Dracut, Westford and Townsend. Each of these communities are working on increasing their percent of affordable housing to meet the 10% threshold as required by the state. Each one of these communities is making progress on that goal.

In mid-2019, Common Ground Development Corporation was chosen by the Town of Dracut for the development of up to 60 units at 144 Greenmont Avenue in Dracut, Massachusetts. This project will develop senior affordable housing and will additionally include CGDC partnering

with Mill City Grows and the available senior services at Community Teamwork, Inc. The project will use \$3 million from the Community Preservation Act funds, as re-affirmed by the Community Preservation Committee of Dracut. As the project moves forward, CGDC will seek funding from the Department of Housing and Community Development, as well as the Affordable Housing Trust Fund.

Gainful employment is critical to a family's ability to maintain housing stability. Helping homeless families and those who are unemployed or underemployed to get back on their feet by securing them with job training and jobs is part of Community Teamwork's daily routine. Our goals in Workforce Development and Job Readiness contribute to the Sustainable Development Principle of Increasing Job and Business Opportunities in the following ways:

Understanding that without an income, former shelter residents are at high-risk of becoming homeless again. Yet most families exit our shelters without jobs or sufficient means to retain the housing that they move into. Employment support greatly reduces the likelihood that those who leave our shelters are forced to return because they cannot afford their rent. Community Teamwork makes intentional connections for our Shelter Families to education and training services. Through the Secure Jobs initiative, families benefit from intensive case management, wrap around services, Job Readiness Training, Job Skills training, and Job Search Support and a weekly peer support group so they can move towards full housing and employment stabilization.

Since the Secure Jobs initiative was launched in 2012, it has served over 350 homeless individuals and those at risk of homelessness and provided them with a continuum of integrated services as they progressed towards employment. To date, we have successfully helped over 200 Secure Jobs graduates overcome their barriers to employment and placed them into jobs. The Governor's Task Force on Persons Facing Chronically High Rates of Unemployment highlighted Secure Jobs as one solution in helping individuals eliminate barriers to employment.

The Merrimack Valley Small Business Center (MVSBC) was founded to create, sustain, and grow viable small businesses and, since 1998, the Center continues to be a vital resource for entrepreneurs throughout the Merrimack Valley, serving as a critical bridge to economic opportunities and financial independence. This year, the center has re-branded and is now the Entrepreneurship Center @ CTI. The Center empowers entrepreneurs to make educated business choices and increase their chance for success by providing technical assistance through one-on-one counseling, business training programs and financial education.

The Entrepreneurship Center @ CTI serves pre-concept, start-up and existing businesses owned by low and moderate income individuals, primarily businesses with 20 or fewer employees, including women, minorities, migrants, and immigrants, many of whom are non-native English speaking, in economically diverse communities throughout the Merrimack Valley. While technical assistance is offered to small businesses in all cities and towns within the Merrimack Valley, the Entrepreneurship Center @ CTI focuses much of its programming in

the locales identified as Gateway Cities within its service area, Lowell, Lawrence, and Haverhill, where it works closely with each city's economic development offices and performs business technical assistance through Community Development Block Grants.

In FY19, the Entrepreneurship Center facilitated \$626,650 in Financing for Small Businesses (\$279,000 Direct and \$347,650 Indirect). The staff provided 1,180 hours in one-on-one technical assistance to small businesses, of which 70% were minority women, 68% were low to moderate income, and 4% were veterans. Additionally, \$40,000 in grant funding was distributed to Chelmsford businesses through the Center.

Also in FY19, the Entrepreneurship Center, in partnership with the Working Cities Lowell Initiative, is managing the Acre Catalyst Fund, a \$200,000 loan fund created by Jeanne D'Arc Credit Union to support Acre residents and current businesses to receive capital to start or grow their business. The Entrepreneurship Center @ CTI will distribute the loan funds through their established micro-loan format. The loans are designed for applicants who may not receive capital from a traditional commercial loan. A prerequisite of each applicant's loan acceptance is that they participated with one of Lowell's entrepreneurship trainings provided by EforAll/EparaTodos, Middlesex Community College, or the Entrepreneurship Center @ CTI. In addition to pre-loan technical assistance, each applicant will be connected to the City of Lowell Economic Office Business Retention program and become members of the Greater Lowell Chamber of Commerce, which will help with marketing/advertising. The Acre neighborhood has a large Latino community who will benefit from this project.

Community Teamwork is committed to a vision where fewer people live in poverty. We are committed to maximum feasible participation of community members across all racial/ethnic and economic groups in all of our planning efforts and to building opportunities for economic growth for the individuals and families we serve.