Community Teamwork
Agency Resource Catalog
for
Constituent Services

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Emergency Contact Information

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 during this challenging time.  

Main Number:  978-459-0551

Accountable Care Organization (ACO) Contact: JoAnn Howell, Director, jhowell@commteam.org  978-654-5607
Marilyn Graham, Client Assessment Specialist, mgraheam@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: CovidResponseCTI@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: Bonnie Greenwood bgreenwood@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.
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.
LowellWIC@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/service-detail/rental-assistance-applications-documentation
Section 8 Wait List info|Section8 & MRVP Program Participants 978-654-5726
or CTRentalassitance@commteam.org

Youth Services
The Mill You hours for all services: M-F 9-4pm 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, Coordinated Family & Community Engagement)

Programs and Eligibility Requirements

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

The following employees are all located at 126 Phoenix Ave, Lowell, MA 01852|978-551-8786
Melanie Bixby, Deputy Division Director
978-654-7171, mbixby@commteam.org
Shawna Doran, Early Learning Program Operations Director
978-654-7126, sdoran@commteam.org
Tanya Mead, Director, School Age Programs
978-654-7178, tmead@commteam.org
Lynne Eriksen, Director, Family Child Care Programs
978-654-7173, leriksen@commteam.org

The Division of CFS 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 (e.g., Utility Bill with Name)
  - 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

Coordinated Family and Community Engagement Program (CFCE)

Program Contact: Gail Fortes, Coordinator, 978-654-7121, gfortes@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. No Eligibility requirements.

Service Area: Billerica, Chelmsford, Dracut, Tewksbury, Tyngsboro and Wilmington
Funding: Department of Early Education and Care
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 Sullivan  
Director, Youth Services  
167 Dutton Street, Lowell, MA 01852  
978-905-7389  
asulliv@commteam.org  
ctiyouthservices@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. Services include: Intake and Assessment, The Mill You, Youth Housing Pathways, Youth Family Foundations, and The LAB.

*Age requirement for most programs.

- **Service Area:** Greater Lowell Region, North Middlesex Region
Section 8 and Massachusetts Rental Voucher Program (MRVP)

Program Contact: Chinterna Vong
Deputy Division Director, Rental Assistance
155 Merrimack Street, Lowell, MA 01852
978-654-5776, cvong@commteam.org,
Admin: cirentalassistance@commteam.org, 978-654-5726

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.


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

Emergency Individual and Family Shelter Program

Program Contact: Sean Mahoney-Pierce
Deputy Division Director, Residential Programs
155 Merrimack Street, Lowell, MA 01852
978-654-5716, smahoney-pierce@commteam.org | Admin: 978-654-5726
Renata Rourke, Director Individual Homeless Services
978.654.5624, rrourke@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

Rehousing and Stabilization Services

Program Contact: Sean Mahoney-Pierce

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

Merrimack Valley Regional Consortium (MVRC)

Program Contact: Barbara Warren, Homelessness Prevention & Homeownership Program

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.

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

Community Resources: Chris Santos-Gordon
Deputy Division Director, Community Resources
17 Kirk Street, Lowell, MA  01852
978-654-5675
csantosgordon@commteam.org

LIHEAP Fuel Assistance

Program Contact: Mary McKenney
Director, Fuel Assistance
45 Kirk Street, Lowell, MA  01852
978-654-4917
mmckenney@commteam.org | fuelassistance@commteam.org
Apply Online: https://toapply.org/CTI

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

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Homeowners and Non-Subsidized Housing Tenants

- **Deliverable Fuel (Oil, Propane, Kerosene & Other):**
  - $600
  - $550
  - $510
  - $470
  - $470
  - $430

- **Utility and Heat Included-in-Rent:**
  - $500
  - $460
  - $425
  - $390
  - $390
  - $355

Subsidized Housing Tenants

- **Deliverable Fuel (Oil, Propane, Kerosene & Other):**
  - $420
  - $385
  - $355
  - $325
  - $325
  - $300

- **Utility and Heat Included-in-Rent:**
  - $350
  - $325
  - $300
  - $275
  - $275
  - $250

- **High Energy Cost Supplement:**
  - TBD
  - TBD
  - TBD
  - TBD
  - TBD
  - TBD

7/20/2021

**UPDATES:** Preapplications may be started on [https://toapply.org/CTI](https://toapply.org/CTI) Or, Schedule phone interview by calling 978.459.6161, mail or email applications: FuelAssistance@commteam.org, faxed: 978.458.8594 dropped in office mailbox.

**Note:** Contact DHCD to determine eligibility for a household of 18 and above. The High Energy Cost supplement is an additional benefit provided only to qualifying, eligible LIHEAP households whose previous year's heating source costs exceed the above listed HECS thresholds.
Energy Conservation Programs

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

Program Contact: Debra Hill, Energy Conservation Dispatcher
45 Kirk Street, Lowell, MA 01852
978-654-4904
dhill@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)

Program Contact:  Tom Sun, Director, Homelessness Prevention and Homeownership Program
                  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.


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

Funding: DHCD

RAFT/ERMA/ERAP 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 $2,500 in a 18-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 a tenant or landlord thinks you might be eligible for RAFT, ERMA or ERAP, complete ONLINE (all languages) https://applyhousinghelp.mass.gov/en-US/Pages/View/124/select-your-language

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CTI HOTLINE 978-654-5607 | FAX: 978-459-0513 | 17 Kirk Street, Lowell MA 01852
CovidResponseCTI@commteam.org | www.commteam.org
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

Massachusetts WIC Program

INCOME ELIGIBILITY GUIDELINES

April 21, 2021 - June 30, 2022

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For each additional family member added...

+ $8,399 + $700 + $324 + $162
Community Teamwork Volunteer Center
(AmeriCorps Foster Grandparent, Senior Companion & Retired Senior Volunteer Programs, Mill City Mentors, and Spindle City Corps)

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

AmeriCorps Seniors Programs

Program contact for all AmeriCorps Seniors programs at the Volunteer Center:
Mary Donnelly, Staff Specialist
155 Merrimack Street, Lowell, MA 01852
978-654-5680, mdonnelly@commteam.org

Our AmeriCorps Seniors 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: AmeriCorps Seniors

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: U.S, Department of the Interior

Mill City Mentors (MCM)

Program Contact: Ed Banks, Program Coordinator
155 Merrimack Street, Lowell, MA 01852
978.654.5612, ebanks@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: Massachusetts Mentoring Partnership, United Way, Private
Financial Education Center (FEC)

Program Contact: Bonnie Greenwood, Director, Financial Education Center
165 Merrimack Street, Lowell, MA  01852
978-654-5627
bgreenwood@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 Trainings/Conferences are free and offered throughout the year and focus on specific demographics.

FinanciallyHers is offered every March in collaboration with the City of Lowell Women’s Week—workshops 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.
$avvy$eniors focuses on financial issues that Senior Citizens often face, including living on fixed incomes, financial scams and identity theft.

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
Eligibility: Under 100%-200% of Median Income Frail Elders or Individuals with Disabilities
Funding: HUD

First-Time Home Buyer Program

Program Contact: Cathy Dyl, Home Buyer Program Coordinator
607 North Ave., Door 16, Wakefield, MA 01880
978-654-5614, cdyl@commteam.org

Graduates of this seminar receive a certificate that makes them eligible to apply for MHFA low-interest loans and down-payment assistance from cities. No eligibility requirements.

Service Area: Cities throughout the state including but not limited to: Lowell, Lawrence, Methuen, Haverhill and Salem.
Entrepreneurship Center

Program Contact: Franky Descoteaux, Director, Entrepreneurship Center
165 Merrimack Street, Lowell, MA 01852
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. The Ecenter provides business coaching and funding, including small business grant sponsorships as part of MGCC Empower Digital and Biz.M.Power program.

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

Community Teamwork’s Lowell Farmers’ Market

Program Contact: Jessica MacDonald, Farmers’ Market Assistant
165 Merrimack Street, Lowell, MA 01852
978-221–8815
jmacdonald@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.

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
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# Programs Offered in Cities and Towns Served

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Administration

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

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

Carl Howell
Chief Program Officer
978-654-5806
chowell@commteam.org

Lisa Wholey
Chief Human Resource Officer
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

Barbara Warren
Division Director, Housing and Homeless Services
978-654-5803
bwarren@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 leverage our programs, our partnerships, and our collective voice to foster equity, compassion, and community engagement by creating housing, education, and economic opportunities.