



Community Teamwork

Agency Resource Catalog for Constituent Services

Table of Contents

COVID-19 Emergency Contact Information	Page 2
Division of Child and Family Services	Page 3
Division of Housing and Homeless Services	Pages 4—5
Division of Energy and Community Resources	Pages 6—14
Programs Offered in Cities and Towns Served	Pages 15—16
Administration Contact List	Page 17
Our Mission	Page 18

During this health crisis, Community Teamwork has put in place emergency programming to ensure that we can continue to provide critical services to our clients while maintaining social distancing protocols for the health and safety of our community, our clients and our Community Teamwork staff. Please call one of the numbers below and our staff will work with you to find the right solutions for you and your family during this challenging time.

Emergency Contact Information

ACO Contact: JoAnn Howell, Director, jhowell@commteam.org 978-654-5607
Marilyn Graham, Client Assessment Specialist, mgraham@commteam.org

Resource Center and Housing Consumer Education Center (HCEC)

The Resource Center and HCEC staff are available via phone and email. Clients can drop off paperwork at the Resource Center at 17 Kirk Street, Lowell MA 01852; **8:30am—5:00pm**

Resource Center & HCEC: CovidRspnseCTI@commteam.org 978-654-5607

(For all general emergency referrals)

Financial Education Center

Offering complete virtual Financial Coaching, Financial Literacy Academy and Secure Jobs.

Contact: Chris Santos-Gordon csantosgordon@commteam.org 978-654-5673

Fuel Assistance & Heating System Repair

Fuel Assistance staff are completing application over the phone. Clients can call to apply for Fuel Assistance. *Please note:* As long as the State of Emergency is in effect, the Department of Public Utilities has extended the moratorium that all utilities must follow the “no shut off” rule.

FuelAssistance@commteam.org 978-459-6161

Women, Infants, and Children (WIC)

WIC staff are supporting clients by phone or email. Clients can apply online <https://www.mass.gov/forms/apply-for-wic-online> A staff person will contact you by phone or email to complete the application. You may also contact the office and a staff person will be available.

WICCovidResponseCTI@commteam.org 978-454-6397

Rental Assistance (Section 8@ MRVP)

Currently supports clients via phone or email. Clients who wish to apply for Section 8 can apply here: <https://www.mass.gov/seservice-detail/rental-assistance-applications-documentation>

Section 8 Wait List info | Section 8 & MRVP Program Participants 978-654-5726
or CTIrentalassistance@commteam.org

Youth Services

Mill You hours extended to M/W/F 1-4pm for drop in with no appointment necessary. Youth can access showers, laundry, food pantry, and schedule case management appointments as needed.

CTIyouthservices@commteam.org 978-905-7385

Child and Family Services

978-454-5100

ChildcareCOVIDCTI@commteam.org (Head Start, Child Care, and School Age.)

Entrepreneurship Center

Offering programming and support through newsletter and on social media.

Entrepreneurship Center @CTI, business@commteam.org 978-654-5731

Volunteer Center

Continues to support senior volunteers, mentors and mentees while expanding virtual services.

Contact Bridget Quinn, bquinn@commteam.org 978-654-5679

Division of Child and Family Services (CFS)

**(Head Start, Early Head Start, Home Visiting, Family Child Care,
School Age Before & After School Care), 978.551.8786**

Programs and Eligibility Requirements

Program Contact: Meghan Siembor, Division Director, CFS
155 Merrimack Street, Lowell, MA 01852
978-654-7130, msiembor@commteam.org

**Maria Lucci, Deputy Division Director, Family Child Care and
School Age Programs**
126 Phoenix Ave., Lowell, MA 01852
978-654-7115, mlucci@commteam.org

Melanie Bixby, Deputy Division Director, Early Learning Programs
126 Phoenix Ave., Lowell MA 01852
978-654-7171, mbixby@commteam.org

Tanya Mead, Director, School Age Programs
126 Phoenix Ave., Lowell, MA 01852
978-654-7178, tmead@commteam.org

Lynne Eriksen, Director, Family Child Care Programs
126 Phoenix Ave, Lowell, MA 01852
978-654-7173, leriksen@commteam.org

The Division of Child and Family Services supports family self-sufficiency by providing nurturing, safe and supportive programs for families with children ages birth through middle school age. Its programs help low-income families meet their children's educational, social, nutritional, and health needs and encourage parents to participate fully in shaping these programs and services to best meet their needs.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Everett, Malden, Medford, Melrose, No. Reading, Pepperell, Stoneham, Wakefield, Wilmington

Eligibility: Several options listed in detail below.

Funding : HHS, EEC

- Eligibility Criteria for Full Time Childcare
 - All parents must be working or going to school for a total of 30 hrs every week, or 20 hours/week for teen parents
 - Income must be below 50% of the State Median Income Guidelines
 - Birth Certificates are required for all children in the household
 - Social Security Cards are required for all members of the family
 - Address Verification is needed to prove residency (i.e., <https://www.bbc.co.uk/sounds/play/m000n778>)
 - Parents who are receiving cash benefits from DTA must speak to their DTA worker in order to see if they qualify for a Voucher Slot.
- Eligibility Criteria for Part-Time Preschool and Home Visiting
 - Income must be below 100% of the Federal Poverty Guidelines

Division of Housing and Homeless Services (HHS)

Programs and Eligibility Requirements

Primary Contact: Carl Howell
Division Director, HHS
155 Merrimack Street, Lowell, MA 01852
978-654-5806
chowell@commteam.org

The Division of Housing & Homeless Services has several programs that help low- and moderate-income households establish and maintain safe and permanent housing.

YouthBuild of Lowell

Program Contact: Siobhan Sheehan
Program Manager, YouthBuild
167 Dutton Street, Lowell, MA 01852
978-905-7373
ssheehan@commteam.org

Adolescent Services include YouthBuild, which is a program for young adults between the ages of 17 and 24 who have dropped out of school. YouthBuild offers GED preparation classes, construction skills, culinary skills and leadership development.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford
Eligibility: Maximum 200% of poverty
Funding: DOL, HUD, Commonwealth Corp., MA DOESE, City of Lowell, YBUSA OJJDP, MassClean Energy Center

Youth Services

Program Contact: Amanda Mallardo
Director, Youth Services
167 Dutton Street, Lowell, MA 01852
978-905-7389
amallardo@commteam.org

Youth Services helps youth and young adults between the ages of 16 and 24 who are experiencing housing instability or other areas of crisis to connect to supportive services within the community.

Service Area: Greater Lowell Region, North Middlesex Region

Section 8 and Massachusetts Rental Voucher Program (MRVP)

Program Contact: Denise Hough
Deputy Division Director, Rental Assistance
155 Merrimack Street, Lowell, MA 01852
978-654-5624, dthough@commteam.org

Rental Assistance is a Federal and State funded rental subsidy program available to assist low-income families, the elderly, and the disabled to rent decent, safe, and sanitary housing in the private market.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury.

Eligibility: 50% of area median income
Funding: HUD via DHCD

Emergency Family Shelter Program

Program Contact: Barbara Warren
Deputy Division Director, Residential Programs
155 Merrimack Street, Lowell, MA 01852
978-654-5803, bwarren@commteam.org

Emergency Family Shelter is a program that provides emergency shelter and rehousing services to homeless families with children. Supportive Services are provided to stably house families into their own homes utilizing various community and State flexible assistance.

Service Area: Greater Lowell Area
Eligibility: Eligibility is determined at local DHCD/DTA office
Funding: DHCD

New Horizons (Domestic Violence Services)

Program Contact: Barbara Warren

New Horizons offers a safe haven to victims of domestic violence who are EA Family Shelter eligible by providing temporary emergency shelter and resources to become stabilized and gain self-sufficiency.

Service Area: Greater Lowell Area
Eligibility: Eligibility is determined at local DHCD/DTA office
Funding: DHCD

Rehousing and Stabilization Services

Program Contact: Barbara Warren

HomeBASE and Diversion programs provide an alternative to shelter for families who are homeless or at risk of homelessness by providing flexible financial assistance to families who are EA Shelter eligible.

Service Area: Merrimack Valley
Eligibility: HomeBASE eligibility is determined at local DHCD/DTA office
Funding: DHCD

Division of Energy and Community Resources (E&CR)

Programs and Eligibility Requirements

Primary Contact: **Connie Martin**
Division Director, Energy & Community Resources
155 Merrimack Street, Lowell, MA 01852
978-654-5636
cmartin@commteam.org

The Division of Energy and Community Resources offers a host of heating and conservation programs to help families stay safe and warm each winter, including fuel assistance, weatherization and burner repair/replacement. Community Resources programs offer individuals, families, seniors and volunteers easy access to Workforce Training, Financial Literacy classes, Volunteer Opportunities and other diverse and essential community-based resources.

Energy Programs Contact : **Susan Brittain**
Deputy Division Director, Energy Programs
45 Kirk Street, Lowell, MA 01852
978-654-4905
sbrittain@commteam.org

LIHEAP Fuel Assistance

Program Contact: **Mary McKenney**
Director, Fuel Assistance
45 Kirk Street, Lowell, MA 01852
978-654-4917
mmckenney@commteam.org

The Low-Income Home Energy Assistance Program (LIHEAP), more commonly known as fuel assistance, is designed to help households with their heating costs .

Service Area: Arlington, Bedford, Belmont Billerica, Burlington, Carlisle, Chelmsford, Dracut, Dunstable, Groton, Lexington, Lowell, Pepperell, Tewksbury, Tyngsboro, Waltham, Watertown, Westford and Wilmington

Eligibility: Maximum 60% of estimated state median income (Please see eligibility grid on page 7.)

Funding: HHS, DHCD

Community Teamwork Fuel Assistance

45 Kirk Street, 2nd Floor Lowell, MA 01852 www.commteam.org, call 978-459-6161 for an Appointment
Area: Arlington, Bedford, Belmont, Billerica, Burlington, Carlisle, Chelmsford, Dracut, Dunstable, Groton, Lexington, Lowell, Pepperell, Tewksbury, Tyngsboro, Waltham, Watertown, Westford, Wilmington

Number of People in a Household	100% of Federal Poverty Level	125% of Federal Poverty Level	150% of Federal Poverty Level	175% of Federal Poverty Level	200% of Federal Poverty Level	60% of Estimated State Median Income
1	\$ 12,760	\$ 15,950	\$ 19,140	\$ 22,330	\$ 25,520	\$ 39,105
2	\$ 17,240	\$ 21,550	\$ 25,860	\$ 30,170	\$ 34,480	\$ 51,137
3	\$ 21,720	\$ 27,150	\$ 32,580	\$ 38,010	\$ 43,440	\$ 63,169
4	\$ 26,200	\$ 32,750	\$ 39,300	\$ 45,850	\$ 52,400	\$ 75,201
5	\$ 30,680	\$ 38,350	\$ 46,020	\$ 53,690	\$ 61,360	\$ 87,233
6	\$ 35,160	\$ 43,950	\$ 52,740	\$ 61,530	\$ 70,320	\$ 99,265
7	\$ 39,640	\$ 49,550	\$ 59,460	\$ 69,370	\$ 79,280	\$ 101,521
8	\$ 44,120	\$ 55,150	\$ 66,180	\$ 77,210	\$ 88,240	\$ 103,777
9	\$ 48,600	\$ 60,750	\$ 72,900	\$ 85,050	\$ 97,200	\$ 106,033
10	\$ 53,080	\$ 66,350	\$ 79,620	\$ 92,890	\$ 106,160	\$ 108,289
11	\$ 57,560	\$ 71,950	\$ 86,340	\$ 100,730	\$ 110,545	\$ 110,545
12	\$ 62,040	\$ 77,550	\$ 93,060	\$ 108,570	\$ 112,802	\$ 112,802
13	\$ 66,520	\$ 83,150	\$ 99,780	\$ 115,058	\$ 115,058	\$ 115,058
14	\$ 71,000	\$ 88,750	\$ 106,500	\$ 117,314	\$ 117,314	\$ 117,314
15	\$ 75,480	\$ 94,350	\$ 113,220	\$ 119,570	\$ 119,570	\$ 119,570
16	\$ 79,960	\$ 99,950	\$ 119,940	\$ 121,826	\$ 121,826	\$ 121,826
17	\$ 84,440	\$ 105,550	\$ 126,660	\$ 126,660	\$ 126,660	\$ 126,660
Homeowners and Non-Subsidized Housing Tenants						
Deliverable Fuel (Oil, Propane, Kerosene & Other)						
Utility and Heat-Included-in-Rent						
High Energy Cost Supplement						
Subsidized Housing Tenants						
Deliverable Fuel (Oil, Propane, Kerosene & Other)						
Utility and Heat-Included-in-Rent						
High Energy Cost Supplement						
High Energy Cost Supplement (HECS) Thresholds - TBD						

We are taking applications now for Nov 1, 2020 through April 30, 2021 assistance. Call or use the link on our homepage to make an appointment - but you will still need to do an application by phone. Fuel Assistance applications can also be mailed, emailed: FuelAssistance@commteam.org, faxed: 978.458.8594 or dropped in a specially marked mailbox outside the Fuel Assistance office .

Energy Conservation Programs

Program Contact: Lawrence Bevere, Director, Weatherization Programs
45 Kirk Street, Lowell, MA 01852
978-654-4923
lbevere@commteam.org

Program Contact: Katerina Giannakas, Energy Conservation Dispatcher
45 Kirk Street, Lowell, MA 01852
978-654-4904
kgiannakas@commteam.org

Weatherization Assistance Program

The Weatherization Assistance Program (WAP) offers eligible homeowners and renters access to insulation, repair work and a range of energy conservation measures to help low-income families to stay warm, stay housed, and conserve fuel.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Burlington, Carlisle, Groton, Pepperell, and Wilmington
Eligibility : Maximum 200% of poverty
Funding: HHS, DOE, DHCD, NGRID, EVERSOURCE

Home Energy and Retrofit Task Weatherization Program (HEARTWAP)

HEARTWAP, also known as the Heating System Repair and Replacement Program, allows Community Teamwork to make necessary repairs and, in some cases, even replace faulty heating systems.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Burlington, Carlisle, Groton, Pepperell and Wilmington
Eligibility: Maximum 200% of poverty
Funding: HHS, DOE, DHCD, NGRID, EVERSOURCE

Appliance Management Program

Appliance Management Program (AMP) provides eligible renters and homeowners with free energy-saving light bulbs and, in some cases, a free refrigerator, freezer, window a/c, or clothes washer based on energy consumption and program requirements.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Bedford, Burlington, Carlisle, Groton and Pepperell
Eligibility: Maximum 200% of poverty. Based on high usage of electricity
Funding: NGRID, EVERSOURCE

Housing Consumer Education Center (HCEC)

www.commteam.org/hcec

Program Contact: Christina Santos-Gordon, Interim Director, Homelessness Prevention & Homeownership Program
978-654-5675, csantosgordon@commteam.org
Tom Sun, Assistant Director HCEC, 978-654-5613, tsun@commteam.org
17 Kirk Street, Lowell, MA 01852

HCEC provides information that helps consumers make informed decisions about their housing situation. Contact the HCEC for information regarding foreclosure prevention, first-time homebuyer classes, fair housing issues, veterans' services, Representative Payee, Home Modification Loans for the disabled, and emergency assistance programs such as **FEMA** (Federal Emergency Management Association) and for individuals and families at risk of being displaced or forced to leave their homes due to COVID-19 related employment loss, there are programs that can help. Residential Assistance for Families in Transition (**RAFT**) and Emergency Rent and Mortgage Assistance (**ERMA**) are two programs that may provide eligible households help to keep their housing, obtain new housing, pay their mortgage or otherwise avoid becoming homeless.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Amesbury, Andover, Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Groveland, Hamilton, Haverhill, Ipswich, Lawrence, Lynnfield, Manchester, Marblehead, Merrimac, Methuen, Middleton, Nahant, Newbury, Newburyport, North Andover, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, West Newbury.

Eligibility: Varies by Residence. Tenants, Landlords, and Homeowners may be eligible

Funding: DHCD

RAFT/ERMA Eligibility: Massachusetts residents, Households with or without children, and unaccompanied youth, Household income must be below 80% of the Area Median Income (AMI), Federal immigration status has no impact on eligibility for most of this funding.

How Funds can be Used: Eligible households can receive up to \$4,000 in a 12-month period.

Funds can be used for: rent or mortgage arrearages. short-term rent stipend, security deposits, first and last month's rent, utility arrearages. There are some restrictions on rental assistance for families residing in subsidized housing or who have a rental voucher.

How to Apply: If you think you might be eligible for RAFT or ERMA, complete ONLINE or MAIL/EMAIL downloaded application: <https://www.cognitofrms.com/CommunityTeamwork1/RAFTERMAApplicationCTI>

Household Size Annual Income Limit (80% AMI)

1	\$ 54,950
2	\$ 62, 800
3	\$ 70,650
4	\$ 78,500
5	\$ 84,800
6	\$ 91,100
7	\$ 97,350
8	\$103,650

CTI HOTLINE 978-654-5607 | FAX: 978-459-0513 | 17 Kirk Street, Lowell MA 01852

CovidResponseCTI@commteam.org | www.commteam.org/covid-erma

VIRTUAL WORKSHOPS AVAILABLE

Home Modification Loan Program

Program Contact: Alan Trebat, Home Modification Loan Coordinator
17 Kirk Street, Lowell, MA 01852
978-654-5741 , atrebat@commteam.org

The state-funded Home Modification Loan Program provides 0% and 3% loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities.

Service Area: Portions of Middlesex County (Northern/Eastern) and all of Essex County
Eligibility: Under 100%-200% of Median Income Frail Elders or Individuals with Disabilities
Funding: HUD

Merrimack Valley Regional Consortium (MVRC)

Program Contact: Christina Santos-Gordon, Interim Coordinator Homelessness
Prevention & Homeownership Program, 978-654-5675,
csantosgordon@commteam.org
Tom Sun, Assistant Director HCEC, 978.654.5613, tsun@commteam.org
17 Kirk Street, Lowell, MA 01852

MVRC is a partnership of regional stakeholders from the private and public sectors which coordinates services in the Valley to assist homeless and at risk households.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Amesbury, Andover, North Andover, Groveland, Haverhill, Lawrence, Merrimac, Methuen, Newburyport, West Newbury and Salisbury.
Eligibility: 100% - 200% Poverty Level
Funding: ICHH, DHCD, City of Lowell

Women Infants and Children (WIC)

Program Contact: Meghan Misset
Director, WIC
45 Kirk Street, Lowell, MA 01852
978-654-4930
Mmissett@commteam.org

WIC services: nutritious supplemental foods, nutrition education and counseling, health and human service referrals and coupons for Farmers' Market produce are currently provided to over 5,600 participants.

Service Area: Billerica, Carlisle, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro, and Westford
Eligibility: 100% - 185% of Poverty Level and Massachusetts Resident
Funding: USDA

SuitAbility

Program Contact: Meg Gaffney, Client Services Coordinator
17 Kirk Street, Lowell, MA 01852
978-459-0551 x5626 / 978-654-5626
mgaffney@commteam.org

Community Teamwork Volunteer Center

**(Foster Grandparent, Senior Companion & Retired Senior Volunteer Program
AND Spindle City AND Mill City Mentors)**

Program Contact: Bridget Quinn, Director, Volunteer Center
155 Merrimack Street, Lowell, MA 01852
978-654-5679
bquinn@commteam.org

Senior Corps Volunteer Programs

Our Senior Corps Volunteer Programs offer Seniors the opportunity to remain engaged and active in their communities and a stipend for income-eligible seniors.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford

Eligibility: 200% Federal Poverty Level (RSVP has no income eligibility requirements)
55+ years of age

Funding: Corporation for National Service

Spindle City Corps, Urban Youth Service Corps

Program Contact: Bridget Quinn, Director, Volunteer Center
155 Merrimack Street, Lowell, MA 01852
978-654-5679, bquinn@commteam.org

Spindle City Corps unites young people between 16 and 21 years of age for a demanding schedule of community service and leadership development.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford.

Funding: US Department of the Interior

Mill City Mentors (MCM)

Program Contact: Bridget Quinn, Director, Volunteer Center
155 Merrimack Street, Lowell, MA 01852
978.654.5679, bquinn@commteam.org

Mill City Mentors provides children with a supportive, nurturing adult mentor to assist them in reaching their greatest potential.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford. Also: Ashby, Ayer, Carlisle, Groton, Littleton and Townsend.

Eligibility: No income eligibility requirements
Child must be between the ages of 7 and 22

Funding: Mass. Mentoring Partnership, Private

Financial Education Center (FEC)

(Financial Education, Asset Development, Secure Jobs, and Career Services)

Program Contact: Chris Santos-Gordon, Director, Financial Education Center
165 Merrimack Street, Lowell, MA 01852
978-654-5675
csantosgordon@commteam.org

Community Teamwork's Financial Education Center offers a host of programs that focus on the development and/or enhancement of personal finance skills and employment. Programs offered include the Secure Jobs Program, Career Services, the Financial Literacy Academy, One on One Financial Coaching, Volunteer Income Tax Assistance, Asset Development, Financial Workshops, Conferences that include FinanciallyHers, MoneyTalks for Youth and SavvySeniors. Staff has certifications in Financial Social Work, Credit Repair, Student Loan Counseling, Financial Career Coaching and in IRS Tax Preparation.

Program contact for all programs of the Financial Education Center:
Gladys Santiago, Administrative Assistant
165 Merrimack Street, Lowell, MA 01852
978-654-5673, gsantiago@commteam.org

Secure Jobs Initiative & Career Services

The Secure Jobs Program aims to remove barriers to employment and secure the best job possible for each participant so they have the skills, self-esteem and knowledge to sustain and increase economic security.

Service Area: Greater Merrimack Valley
Secure Jobs Eligibility: 18 years of age and older; receiving housing assistance through HomeBASE, RAFT or Emergency Assistance programs; ready, willing and able to work; able to attend regular case management meetings
Career Services Eligibility: Anyone may enroll in Career Services.
Funding: Department of Transitional Assistance (DTA), private funding

Financial Education Programs

Service Area: Greater Merrimack Valley
Eligibility: No eligibility requirements
Funding: United Way, CSBG and private funding

Financial Literacy Academy

The Financial Literacy Academy, using the FDIC MoneySmart Curriculum, offers a powerful introduction to personal finance management. The FLA is six weeks long, offered on Tuesday evenings from 6-8pm. Dinner and childcare are provided in order to support working families.

Financial Coaching

Financial Coaching provides individualized assistance with various financial goals that include, but are not limited to, credit repair, understanding student loans, debt management, budgeting and ways to increase income.

Volunteer Income Tax Assistance

The VITA program provides free tax preparation to individuals and families who qualify for the Earned Income Tax Credit (EITC). Please call to learn more about the requirements of this program.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell,
Tewksbury, Tyngsboro and Westford.
Funding: DHCD, Private Funds

Financial Education Trainings and Conferences

Financial Education Training Workshops /Conferences are free and offered throughout the year and focus on specific demographics. We offer a luncheon, speakers and provide resources and giveaways.

FinanciallyHers is offered every March in collaboration with the City of Lowell Women's Week—workshops focus on issues related to women and finance.

MoneyTalks for Youth is offered in the summer and focuses on basics of personal finance, the importance of budgeting and managing debt. Consisting of three half-day sessions, this conference commences with a hands-on Reality Fair where youth put into practice what has been learned on days one and two.

\$avvySeniors focuses on financial issues that Senior Citizens often face, including living on fixed incomes, financial scams and identity theft.

Coordinated Family and Community Engagement Program (CFCE)

Program Contact: Gail Fortes– Coordinator
Deborah Berthiaume– Coordinator
17 Kirk Street Lowell, MA 01852
978-654-5704
gfortes@commteam.org
dberthiaume@commteam.org

CFCE programs offer support to parents through educational workshops, kindergarten transitions, play groups, Ages and Stages Developmental Screenings, family literacy activities, family and community events and services to support children with disabilities

Service Area: Billerica, Chelmsford, Dracut, Tewksbury, Tyngsboro and
Wilmington
Eligibility: No eligibility requirements
Funding: Department of Early Education and Care

Community Teamwork's Lowell Farmers' Market

Program Contact: Susan Brittain Market Manager
45 Kirk Street, 2nd floor, Lowell, MA 01852
978-654-4905
sbrittain@commteam.org

The Lowell Farmers' Market is located at Lucy Larcom Park and it offers fresh, locally grown produce, fish, eggs, meat, flowers, baked goods and crafts from local artisans. The Market runs every Friday from 12pm to 5pm from the beginning of July through mid-October.

Entrepreneurship Center

Program Contact: Franky Descoteaux, Director, Entrepreneurship Center
165 Merrimack Street, Lowell, MA 01852
978-459-0551 / 978-654-5731

The Entrepreneurship Center was founded to provide entrepreneurs from ethnically and economically diverse groups with the education, tools and access to SBA micro loan products necessary to launch, expand and sustain small businesses.

Service Area: Merrimack Valley
Eligibility: Entrepreneurs looking to start or grow a small business
Funding: City of Lowell, Private funds, SBA

Community Teamwork's Resource Center

Program Contact: JoAnn Howell, Director, Resource Center
17 Kirk Street, Lowell, MA 01852
978-654-5607
jhowell@commteam.org

The Resource Center offers a consistent, comprehensive and compassionate approach to client intake, assessment and referral. The Resource Center provides general informal and streamlined access to the full range of Community Teamwork programming.

Adult Basic Education

Program Contact: JoAnn Howell, Resource Center Director
17 Kirk Street, Lowell, MA 01852
978-654-5607
jhowell@commteam.org

In partnership with Lowell Adult Education Center, Community Teamwork hosts an adult education program that offers assistance to adult learners who need to improve their basic literacy skills for the GED examination or for employment and/or educational purposes. We also provide ESOL courses for non-native English speakers who want to increase their oral and written fluency.

Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford
Eligibility: 100% of Poverty Level
Funding: City of Lowell, DESE

Programs Offered in Cities and Towns Served

City/Town Served	Programs Administered
Acton	Entrepreneurship Center, VITA, Youth Services
Amesbury	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Andover	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Arlington	Fuel Assistance, Entrepreneurship Center, VITA
Ashby	Mill City Mentors, Entrepreneurship Center, VITA, Youth Services
Ashland	Entrepreneurship Center
Ayer	Mill City Mentors, Entrepreneurship Center, VITA, Youth Services
Bedford	Fuel Assistance, HEARTWAP, Weatherization, Resource Center Case Mgmt., Entrepreneurship Center, VITA
Belmont	Fuel Assistance, Entrepreneurship Center, VITA
Beverly	Section 8, First Time Homebuyer Program, Home Mod, HCEC, Entrepreneurship Ctr, VITA, MRVP
Billerica	All Programs
Boxborough	Entrepreneurship Center, Youth Services
Boxford	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Bradford	Section 8, Home Mod, HCEC, MRVP
Burlington	Fuel Assistance, Entrepreneurship Center, VITA, Youth Services
Byfield	Section 8, Home Mod, HCEC, MRVP
Cambridge	Entrepreneurship Center
Carlisle	Fuel Assistance, Mill City Mentors, Entrepreneurship Center, VITA, Youth Services
Chelmsford	All Programs
Concord	Entrepreneurship Center, Youth Services
Danvers	Section 8, Home Mod, HCEC, Entrepreneurship Ctr, First Time Homebuyer Program, VITA, MRVP
Dracut	All Programs
Dunstable	All Programs
Essex	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Everett	Family Child Care, Entrepreneurship Center, VITA
Framingham	Entrepreneurship Center
Georgetown	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Gloucester	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Groton	Fuel Assistance, HEARTWAP, Weatherization, Mill City Mentors, Senior Volunteer Programs, Entrepreneurship Center, VITA, Youth Services
Groveland	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Hamilton	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Haverhill	Section 8, MVRN, Home Mod, Entrepreneurship Center, HCEC, VITA, MRVP, HomeBASE
Holliston	Entrepreneurship Center
Hopkinton	Entrepreneurship Center
Hudson	Entrepreneurship Center
Ipswich	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Lawrence	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Ctr , VITA, HomeBASE. MRVP, Youth Services
Lexington	Fuel Assistance, Entrepreneurship Center, VITA, Youth Services
Lincoln	Entrepreneurship Center, Youth Services
Littleton	Mill City Mentors, Senior Volunteer Programs, Entrepreneurship Center, VITA, Youth Services
Lowell	All Programs
Lynn	Entrepreneurship Center
Lynnfield	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Malden	Family Child Care, Entrepreneurship Center, VITA
Manchester	Section 8, Home Mod, HCEC, VITA, MRVP
Manchester-by-the-Sea	Entrepreneurship Center, Section 8, MRVP
Marblehead	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Marlborough	Entrepreneurship Center
Maynard	Entrepreneurship Center, Youth Services

City/Town Served

Programs Administered

Medford	Family Child Care, Entrepreneurship Center, VITA
Melrose	Family Child Care, Entrepreneurship Center, First Time Homebuyer Program, VITA
Merrimac	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Methuen	Section 8, MVRN, Home Mod, HCEC, Merrimack Valley Apts., Entrepreneurship Center, First Time Homebuyer Program, VITA, MRVP, HomeBASE
Middleton	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Nahant	Section 8, HCEC, Entrepreneurship Center, VITA, MRVP
Natick	Entrepreneurship Center
Newbury	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Newburyport	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Newton	Entrepreneurship Center
North Andover	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Ctr, First Time Homebuyer Program, VITA, MRVP
North Reading	Family Child Care, Entrepreneurship Center, VITA
Peabody	Section 8, Home Mod, HCEC, First Time Homebuyer Program, Entrepreneurship Ctr, VITA, MVRP
Pepperell	Fuel Assistance, HEARTWAP, Weatherization, Family Child Care, Mill City Mentors, Senior Volunteer Programs, Entrepreneurship Center, VITA, Youth Services
Reading	Entrepreneurship Center, First Time Homebuyer Program, VITA, Youth Services
Rockport	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Rowley	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Salem	Section 8, Home Mod, HCEC, First Time Homebuyer Program, Entrepreneurship Ctr, VITA, MRVP
Salisbury	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Saugus	Section 8, HCEC, Entrepreneurship Center, Home Mod, VITA, MRVP
Sherborn	Entrepreneurship Center
Shirley	Entrepreneurship Center, Youth Services
Somerville	Entrepreneurship Center
Stoneham	Family Child Care, Entrepreneurship Center, VITA, Youth Services
Stow	Entrepreneurship Center, Youth Services
Sudbury	Entrepreneurship Center
Swampscott	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Tewksbury	All Programs
Topsfield	Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
Townsend	Entrepreneurship Center, Youth Services
Tyngsborough	All Programs
Wakefield	Family Child Care, Entrepreneurship Center, First Time Homebuyer Program, VITA, Youth Services
Waltham	Fuel Assistance, Entrepreneurship Center, VITA
Watertown	Fuel Assistance, Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA
Wakefield	Family Child Care, Entrepreneurship Center, First Time Homebuyer Program, VITA, Youth Services
Waltham	Fuel Assistance, Entrepreneurship Center, VITA
Watertown	Fuel Assistance, Section 8, Home Mod, HCEC, Entrepreneurship Center, VITA
Wayland	Entrepreneurship Center
Wenham	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP
West Newbury	Family Child Care, Home Mod, HCEC, Entrepreneurship Ctr, VITA, HomeBASE, Section 8, MRVP
Westford	All Programs
Weston	Entrepreneurship Center
Wilmington	Fuel Assistance, CFCE, Entrepreneurship Center, First Time Homebuyer Program, VITA, Youth Services
Winchester	Entrepreneurship Center, Youth Services
Woburn	Entrepreneurship Center, First Time Homebuyer Program, Youth Services

Administration

Karen N. Frederick

Chief Executive Officer
978-654-5668
kfrederick@commteam.org

Penny Judd

Chief Financial Officer
978-654-5660
pjudd@commteam.org

Michael Collins

Chief Program Officer
978-654-5633
mcollins@commteam.org

Lisa Wholey

Director, Human Resources
978-654-5675
lwholey@commteam.org

Bill Lipchitz

Director, Real Estate Operations
978-654-5664
blipchitz@commteam.org

Connie Martin

Division Director, Energy and Community Resources
978-654-5636
cmartin@commteam.org

Carl Howell

Division Director, Housing and Homeless Services
978-654-5806
chowell@commteam.org

Meghan Siembor

Division Director, Child and Family Services
978-654-7130
msiembor@commteam.org

Kathleen Plath

Director, Development and Marketing
978-654-5640
kplath@commteam.org

Ann Sirois

Director, Planning and Quality Improvement
978-654-7142
asirois@commteam.org

Headquarters

155 Merrimack Street, Lowell, MA 01852
978-459-0551
www.commteam.org



MISSION

**Community Teamwork is 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.**