



Community Teamwork

Building Community ~ Changing Lives



Community Investment Plan 2017 – 2019

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100 Cambridge St.
Boston, Massachusetts 02108

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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 63 communities across northeastern Massachusetts. In FY16, the agency provided programs and services to over 48,000 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 (Dec. 2016)	Poverty Rate	Median Household Income
Billerica	41,956	2.5%	5.4%	\$96,316
Chelmsford	34,757	2.4%	3.4%	\$95,290
Dracut	30,691	2.7%	4.6%	\$77,848
Dunstable	3,343	1.9%	2.2%	\$118,523
Lowell	109,349	3.6%	19.8%	\$48,002
Tewksbury	30,115	2.5%	4.8%	\$90,484
Tyngsboro	12,053	2.6%	4.6%	\$106,290
Westford	23,232	2.3%	3.0%	\$121,591

Source: U.S. Census: 2011-2015 American Community Survey 5-Year Estimates; Massachusetts Executive Office of Labor and Workforce Development

Lowell: Lowell is a designated Gateway City. It is also the fourth largest city in the Commonwealth. 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 109,349. The median age in Lowell is 32.5 years and 25% of the Lowell’s population is foreign born. The U.S. Census American Community Survey indicates Lowell’s race/ethnicity at 57.8% White, 7.1% Black, 21.5% Asian, and 18.1% Hispanic. Lowell has an overall poverty rate of 19.8% although there are much higher pockets of poverty in some of Lowell’s more impoverished neighborhoods.

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. We went directly to 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. In addition to utilizing survey instruments, we also conducted focus groups with our Board of Directors, Community Teamwork's Head Start Policy Council, IDA Savings Club Participants, Youth Round Table, Acre Neighborhood Association, Centralville Neighborhood Association and the Pawtucketville Neighborhood Association. Through this process, Community Teamwork 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.

Currently, Community Teamwork is in the process of another comprehensive community needs assessment to determine our agency goals and strategies for 2018-2020. Data collected to date indicates that housing and jobs continue to be seen as the top unmet needs by community members. Thus far, affordable housing, jobs and access to job training have been identified as the most effective means to lift people out of poverty.

Community Teamwork is a core partner in the City of Lowell's successful application to 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, the Lowell team held two large community meetings in the first six months of 2016. Three hundred (300) community members from the Acre Neighborhood participated in the first meeting and identified their priorities for their neighborhood. 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.

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.

Keeping residents and stakeholders informed of our progress in these areas 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.

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.

The northeast region has become an increasingly more expensive place to live. A 2013 study by Harvard University cites that one in four renters in Massachusetts need to spend more than 50% of their income on housing alone. 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.

Community Teamwork operates three homeless family shelters that house up to 34 families in total. In 2016, the average length of stay in shelter was over 450 days. This is due, in part, to the severe shortage of housing, particularly affordable housing in the region. Emergency shelter is a costly alternative to permanent housing. While it is sometimes necessary for short-term crises, it too often serves as long-term housing.

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.

Unemployment in Greater Lowell is declining. The Massachusetts Executive Office of Labor and Workforce Development cites that unemployment rates in the city of Lowell has decreased from 6.0% in December 2015 down to 3.6% in December 2016. 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.

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.

- Restructure case management to focus on moving families out of shelter
- 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.

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

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.

- 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 Career Center of Lowell
- Make connections with area employers
- Provide entrepreneurship training for those interested in starting a small business through the Merrimack Valley Small Business Center

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

- Offer bi-monthly 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.

Community Teamwork is moving to a new Case Management Data System that will also help us to track and measure our goals in a more efficient manner. 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.

The Greater Lowell Health Alliance (GLHA) recently released their 2016 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 GLHA 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. We also contribute to housing choice through our Rental Assistance program which provided subsidies to 2,852 households in support of safe and stable housing in FY 16.

Through the Merrimack Valley Small Business Center, 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 \$80,000,000 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 17:

- City: \$96,000
- State: \$26,135,868
- Federal: \$51,633,701
- All Others: \$4,694,896
- Total Budget: \$82,560,465

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.

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. 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 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.

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 CIRC 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, a comedy night and our new, “Community Conversations” in which Community Teamwork hosts a scholar or well-known expert on issues relevant to our community and especially low-income members. In October of 2016, we hosted our first Community Conversation with Former US Secretary of Labor Robert Reich and Massachusetts Secretary of Housing and Economic Development Jay Ash to discuss rising income inequality in the United States.

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.

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. 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 an \$80,000,000 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 helped to form the Merrimack Valley Homeless Young Adult Consortium (MVHYAC). The Consortium, consisting of 16 organizations from across different disciplines and a Young Adult Advisory Council, was formed to create a system of supports and services for young adults in the region experiencing homelessness and housing instability.

Workforce Development Services

- Community Teamwork 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.
- 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 18th year. YouthBuild played a significant role in building three two-unit homes for low-income people over these past several years.
- 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.

Energy & Community Resources Services

- The Energy & Community Resources Division developed a Weatherization and Training Business, giving area residents employment opportunities.
- Community Teamwork opened 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 FY16, 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 June 2016, Common Ground Development Corporation completed thirty-six (36) units of affordable housing in the town of Westford. This project, known as Stony Brook II, held an official ribbon cutting this past June. This has helped Westford increase its stock of affordable housing. The town's affordability rate is now at 8.2% as of July 2016, up from just 4.4% in June.

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. To date in FY 17, the average income of families that have left our shelter system has been \$880.43 per month while current fair market rents in Lowell are \$1,213 for a 2 bedroom and \$1,505 for a three bedroom apartment. Employment support greatly reduces the likelihood that those who leave our shelters are forced to return because they cannot afford their rent. 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 300 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 190 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. The MVSBC 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 MVSBC 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 MVSBC 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 FY16, the MVSBC helped 17 individuals to start a new business, seven of whom were low-income individuals. Collectively, over the past four years, the MVSBC assisted a total of 51 entrepreneurs to start a small business, 22 of whom were low-income people. These new businesses resulted in the creation of nearly 150 jobs.

The MVSBC is also an Intermediary Lending Agency designated by the Small Business Administration (SBA). The Center received a micro-loan portfolio of \$200,000 to support small businesses in need of financing throughout the Merrimack Valley. Over the past four years, the MVSBC has provided microloans to 17 entrepreneurs to help finance their businesses either with start-up costs or capital for growth.

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.