



Community Teamwork
Agency Resource Catalog
for
Constituent Services



A Catalyst for Change

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Contact Information

Main Number: 978-459-0551

Resource Center and Housing Consumer Education Center (HCEC)

978-459-0551

The Resource Center and HCEC staff are available via phone and email.

Clients can drop off paperwork at the Resource Center

17 Kirk Street, Lowell MA 01852; 8:30am—5:00pm

For all general emergency referrals:

JoAnn Howell, Director, JHowell@commteam.org

Resource Center, resourcecenter@commteam.org and HCEC, RAFTInfo@commteam.org

Fuel Assistance & Heating System Repair

978-459-6161 (Ph.), 978-458-8594 (Fax)

New clients can phone for appointment. New and returning clients can apply online, mail/drop off, fax or email.

FuelAssistance@commteam.org

Women, Infants, and Children (WIC)

978-454-6397

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

Leased Housing (Section 8 & MRVP)

978-654-5726

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 |

Section 8 & MRVP Program Participants or CTIrentalassistance@commteam.org

Youth Services

978-905-7385

Currently supporting participants between the ages of 16 and 24 (services end at age 25) who are struggling with basic needs or housing instability, or who have educational and workforce development goals. Programming is also offered for young parents between the ages of 14 and 25 (services end at age 26). 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. CTIyouthservices@commteam.org

Child and Family Services

978-454-5100

Melinie Bixby, Vice President, Child & Family Services (Family Child Care and School Age)

MBixby@commteam.org

Shawna Doran, Vice President, Child & Family Services (Early Learning - Head Start, Early Head Start)

SDoran@commteam.org

**Please note all information is accurate as of date of print 1/26. For up to date information, please visit www.commteam.org.*



ADMINISTRATION

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Director Development
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HEADQUARTERS

155 Merrimack Street, Lowell, MA 01852
978-459-0551 | headquarters@commteam.org

DIVISION OF CHILD AND FAMILY SERVICES (CFS)

(Head Start, Early Head Start, Home Visiting, Family Child Care, School Age Before & After School Care, Rita O'Brien-Dee Center for Behavioral Health and Development, Coordinated Family & Community Engagement)

Programs and Eligibility Requirements

Program Contact: Meghan Siembor, Senior Vice President, 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, Vice President, Child and Family Services
978-654-7171, mbixby@commteam.org

Shawna Doran, Vice President, Child and Family Services
978-654-7126, sdoran@commteam.org

Griselle Dubey, Director, School Age Programs (Including Mill City Mentors (MCM))
978-654-7173 (Office) | 978-888-8935 (Cell), gdubey@commteam.org

Nicole Abreu, Director, Family Child Care Programs
978-654-7125 | nabreu@commteam.org

Tanya Gary, Director, Family Access Department
978-654-7178, tgary@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, Groton

Eligibility: Several options listed in detail below. Funding: HHS, EEC

- Eligibility Criteria for Full Time Childcare

You may be eligible if parents or caregivers in your household are:

- * Looking for work or working part or full-time;
- * Attending school, participating in job or educational training;
- * Experiencing or have experienced domestic violence;
- * Homeless;
- * Are a young parent (under age 24);
- * Are retired and older than 65;
- * Have a DTA or DCF child care referral;
- * Have a documented disability; OR
- * Are participating in a substance abuse treatment or rehabilitation program.



If you do not have one of these reasons for needing child care, you may be able to get temporary approval for 12 weeks. Talk to your family access administrator to see if you may be eligible for this.

- * 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

Rita O'Brien-Dee Center for Behavioral Health and Development (ROBD BHC)

Program Contact: Sarah Alexander, Clinical Director, CFS
126 Phoenix Ave, Lowell, MA 01852
978-654-7137 (Direct) | 978-654-7166 (Center)

The ROBD BHC provides all children and families at CTI with services that nurture healthy social-emotional and educational development. Through comprehensive and ongoing assessments, we identify child and family needs, build staff knowledge and capacity, provide classrooms and childcare settings with consultative services and make referrals as indicated for individual and family clinical services.

Service Area: Same as Division of CFS

Funding: Massachusetts Department of Early Education & Care, Office of Head Start, Franklin Square House Foundation, John W. Alden Trust and the Greater Lowell Community Foundation (Anonymous Donor)

Coordinated Family and Community Engagement Program (CFCE)

Program Contact: Chris Cole, Supervisor
77 Parker Avenue, Dracut, MA 01826
978-459-0551 ext. 8544, ccole@commteam.org

CFCE 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.

Service Area: Billerica, Chelmsford, Dracut, Tewksbury, Tyngsboro and Wilmington

Eligibility: No Eligibility requirements.
All programs are open to the public

Funding: Department of Early Education and Care

DIVISION OF HOUSING AND HOMELESS SERVICES (HHS)

Primary Contact: Daniel Dessin, Senior Vice President
155 Merrimack Street, Lowell, MA 01852
978-654-5678, ddessin@commteam.org

Program & Eligibility Requirements

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

YOUTH SERVICES AND YOUTHBUILD

167 Dutton Street, Lowell, MA 01852

Youth Services

Program Contact: Nicholas DiGiammo, Director, Youth Services
978-856-5864 (Direct) | 978-905-7385 (Main)
ndigiammo@commteam.org | ctiyouthservices@commteam.org

Youth Services supports 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, as well as young adults between the ages of 14 and 25 who are pregnant or parenting with case management and funding to support basic family needs.

Services include: Outreach Services, Intake and Assessment, The Mill You Day Program, Youth Housing Pathways (18-24 years old), Youth Family Foundations, and The Youth Action Board.

Service Area: Greater Lowell Region, North Middlesex Region

Eligibility: Homeless or At-Risk, Couch-Surfing, Victims of Domestic Violence (16-24 years old)
Pregnant or Parenting Case Management (14-25 years old)*

**Participants who do not meet criteria for housing need but do want case management, as a pregnant/parenting young adult, must reside in Lowell in addition to meeting age criteria*

Funding: HUD, EOHHS, DPH

YouthBuild

Program Contact: Siobhan Sheehan-Esteves, Program Manager, YouthBuild
978-905-7373, ssheehan@commteam.org

YouthBuild is a comprehensive youth workforce development program for young adults between the ages of 16 and 24 who have not obtained a high school diploma/equivalency. YouthBuild offers GED/HiSET preparation classes, construction and culinary skills, job development, mentoring and leadership development programming.

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

Eligibility: Maximum 200% of poverty

Funding: DOL, HUD, Commonwealth Corp., MA DESE, City of Lowell, YBUS, OJJDP, MassClean Energy



HOUSING SUPPORT

155 Merrimack Street, Lowell, MA 01852

Leased Housing - Section 8 and Massachusetts Rental Voucher Program (MRVP)

Program Contact: Vanessa Galarza Hernandez, Vice President, Leased Housing
978-654-5776, vgalarza@commteam.org
Admin: 978-654-5726, ctirentalassistance@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, Byfield, 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 HUD via EOHLC

Funding: EOHLC

Family Shelter Program, HomeBASE and Diversion

Program Contact: Sean Wilson, Vice President, Homeless Services
978-935-0731, sewilson@commteam.org, Admin: 978-654-5726

Rehousing and Stabilization Services

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 EOHLC/DTA office

Funding: EOHLC

Emergency Individual Shelter

Program Contact: Katelyn Travers, Director, Individual Homeless Services
ktravers@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 EOHLC/DTA office 866-584-0653

Funding: EOHLC

COMMON GROUND DEVELOPMENT

A Subsidiary Of Community Teamwork

Program Contact: Rachelly Bartolotta, Director of Common Ground
155 Merrimack Street, Lowell, MA 01852
978-654-5746, rbartolotta@commteam.org
www.commteam.org/common-ground-development

Alkenly Ortiz, Project Manager
(978) 654-4953, aortiz@commteam.org

Christine DeFeo, Senior Program Coordinator
978-654-5667, cdefeo@commteam.org

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, EOHLCC 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; Residences at Towne School, 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; Greenmont Senior Housing, Dracut, MA



DIVISION OF ENERGY AND COMMUNITY RESOURCES (E&CR)

Programs and Eligibility Requirements

Primary Contact: Connie Martin
Senior Vice President, Energy and Community Resources
155 Merrimack Street, Lowell, MA 01852
978-654-5636, cmartin@commteam.org

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

ENERGY and WIC

Barbara Warren, Vice President, Energy and WIC
45 Kirk Street, Lowell MA 01852
978-654-5803, bwarren@commteam.org

HEAP (Fuel Assistance)

Program Contact: Linda DeLouchrey, Manager Energy
978-654-4914 | Fax: 978-458-8594
ldelouchrey@commteam.org | fuelassistance@commteam.org
Apply Online: www.commteam.org/fuel | Ph: 978-459-6161

The Home Energy Assistance Program (HEAP), more commonly known as fuel assistance, is designed to help households with their heating costs – including discounted rates on gas and electric bills. For more information about submitting applications online/in-person/by phone/mail or fax for both new and returning applicants, visit www.commteam.org/program/home-energy-assistance-heap and click on the APPLY tab.

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, EOHL

Online: New & Returning applicants

We are now offering an online portal for new and returning applicants to complete a Fuel Assistance application. Please do not use the portal if you have already sent in your yellow application for the current fuel season.

You can start your online application by clicking toapply.org/CTI or commteam.org/fuel.

New applicants only: Call for an appointment

First-time applicants that do not want to apply online can schedule an interview/appointment to meet with a representative call you and start your application in the office.

Schedule a telephone interview by calling 978.459.6161 today to make an appointment and to learn more!

Returning applicants:

Applications can also be uploaded to the online portal, faxed to 978.458.8594 or mailed/dropped in a specially marked mailbox outside the Community Teamwork Fuel Assistance office 45 Kirk Street, Lowell MA 01852.

Returning applicants must apply each year; applications are mailed to households after the first year. If you did not receive your application or you have moved please call or email the office with your updated information.

An application will be mailed to you

Fiscal Year 2026
Home Energy Assistance Program (HEAP)
Income Eligibility and Benefit Levels

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	\$ 15,650	\$ 19,563	\$ 23,475	\$ 27,388	\$ 31,300	\$ 51,777
2	\$ 21,150	\$ 26,438	\$ 31,725	\$ 37,013	\$ 42,300	\$ 67,709
3	\$ 26,650	\$ 33,313	\$ 39,975	\$ 46,638	\$ 53,300	\$ 83,641
4	\$ 32,150	\$ 40,188	\$ 48,225	\$ 56,263	\$ 64,300	\$ 99,573
5	\$ 37,650	\$ 47,063	\$ 56,475	\$ 65,888	\$ 75,300	\$ 115,504
6	\$ 43,150	\$ 53,938	\$ 64,725	\$ 75,513	\$ 86,300	\$ 131,436
7	\$ 48,650	\$ 60,813	\$ 72,975	\$ 85,138	\$ 97,300	\$ 134,423
8	\$ 54,150	\$ 67,688	\$ 81,225	\$ 94,763	\$ 108,300	\$ 137,410
9	\$ 59,650	\$ 74,563	\$ 89,475	\$ 104,388	\$ 119,300	\$ 140,397
10	\$ 65,150	\$ 81,438	\$ 97,725	\$ 114,013	\$ 130,300	\$ 143,385
11	\$ 70,650	\$ 88,313	\$ 105,975	\$ 123,638	\$ 141,300	\$ 146,372
12	\$ 76,150	\$ 95,188	\$ 114,225	\$ 133,263	\$ 149,360	\$ 149,360
13	\$ 81,650	\$ 102,063	\$ 122,475	\$ 142,888	\$ 152,347	\$ 152,347
14	\$ 87,150	\$ 108,938	\$ 130,725	\$ 152,513	\$ 155,334	\$ 155,334
15	\$ 92,650	\$ 115,813	\$ 138,975	\$ 158,321	\$ 158,321	\$ 158,321
16	\$ 98,150	\$ 122,688	\$ 147,225	\$ 161,308	\$ 161,308	\$ 161,308
17	\$ 103,650	\$ 129,563	\$ 155,475	\$ 164,295	\$ 164,295	\$ 164,295
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	TBD	TBD	TBD	TBD	TBD	TBD
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
High Energy Cost Supplement (HECS) Thresholds - TBD						

Note: Contact EOHLIC to determine eligibility for a household of 18 and above.

Sources (Income Level): "Annual Update of the HHS Poverty Guidelines, *Federal Register*, January 17, 2025 (90 FR 5917-5918) and

"Federal Poverty Guidelines and State Median Income Estimates ... Mandatory Use in FY26 LIHEAP", USHHS, OCS, DEA, *LIHEAP-IM-2025-02*

The **Benefit Amount** awarded to eligible households is based on several household factors reflected on this chart. Those include the number of people in a household, their gross income, the energy source, and the housing situation.

The **High Energy Cost Supplement** is an additional benefit provided only to qualifying, eligible HEAP households whose previous year's heating source costs exceed the above listed HECS thresholds.



Energy Conservation Programs

Program Contact: Lawrence Bevere, Director, Weatherization Programs
978-654-4923, lbevere@commteam.org

Debra Hill, Energy Conservation Dispatcher
978-654-4904, dhill@commteam.org

Weatherization Assistance Program (WAP)

The Weatherization Assistance Program 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)

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 (AMP)

The Appliance Management Program 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 and Pepperell

Eligibility: Maximum 200% of poverty. Based on high usage of electricity

Funding: NGRID, EVERSOURCE

Women Infants and Children (WIC)

Program Contact: Sarah Seguin, MS, CLC, CHW
Director, WIC
45 Kirk Street, Lowell, MA 01852
978-654-4929, sseguin@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 Guidelines May 2024 – June 2025

Household Size	Yearly	Monthly	Bi-Weekly	Weekly
1	\$28,953	\$2,413	\$1,114	\$557
2	\$39,128	\$3,261	\$1,505	\$753
3	\$49,303	\$4,109	\$1,897	\$949
4	\$59,478	\$4,957	\$2,288	\$1,144
5	\$69,653	\$5,805	\$2,679	\$1,340
6	\$79,828	\$6,653	\$3,071	\$1,536
7	\$90,003	\$7,501	\$3,462	\$1,731
8	\$100,178	\$8,349	\$3,853	\$1,927
For Each Additional Family Member Add...	+\$10,175	+\$848	+\$392	+\$196

COMMUNITY TEAMWORK VOLUNTEER CENTER

(AmeriCorps Seniors Foster Grandparent, Senior Companion & RSVP Programs, and Spindle City Corps)

Program Contact: Michele Horn, Program Manager, Volunteer Center
45 Kirk Street, Lowell, MA 01852
978-654-5679, mhorn@commteam.org

AmeriCorps Seniors Programs (Foster Grandparent, RSVP, Senior Companion)

Primary Contact: Cassandra Dalwet, Team Lead, Volunteer Center
978-941-6927, cdalwet@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, Groton, Lowell, Pepperell, 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

Spindle City Corps brings together young people aged 16 to 21 for an engaging and impactful program that combines community service with leadership development, empowering them to make a difference while growing their skills.

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

Funding: U.S. Department of the Interior

COMMUNITY RESOURCES

Chris Gordon, Vice President, Community Resources
165 Merrimack Street, Lowell, MA 01852
978-654-5675, cgordon@commteam.org

Financial Education Center (FEC)

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

165 Merrimack Street, Lowell, MA 01852

Program Contact: Jackyie Gonzalez, Program Manager
978-735-5589, jgonzalez@commteam.org

Program contact for all programs of the Financial Education Center:
Gladys Santiago, Administrative Assistant
978-654-5673, gsantiago@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.

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)

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) and 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 three-weeks long, offered on Tuesday and Thursday evenings from 6-8pm over the ZOOM platform.

Service Area: All cities and towns that Community Teamwork serves

Financial Coaching

The 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.

Service Area: All cities and towns that Community Teamwork serves



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
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

HOUSING CONSUMER EDUCATION CENTER (HCEC)

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

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 available emergency assistance programs.

Program Contact: Melissa Centeno, Program Manager

Residential Assistance for Families in Transition (RAFT)

978-654-5761 (Direct) | 978-941-0593 (Main)
mcentano@commteam.org | RAFTInfo@commteam.org

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

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

Funding: EOHLC

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 on page 16*)

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: Complete ONLINE (all languages) <https://applyhousinghelp.mass.gov/en-US/Pages/View/124/select-your-language>

<https://www.mass.gov/how-to/apply-for-raft-emergency-help-for-housing-costs>
978-459-0551 | FAX: 978-459-0513 | 17 Kirk Street, Lowell MA 01852
www.commteam.org/program/residential-assistance-for-families-in-transition

To qualify for RAFT assistance, households must meet all of the following requirements:

- Residency: The household must be the primary residence in Massachusetts.
- Income: Household income must be at or below 50% of the Area Median Income (AMI), or up to 60% of AMI if at risk of housing instability due to domestic violence. Applicants can review current income limits through the EOHLC Regional Administering Agencies website.
- Crisis Requirement: Households must present an eligible housing crisis, such as:
 - Notice to Quit or Eviction (required if applying for overdue rent)
 - Doubling up/overcrowding and must leave
 - Health & safety concerns
 - Domestic violence
 - Fire, flood, or natural disaster
 - Utility shutoff
 - Another crisis resulting in imminent housing loss
 - For households with a rental subsidy, proof of good cause for nonpayment is also required.
- Immigration Status: Legal immigration status is not required to be eligible for RAFT.
- Benefit Cap: The RAFT benefit cap is \$7,000 within a rolling 12-month period. Households may access RAFT multiple times during that period, as long as the total does not exceed \$7,000.
- Resolution Requirement: If a household is not eligible for the full requested expense, RAA staff must confirm that the amount awarded will still resolve the housing crisis.

To review the income limits for your city/town, visit: EOHLC Regional Administering Agencies. You can select your city/town from the pull down menu.

To apply, visit: <https://www.mass.gov/how-to/apply-for-raft-emergency-help-for-housing-costs>

Fair Housing Program

Program Contact: Aaron Ginsberg, Program Manager
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, State and Federal

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

State Opioid Response (SOR) Program

Program Contact: Yajhayra Santana, SOR Program Manager
978-654-5724, ysantana@commteam.org

Service Area: Merrimack Valley

Eligibility: SOR is for people who are graduating from a Bureau of Substance Addiction Services (BSAS) Treatment Center needing case management and housing support.

Funding: Executive Office of Housing and Livable Communities (EOHLC)

Representative Payee

Program Contact: Marsha Braasch, Program Coordinator
978-654-5611, mbraasch@commteam.org

The Representative Payee serves as the payee for individuals and families who receive Social Security Income, ensuring that their rent, utilities, past debt and other expenses are paid each month.

Service Area: Merrimack Valley

Eligibility: Individuals and Families can refer themselves or be referred by a community advocate.

Funding: A small portion of the client's salary is used for this purpose. There is no funding source.

Entrepreneurship Center

Program Contact: Ancel Tejada, Director, Entrepreneurship Center
165 Merrimack Street, Lowell, MA 01852
978-654-5783, atejada@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, funding opportunities such as grant search and the SBA Microloan program and access to a Digital Media and Printing Studio at Lowell Makes.

Service Area: Middlesex and Essex Counties

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

Community Teamwork's Lowell Farmers' Market

Program Contact: Melissa Rost, Program Coordinator
165 Merrimack Street, Lowell, MA 01852
978-758-3543 | 978-654-5731
mrost@commteam.org | lowellfarmersmarket@commteam.org

The Lowell Farmers' Market is located at 350A Dutton Street, Lowell, in front of the Hamilton Canal Garage. It offers fresh, locally grown produce, eggs, meat, flowers, baked goods and crafts from local artisans. The Market runs every Friday from 2 pm to 6pm from the beginning of June through mid- October.

Community Teamwork Resource Center

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

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



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
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, MVRP
Pepperell	Fuel Assistance, HEARTWAP, Weatherization, Family Child Care, Mill City Mentors, Senior Volun- teer 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.*

Fair Housing Program – See page 16 for locations serviced.



COMMUNITY TEAMWORK SERVICE AREA



AVAILABLE IN:

Amesbury
Andover
Arlington
Bedford
Belmont
Beverly
Billerica
Boxford
Bradford
Burlington
Byfield
Carlisle
Chelmsford
Danvers
Dracut

Dunstable
Essex
Everett
Georgetown
Gloucester
Groton
Groveland
Hamilton
Haverhill
Ipswich
Lawrence
Lexington
Lowell
Lynnfield
Malden
Manchester

Marblehead
Medford
Melrose
Merrimac
Methuen
Middleton
Nahant
Newbury
Newburyport
North Andover
North Reading
Peabody
Pepperell
Reading
Rockport
Rowley

Salem
Salisbury
Saugus
Stoneham
Swampscott
Tewksbury
Topsfield
Tyngsborough
Wakefield
Waltham
Watertown
Wenham
Westford
West Newbury
Wilmington
Woburn



OUR VISION

Our vision is a community whose institutions, systems, and people support everyone's opportunity to thrive.

OUR 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.

OUR VALUES

Integrity

Integrity is the foundation of our organization. We are committed to honesty, transparency, and accountability in all our actions. We strive to uphold the highest ethical standards, ensuring that we consistently deliver on our promises and maintain the trust of our employees, partners and community. We believe in leading by example, and we hold ourselves accountable for our decisions and their impact.

Equity

We recognize and celebrate the diversity of our employees, partners and community, actively working to eliminate barriers and biases that hinder equal participation. Our commitment to equity ensures that we respect and value the unique perspectives and contributions of every individual, fostering a culture of mutual respect, understanding and belonging.

Compassion

Compassion is at the heart of everything we do. We approach our work with empathy, understanding, and kindness, striving to support and uplift those we serve. Our compassionate approach drives us to listen actively, respond thoughtfully, and act with a genuine desire to make a positive difference in the lives of others. We believe in fostering a caring and supportive environment for our employees, partners and communities we serve.

www.commteam.org