



Community Teamwork

Agency Resource Catalog for Constituent Services

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Emergency Contact Information

During this health crisis, CTI has put in place emergency programming to ensure that we can continue to provide critical services to our clients. **Main Number: 978-459-0551**

Accountable Care Organization (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

For all general emergency referrals: **978-654-5607**

JHowell@commteam.org, Director, Resource Center and RAFTInfo@commteam.org, HCEC

Financial Education Center

Offering virtual and in-person Financial Coaching, Financial Literacy Academy and Secure Jobs.

Contact: Evelyn Crespo, Program Manager, ecrespo@commteam.org **978-654-5673**

Fuel Assistance & Heating System Repair

New clients can phone for appointment. New and returning clients can apply online, mail/drop off fax or email. FuelAssistance@commteam.org **978-459-6161**

Women, Infants, and Children (WIC)

Our doors are open! WIC staff are supporting clients with in-person, phone, and online appointments. Clients can apply online <https://www.mass.gov/forms/apply-for-wic-online>. A staff person will contact you by phone or email to set up an appointment to complete the application. You may also contact or stop by 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/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

Currently supporting participants 16-24 (up to 25) who are struggling with housing instability, or would benefit from family supports Monday- Friday 9-4pm. Participants in need are welcome to come in person for a walk in appointment or utilize a connection request for direct support from a staff. Contact methods: [Youth Services Connection Request \(cognitofirms.com\)](https://www.mass.gov/forms/youth-services-connection-request)

CTIyouthservices@commteam.org **978-905-7385**

Child and Family Services

978-454-5100

MBixby@commteam.org, Deputy Division Director, Family Child Care and School Age

SDoran@commteam.org, Deputy Division Director, Early Learning (Head Start, Early Head Start)

Entrepreneurship Center

While our doors are open, we offer a mix of in-person and online meetings, including trainings, newsletters and updates to our social media platforms, aimed to support Small Business

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, Program Manager, 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
978-654-5635, msiembor@commteam.org

The following employees are all located at 126 Phoenix Ave, Lowell, MA 01852 | 978-551-8786

Melanie Bixby, Deputy Division Director, Family Child Care/School Age
978-654-7171, mbixby@commteam.org

Shawna Doran, Deputy Division Director, Early Learning Program
978-654-7126, sdoran@commteam.org

Tanya Gary, Director, School Age Programs
978-654-7178, tgary@commteam.org

Griselle Dubey, Director, Family Child Care Programs
978-654-7173, gdubey@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: Chris Cole. Supervisor 978-418-9306, ccole@commteam.org

CCFCE programs offer support to parents as a hub of community resources, offering community playgroups, caregiver workshops, Ages and Stages Questionnaire Developmental Screenings, supporting kindergarten transitions, family and community events and services to support children with disabilities. Programs are for children ages 0-6 years. No Eligibility requirements. All programs are open to the public.

Service Area: Billerica, Chelmsford, Dracut, Tewksbury, Tyngsboro and Wilmington
Funding: Department of Early Education and Care

Division of Housing and Homeless Services (HHS)

Rental Assistance—ctirentalassistance@commteam.org

Residential, Individual Homelessness
155 Merrimack Street, Lowell, MA 01852
978-654-5726

Programs and Eligibility Requirements

Primary Contact: Barbara Warren
Division Director, HHS
155 Merrimack Street, Lowell, MA 01852
978-654-5803
bwarren@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 Sullivan
Director, Youth Services
167 Dutton Street, Lowell, MA 01852
978-905-7389
asullivan@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: Vanessa Galarza, Deputy Division Director, Rental Assistance
155 Merrimack Street, Lowell, MA 01852
978-654-5776, vgalarza@commteam.org
Admin: ctirentalassistance@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.

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 and West Newbury.

Eligibility: 50% of area median income

Funding: HUD via DHCD

Emergency Individual and Family Shelter Program

Program Contact: Sean Wilson, Deputy Division Director, Residential Programs
155 Merrimack Street, Lowell, MA 01852
978-935-0731, sewilson@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 **866-584-0653**

Funding: DHCD

Rehousing and Stabilization Services

Program Contact: Sean Wilson

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 Collaborative (MVC)

Program Contact: Barbara Warren

MVC 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, Byfield, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro, and Westford. Also: Amesbury, Andover, North Andover, Groveland, Haverhill, Lawrence, Merrimac, Methuen, Newburyport, West Newbury and Salisbury.

Common Ground Development A Subsidiary of Community Teamwork

Program Contact: Steven Joncas, Director of Real Estate Development
155 Merrimack Street, Lowell, MA 01852
s.joncas@att.net, 978-654-5647
www.commteam.org/common-ground-development

Rachelly Bartolotta, Director of Common Ground, rbartolotta@commteam.org
Drew Vernalia, Asset Manager, dvernal@commteam.org, 978-654-5678
Christine DeFeo, Senior Program Coordinator, cdefeo@commteam.org, 978-654-5667

With the entire region facing a severe crisis in housing supply, Common Ground Development Corporation (CGDC) was created as a non-profit subsidiary of CTI to produce more housing, for home-buyers and renters, and to preserve existing apartments at affordable rent levels. A quality affordable home for everyone who needs one is the Common Ground goal.

Common Ground's mandate is to work cooperatively with the cities and towns throughout the Merrimack Valley and North Shore to address this acute need. New units are being created through redevelopment of distressed buildings and new construction. Existing apartments are being preserved at affordable rent levels through rehabilitation and maintenance programs.

Common Ground offers an opportunity for towns to work collaboratively with a friendly developer to plan and execute projects that will 'work' for everyone concerned.

Renters and homeowners of Common Ground developments are connected to **CTI's many supportive programs**. Common Ground has worked also with **CTI's YouthBuild Program**, which helps at-risk youth earn a GED and acquire construction trade skills at our affordable housing construct projects under the supervision of licensed, experienced building contractors.

Service Area and Eligibility: 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. Local officials, prospective homeowners and renters please feel free to reach out to us.

Partners and Funders: Middlesex Savings Bank, MHP, Massachusetts Housing Investment Corporation, Lowell Development & Financial Corporation, Enterprise Bank, DHCD Massachusetts, Community Teamwork, Cambridge Savings Bank, Citizens Bank, CEDAC, Boston Financial Investment Management, Peabody Properties, Inc., RBC Capital Investments.

Projects: 346-348 Pawtucket Street and 9-11 Sagamore Street, Lowell, MA; Stony Brook Village, Westford, MA; Old High School Commons, Acton, MA; 767 Merrimack Street, Lowell, MA; Milly's Place, 360 Pawtucket Street, Lowell, MA; 205 Worthen Street, Lowell, MA; 420, 423, 430 Broadway Street, Lowell, MA; Tavernier Place, Acton, MA; 420, 423, 430 Broadway St Lowell, MA.

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.

Chris Santos-Gordon, Deputy Division Director, Energy & 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 | Fax: 978-458-8594
mmckenney@commteam.org | fuelassistance@commteam.org
Apply Online: www.commteam.org/fuel

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 9.)

Funding: HHS, EOHLC

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Fiscal Year 2024

Low-Income Home Energy Assistance Program (LIHEAP) Income Eligibility and Benefit

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	\$ 14,580	\$ 18,225	\$ 21,870	\$ 25,515	\$ 29,160	\$ 45,392
2	\$ 19,720	\$ 24,650	\$ 29,580	\$ 34,510	\$ 39,440	\$ 59,359
3	\$ 24,860	\$ 31,075	\$ 37,290	\$ 43,505	\$ 49,720	\$ 73,326
4	\$ 30,000	\$ 37,500	\$ 45,000	\$ 52,500	\$ 60,000	\$ 87,294
5	\$ 35,140	\$ 43,925	\$ 52,710	\$ 61,495	\$ 70,280	\$ 101,261
6	\$ 40,280	\$ 50,350	\$ 60,420	\$ 70,490	\$ 80,560	\$ 115,228
7	\$ 45,420	\$ 56,775	\$ 68,130	\$ 79,485	\$ 90,840	\$ 117,846
8	\$ 50,560	\$ 63,200	\$ 75,840	\$ 88,480	\$ 101,120	\$ 120,465
9	\$ 55,700	\$ 69,625	\$ 83,550	\$ 97,475	\$ 111,400	\$ 123,084
10	\$ 60,840	\$ 76,050	\$ 91,260	\$ 106,470	\$ 121,680	\$ 125,703
11	\$ 65,980	\$ 82,475	\$ 98,970	\$ 115,465	\$ 128,322	\$ 128,322
12	\$ 71,120	\$ 88,900	\$ 106,680	\$ 124,460	\$ 130,941	\$ 130,941
13	\$ 76,260	\$ 95,325	\$ 114,390	\$ 133,455	\$ 133,560	\$ 133,560
14	\$ 81,400	\$ 101,750	\$ 122,100	\$ 136,179	\$ 136,179	\$ 136,179
15	\$ 86,540	\$ 108,175	\$ 129,810	\$ 138,797	\$ 138,797	\$ 138,797
16	\$ 91,680	\$ 114,600	\$ 137,520	\$ 141,416	\$ 141,416	\$ 141,416
17	\$ 96,820	\$ 121,025	\$ 145,230	\$ 145,230	\$ 145,230	\$ 145,230
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
High Energy Cost Supplement	\$200	\$180	\$160	\$140	\$140	\$120
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	\$200	\$180	\$160	\$140	\$140	\$120
High Energy Cost Supplement (HECS) Thresholds - TBD						

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Housing Consumer Education Center (HCEC)

(Rental Assistance for Families in Transition (RAFT), Fair Housing Program (FHP) State Opioid Response Program (SOR) and Representative Payee)

Program Contact: Homelessness Prevention and Homeownership Program
978-941-0593, RAFTInfo@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 fair housing issues, Representative Payee, Home Modification Loans for the disabled, and other available emergency assistance programs. Residential Assistance for Families in Transition (RAFT) is a program that may provide eligible households help to keep their housing, obtain new housing, 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 and West Newbury.

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

RAFT Eligibility: Massachusetts residents, households with or without children, and unaccompanied youth. Household income must be below 50% of the Area Median Income (AMI). Federal immigration status has no impact on eligibility for most of this funding. (See Chart Below)

How Funds can be Used: Eligible households can receive up to **\$7,000 in a 12-month period**. RAFT can cover utility arrearages, moving costs, security deposits, first and last month's rent, and overdue rent. Renters or landlords can apply by submitting an online application. There are some restrictions on rental assistance for families residing in subsidized housing or who have a rental voucher. For households applying to RAFT for assistance with rent arrears, a notice to quit or eviction notice/court summons is now required.

How to Apply: If a tenant or landlord thinks you might be eligible for RAFT, complete ONLINE (all languages) <https://applyhousinghelp.mass.gov/en-US/Pages/View/124/select-your-language>

978-459-0551 | FAX: 978-459-0513 | 17 Kirk Street, Lowell MA 01852

www.commteam.org/program/residential-assistance-for-families-in-transition

Household Size Annual Income Limit (50% AMI)

1	\$46,350
2	\$53,000
3	\$59,600
4	\$66,200
5	\$71,500
6	\$76,800
7	\$82,100
8	\$87,400

Beginning on July 1, 2023, the state-funded Residential Assistance for Families in Transition (RAFT) program will become available to low-income homeowners who are at risk of foreclosure. Eligible homeowners may apply for RAFT through the Emergency Housing Payment Assistance Portal (<https://applyhousinghelp.mass.gov/>).

Although CTI is not managing the RAFT for Homeowners program, anyone can apply from any city or town in the State via the link and be assisted by an agency managing the program.

Fair Housing Program

Program Contact: Aaron Ginsberg
Coordinator
155 Merrimack Street
Lowell, MA 01852
978-654-5736
aginsberg@commteam.org | fairhousing@commteam.org

The Fair Housing Program promotes fair housing and offers advocacy services for people discriminated against in housing. The Fair Housing Program also offers trainings and resources to tenants, landlords, or anyone providing housing services.

Service Area: See Chart Below
Eligibility: Open to all
Funding: HUD

Service Area

Acton	Danvers	Lincoln	N. Andover	Swampscott
Amesbury	Dracut	Littleton	N. Reading	Tewksbury
Andover	Dunstable	Lowell	Peabody	Topsfield
Ashby	Essex	Lynnfield	Pepperell	Townsend
Ayer	Georgetown	Manchester	Reading	Tyngsborough
Bedford	Gloucester	Marblehead	Rockport	Wakefield
Beverly	Groton	Marlborough	Rowley	Wayland
Billerica	Groveland	Maynard	Salem	Wenham
Boxborough	Hamilton	Merrimac	Salisbury	W. Newbury
Boxford	Haverhill	Methuen	Saugus	Westford
Burlington	Hudson	Middleton	Shirley	Weston
Carlisle	Ipswich	Nahant	Stoneham	Wilmington
Chelmsford	Lawrence	Newbury	Stow	Winchester
Concord	Lexington	Newburyport	Sudbury	Woburn

Women Infants and Children (WIC)

Program Contact: Meghan Blanchet, RD, CLC
 Director, WIC
 45 Kirk Street, Lowell, MA 01852
 978-654-4930
 mblanchet@commteam.org
 LowellWIC@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. Breastfeeding Peer Counselors offer one-on-one support and virtual breastfeeding classes.

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

May 22, 2023 — June 30, 2024

Household Size	Yearly	Monthly	Bi-Weekly	Weekly
1	\$26,973	\$2,248	\$1,038	\$ 519
2	\$36,482	\$3,041	\$1,404	\$ 702
3	\$45,991	\$3,833	\$1,769	\$ 885
4	\$55,500	\$4,625	\$2,135	\$1,068
5	\$65,009	\$5,418	\$2,501	\$1,251
6	\$74,518	\$6,210	\$2,867	\$1,434
7	\$84,027	\$7,003	\$3,232	\$1,616
8	\$93,536	\$7,795	\$3,598	\$1,799
For Each Additional Family Member Add...	+\$9,509	+\$793	+\$366	+\$183

Community Teamwork Volunteer Center

(AmeriCorps Foster Grandparent, Senior Companion & Retired Senior Volunteer Programs, Mill City Mentors, and Spindle City Corps)

Program Contact: **Bridget Quinn, Program Manager, 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, Lead Coordinator
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

Program Contact: **Bridget Quinn, Program Manager, 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)

(Financial Education, Asset Development, Secure Jobs, Home Modification Loan)

Program Contact: Evelyn Crespo, Program Manager, Financial Education Center
165 Merrimack Street, Lowell, MA 01852
978-654-5627
ecrespo@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, the Financial Literacy Academy, One on One Financial Coaching, Volunteer Income Tax Assistance, Asset Development, and Financial Workshops. 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

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 (Acton, Andover, Haverhill, Lawrence, Methuen, North Andover, Reading, Wakefield and Wilmington)

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

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

Service Area: All cities and towns that Community Teamwork serves

The Financial Literacy Academy, using the FDIC MoneySmart Curriculum, offers a powerful introduction to personal finance management. The FLA is three-weeks long, offered on Tuesday and Thursday evenings from 6-8pm over the ZOOM platform.

Financial Coaching

Service Area: All cities and towns that Community Teamwork serves

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: IRS, Private Funds

Home Modification Loan Program (HMLP)

Program Contact: Catherine Tammany, Home Modification Loan Coordinator
17 Kirk Street, Lowell, MA 01852
351-322-5512, ctammany@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: CEDAC

First-Time Home Buyer Program

Community Teamwork is happy to partner with the **Merrimack Valley Housing Partnership (MVHP)** to provide Home Buyer Training.

For more information and to register for trainings, please visit www.mvhp.org or call 978-459-8490.

Over 20,000 families have completed MVHP's Project Genesis home buyer training program so far. Classes begin every month and are offered in English, Spanish and Khmer. Each seminar series consists of 9 hours of instruction and is conducted over three evening sessions. Landlord and Framework (online) Trainings are also offered. For additional Financial Education Training opportunities offered by Community Teamwork, please visit www.commteam.org/program/financial-education/

Entrepreneurship Center

Program Contact: Charles Smith, Director, Entrepreneurship Center
165 Merrimack Street, Lowell, MA 01852
978-654-5731
csmith@commteam.org

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: Middlesex and Essex Counties
Eligibility: Entrepreneurs looking to start or grow a small business
Funding: City of Lowell, Private funds, SBA, MGCC

Community Teamwork's Lowell Farmers' Market

Program Contact: Emily MaGovern, Program Coordinator
165 Merrimack Street, Lowell, MA 01852 978-758-3543 | 978-654-5731
emagovern@commteam.org, lowellfarmersmarket@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

Programs* Offered in Cities and Towns Served

City/Town Served	Programs Administered
Acton	Entrepreneurship Center, Secure Jobs, VITA, Youth Services
Amesbury	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, VITA, MRVP, HomeBASE
Andover	Section 8, MVRN, Home Mod, HCEC, Entrepreneurship Center, Secure Jobs, 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, Secure Jobs, 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, Secure Jobs, 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

Programs* Offered in Cities and Towns Served

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 Ctr, Secure Jobs, 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, Secure Jobs, Methuen, 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, MRVP
Pepperell	Fuel Assistance, HEARTWAP, Weatherization, Family Child Care, Mill City Mentors, Senior Volunteer Programs, Entrepreneurship Center, VITA, Youth Services
Reading	Entrepreneurship Center, Secure Jobs, 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 Center, 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, Secure Jobs, 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 Ctr, First Time Homebuyer Program, VITA, Youth Services, Secure jobs
Winchester	Entrepreneurship Center, Youth Services
Woburn	Entrepreneurship Center, First Time Homebuyer Program, Youth Services

**Financial Coaching & Financial Literacy Academy offered in all of the listed cities and towns serviced by CTI.
NEW: Fair Housing Program– See page 6 for locations serviced.*

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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.**