



Commonwealth of Massachusetts  
Office of the State Auditor  
Suzanne M. Bump

*Making government work better*

Official Audit Report – Issued August 19, 2020

---

**Community Teamwork, Inc.**

For the period July 1, 2017 through June 30, 2019





Commonwealth of Massachusetts  
Office of the State Auditor  
Suzanne M. Bump

*Making government work better*

August 19, 2020

Mr. Dennis E. Piendak, President of the Board of Directors  
Community Teamwork, Inc.  
155 Merrimack Street  
Lowell, MA 01852

Dear Mr. Piendak:

I am pleased to provide this performance audit of Community Teamwork, Inc. This report details the audit objectives, scope, methodology, findings, and recommendations for the audit period, July 1, 2017 through June 30, 2019. My audit staff discussed the contents of this report with management of the agency, whose comments are reflected in this report.

I would also like to express my appreciation to Community Teamwork, Inc. for the cooperation and assistance provided to my staff during the audit.

Sincerely,

A handwritten signature in blue ink, appearing to read "SMB", written over a light blue circular background.

Suzanne M. Bump  
Auditor of the Commonwealth

cc: Karen Frederick, Chief Executive Officer of Community Teamwork, Inc.  
Jennifer Maddox, Undersecretary of the Department of Housing and Community Development

---

**TABLE OF CONTENTS**

**EXECUTIVE SUMMARY ..... 1**

**OVERVIEW OF AUDITED ENTITY ..... 2**

**AUDIT OBJECTIVES, SCOPE, AND METHODOLOGY..... 4**

**APPENDIX ..... 7**

---

## LIST OF ABBREVIATIONS

CEO	chief executive officer
CFO	chief financial officer
CMR	Code of Massachusetts Regulations
CTI	Community Teamwork, Inc.
MIP	Sage Micro Information Products, Inc.

---

## **EXECUTIVE SUMMARY**

In accordance with Section 12 of Chapter 11 of the Massachusetts General Laws, the Office of the State Auditor has conducted a performance audit of Community Teamwork, Inc. (CTI) for the period July 1, 2017 through June 30, 2019. In this performance audit, we examined CTI's compliance with Sections 1.04(1) and 1.05 of Title 808 of the Code of Massachusetts Regulations regarding the documentation and reporting of certain administrative and programmatic expenses.

Our audit revealed no significant instances of noncompliance by CTI that must be reported under generally accepted government auditing standards.

## OVERVIEW OF AUDITED ENTITY

Community Teamwork, Inc. (CTI) is a private nonprofit corporation established in 1965 to address poverty by providing programs and services with the goal of increasing economic opportunity and self-sufficiency. Headquartered in downtown Lowell, CTI has 11 program and service sites (in Lowell, Salem, Dracut, and Wakefield), which serve residents across 63 cities and towns in Middlesex and Essex Counties. CTI currently serves more than 50,000 people, employs more than 500 people, and partners with dozens of organizations. Additionally, its subsidiary, Common Ground Development Corporation, partners with municipalities to create affordable housing, with over 98 units created to date and two pending projects that will create 91 more units.

CTI's website states,

*Community Teamwork is a catalyst for social change. We strengthen communities and reduce poverty by delivering vital services and collaborating with key stakeholders to create housing, education and economic opportunities.*

CTI offers various services and programs, which provide childcare and youth education; mentoring and career development; consumer, financial, and business education; and rental, housing, fuel, clothing, and nutrition assistance. The programs CTI offers are more fully described in the [Appendix](#) to this report.

## Sources of Revenue

During fiscal years 2018 and 2019, CTI received revenue from the following sources, according to its Uniform Financial Statements and Independent Auditor's Reports<sup>1</sup> for each year.

### Summary of Revenue by Fiscal Year

Revenue Source†	Fiscal Year 2018*	Fiscal Year 2019*
Department of Housing and Community Development	\$ 58,771,273	\$ 62,262,227
Direct Federal Grants/Contracts	9,154,588	8,857,447
Department of Early Education and Care—Vouchers	5,409,617	6,020,303
Department of Early Education and Care—Contracts	3,285,484	3,321,033

1. Under the state Operational Services Division's regulations (Section 1 of Title 808 of the Code of Massachusetts Regulations), any contractor or subcontractor that has been awarded a contract in excess of \$100,000 to provide human and/or social services from a Commonwealth agency is required to file a properly completed Uniform Financial Statement and Independent Auditor's Report annually. These reports contain contractual and financial information prescribed by the Operational Services Division, including audited basic financial statements.

Revenue Source‡	Fiscal Year 2018*	Fiscal Year 2019*
Other Revenue	3,900,136	5,030,784
Department of Public Health	3,278,223	3,291,039
Massachusetts Publicly Sponsored Client Offsets	3,245,014	3,522,761
Commercial Activities	2,162,329	2,419,944
State Agency Non–Purchase of Service	1,737,487	2,195,851
Department of Elementary and Secondary Education	831,225	927,353
Other Grants (excluding direct federal)	313,692	421,077
Contributions, Gifts, Legacies, and Bequests	293,138	640,119
Federated Fundraising	197,629	147,418
Released Net Assets†	192,105	137,431
Department of Transitional Assistance	90,000	235,000
Investment Revenue	69,654	73,980
Private Client / Third Party / Other Offsets	45,621	49,576
Total	<u>\$ 92,977,215</u>	<u>\$ 99,553,343</u>

\* CTI's fiscal year begins July 1 and ends June 30 (e.g., fiscal year 2018 began July 1, 2017 and ended June 30, 2018).

† Released net assets are donated assets that have become available for spending because a donor-imposed stipulation has been satisfied.

‡ The majority of the revenue CTI receives comes from various federal agencies. This funding is either sent directly to CTI or passed through various state agencies and authorities.

## AUDIT OBJECTIVES, SCOPE, AND METHODOLOGY

In accordance with Section 12 of Chapter 11 of the Massachusetts General Laws, the Office of the State Auditor has conducted a performance audit of certain activities of Community Teamwork, Inc. (CTI) for the period July 1, 2017 through June 30, 2019.

We conducted this performance audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

Below are our audit objectives, indicating the questions we intended our audit to answer and the conclusions we reached regarding each objective.

Objective	Conclusion
1. Do CTI's non-payroll contract expenses comply with Sections 1.04(1) and 1.05 of Title 808 of the Code of Massachusetts Regulations (CMR)?	Yes
2. Does the compensation (including salaries and fringe benefits) that is provided to CTI's chief executive officer (CEO) and chief financial officer (CFO) comply with 808 CMR 1.05(24) and 808 CMR 1.05(9)? <sup>2</sup>	Yes

To achieve our audit objectives, we gained an understanding of the internal controls we determined to be relevant to the objectives by reviewing agency policies and procedures, as well as conducting interviews with CTI's staff and management. We evaluated the design and implementation, and tested the operating effectiveness, of controls over contract expenditures and executive compensation. Additionally, we conducted further audit testing as described below.

### Non-payroll Expenses

We selected a statistical, random sample (with a confidence level of 95%, a tolerable error rate of 10%, and an expected error rate of 0%) of 30 expenditures, totaling \$74,433, from a population of 16,868 non-payroll expenses, totaling \$22,881,772. We reviewed supporting documentation (e.g., receipts,

---

2. Under 808 CMR 1.05(9), fringe benefits that are nonreimbursable include those that are not available to all employees under a documented policy of the service provider and those that are deemed excessive compared to those of similar service providers.



invoices, packing slips) for these expenditures to determine whether each one was properly charged to a state contract and documented.

## **Management Compensation**

We obtained salary information from CTI's director of human resources for CTI's CEO and CFO.<sup>3</sup> We then compared the salaries with the yearly maximum salary amounts that can be charged to state contracts according to 808 CMR 1.05(24).<sup>4</sup>

We also tested whether the fringe benefits provided to CTI's CEO and CFO<sup>5</sup> complied with 808 CMR 1.05(9). We reviewed details of the employee benefit package CTI offers to all its employees. We then obtained fringe benefit data from the federal Bureau of Labor Statistics, calculated the average fringe benefits offered by private-industry employers as a percentage of average salary (30%), and compared it to the fringe benefits paid to CTI's CEO and CFO for fiscal years 2018 and 2019, to determine whether the fringe benefits CTI provided were excessive.

Finally, we tested whether the allocation of the CEO and CFO salaries and fringe benefits to state programs was reasonable. We verified that indirect costs were allocated to applicable state programs using CTI's cost allocation method by identifying applicable programs in the Uniform Financial Statements and Independent Auditor's Reports CTI filed for fiscal years 2018 and 2019 and recalculating CTI's indirect costs allocated to these programs.

## **Data Reliability Assessment**

CTI uses the Sage Micro Information Products, Inc. (MIP) accounting system to record and process all accounting transactions. We determined the reliability of the data obtained from MIP by testing selected system controls (access controls, configuration management, contingency planning, security

- 
3. As reported in CTI's Uniform Financial Statements and Independent Auditor's Reports, the CEO's salary totaled \$163,960 in fiscal year 2018 and \$177,625 in fiscal year 2019. The CFO's salary totaled \$136,250 in fiscal year 2018 and \$147,175 in fiscal year 2019.
  4. Every year, the state's Operational Services Division determines the maximum salary amounts that can be charged to state contracts for officers and managers of human service vendors. In fiscal years 2018 and 2019, the amounts were \$178,036 and \$183,448, respectively. Salaries above these amounts must be charged to a nonreimbursable expense account, and the vendors must disclose what non-state revenues (e.g., fundraising, commercial activities, investment earnings, gifts) funded the excess.
  5. As reported in CTI's Uniform Financial Statements and Independent Auditor's Reports, the cost of the fringe benefits CTI provided to the CEO totaled \$16,014 in fiscal year 2018 and \$16,467 in fiscal year 2019. The cost of the fringe benefits CTI provided to the CFO totaled \$14,603 in fiscal year 2018 and \$14,898 in fiscal year 2019.

management, and segregation of duties) that were in place during our audit period. We also performed the following tests:

- We selected a judgmental sample of 20 expenses from MIP and determined whether the information in MIP matched information on hardcopy supporting documentation (such as invoices and reimbursement check requests).
- We selected a judgmental sample of 10 expenses from hardcopy supporting documentation and traced them to MIP for agreement.

To determine the reliability of compensation data used in our testing, we compared salary expenses from CTI's Form W-2s (Wage and Tax Statements submitted to the Internal Revenue Service) for the CEO and CFO to the amounts reported by the director of human resources and disclosed in the financial report CTI submitted to the state Operational Services Division.

Based on our audit work, we determined that the data obtained for our audit were sufficiently reliable for the purposes of our audit work.

## **Conclusion**

Our audit revealed no significant instances of noncompliance that must be reported under generally accepted government auditing standards.

---

## APPENDIX

### Community Teamwork, Inc. Programs

The following details about the programs managed by Community Teamwork, Inc. are quoted from the corporation's website.

### Community and Volunteering

#### Mill City Mentors

*Mill City Mentors is a mentoring program of Community Teamwork that strives to provide positive, caring mentors to youth facing adversity and in need of additional support to increase confidence, self-esteem, and be empowered to create their best life. Our program focuses on youth ages 7 through 22. Our vision is to provide support to youth, their families, and mentors to collectively establish a positive and successful future for the youth of our community. By utilizing effective mentoring models that will best suit each individual youth, we will empower our youth to strive for the lives they want and have the structure and support to attain it.*

#### Senior Corps Volunteer Program

*Senior Corps is a group of dedicated, older citizens engaged in meaningful volunteer service utilizing their unique experience, skills and talents to meet the needs of our community, thereby creating a better quality of life for all. Community Teamwork has managed the Senior Corps Volunteer Program for over 35 years, pairing hundreds of Senior Volunteers with local non-profits, and with hundreds of children and elders in the community. The program is funded by the Corporation for National and Community Service to improve the lives of citizens through service, local partnerships, and tapping the ingenuity and can-do spirit of our senior citizens to meet pressing challenges facing our country and its communities.*

#### Toys for Tots

During the holiday season, CTI participates in the Toys for Tots program.

### Family and Children

#### Coordinated Family and Community Engagement

*Funded by the Department of Early Education and Care, Community Teamwork's Coordinated Family and Community Engagement program (CFCE) provides resources, referrals and support to families with children from birth to age 8. The program's goals are to provide community-based information and resources for all families in order to increase knowledge of and accessibility to high-quality early education and care programs and services, in order to reach and meet the needs of children, especially those*

*with multiple risk factors and/or living in . . . hard to reach venues. We provide families with access to comprehensive services, evidence-based early literacy and family literacy opportunities, and we provide families with supports that allow for continuity through early childhood transitions. The program visits local libraries each month to provide resource sharing and support to families with children and provide such services as playgroups, parent workshops, [and] family enrichment.*

## **Early Learning (Head Start / Early Head Start)**

*Community Teamwork offers four center-based Head Start / Early Head Start early learning programs that include the Community Teamwork James Houlares Early Learning Center, the Children's Village at the Mill, Parker Avenue Elementary (Dracut) and the Lowell Collaborative Preschool Academy (in conjunction with Lowell Public Schools and Little Sprouts).*

*Community Teamwork also offers the home-based Home Visiting Program for Early Head Start and Head Start where the focus of service delivery is in the home. The Early Learning center-based programs are part of the national Head Start program that promotes school readiness by providing quality education services to children in a nurturing, safe environment and comprehensive community-based services to children and families. Eligible children and families receive services in the areas of education and care (including individualized curriculum in all learning areas), health, child literacy, nutrition, and social-emotional development. The center programs also offer other services, if needed, based on the Family Needs Assessment. These programs are licensed by the Department of Early Education and Care (EEC) and accredited by the National Association for the Education of Young Children (NAEYC).*

*The programs accept eligible 3 and 4 year old children until they are age eligible for Kindergarten. Early Head Start accepts eligible infants and toddlers. The program's overall mission is to support and ensure families stay or become self-sufficient. The program's goals include:*

- Developing meaningful and lasting partnerships with parents that build upon their strengths to meet their child's needs*
- Assisting families in accessing additional services in their local community*
- Nurturing children's physical, cognitive, language and social-emotional development to ensure they are ready for school*
- Ensuring families can support their child's learning and are engaged in the long-term, life-long success of their child*
- Promoting a positive and respectful environment for children, families and staff.*

## **Family Child Care**

*We provide family child care services to low-income families whose children are receiving state childcare subsidies. We focus closely on matching the family's unique childcare*

*needs within our network of Child Care Homes. Our network of 60 Family Child Care Provider homes are [independent contractors] licensed through the Massachusetts Department of Early Education [and Care] (EEC). All providers are certified in [cardiopulmonary resuscitation] and First Aid and receive regular visits by . . . Community Teamwork Family Child Care specialists. All family child care providers have an open door policy.*

## **School Age Programming**

*Community Teamwork's School Age Programs provide a safe and enjoyable place for 5 to 13 year old children to make friends, play games, practice sports, receive educational guidance, and engage in a variety of creative projects. The program provides quality after school care through enrichment activities and academic assistance. It serves as a bridge between the home and school connection. The daily program is planned to meet the needs of the individual as well as the group. Children are encouraged to develop and pursue individual interests while respecting the rights of others. All of the sites are licensed and inspected by the Department of Early Education and Care.*

## **Youth Services and YouthBuild of Greater Lowell**

*Community Teamwork's YouthBuild is a program for young adults between the ages of 16 and 24 who have dropped out of school and are ready to embrace a second chance to receive educational and vocational training to achieve success.*

*YouthBuild provides education and employment training to prepare youth for careers in construction and culinary arts. We help students identify their career and educational interests, develop an Individualized Employment Plan (IEP), and support them to achieve their goals. All participants have access to the core program components as well as participation in specialized occupational skills training according to their individual interests and capacities. The primary components of our training for out-of-school youth include:*

**Education**—*[General Educational Development Test] preparation, computer literacy, financial literacy, life-skills and post-secondary school transition program.*

**Career Development**—*On-going employment readiness classes, specialized workshops, job shadowing and on-the-job training through employer partner internships.*

**Case management and counseling**—*Comprehensive, goal-oriented case management focused on placement in higher-education, advanced technical training or employment. Support services to address personal challenges such as substance abuse, mental health issues, housing, childcare, and relationship needs.*

**Graduate Services**—*Placement assistance, job retention services, and tracking one year after program completion. Continued opportunities for community service, leadership development, and career development services.*

**Leadership Development**—One of the most important parts of the YouthBuild program is Leadership Development. By building affordable housing, participating in community service projects, building awareness of issues that affect their community and achieving goals, students graduate with skills and experience that build their self-confidence, enabling them to become leaders within their community. Leadership development opportunities are built into each program component. Students may also participate on the YouthBuild Policy Committee where issues regarding program decisions are made.

**Construction**—YouthBuild students may choose to learn carpentry and construction skills while they work together to create affordable housing in their community. In addition to hands-on training, YouthBuild students have the opportunity to complete a comprehensive vocational curriculum leading to a certificate valuable to graduates entering the construction trades. Students work with Habitat for Humanity to build . . . homes in the local area.

**Culinary Program**—Our culinary arts instruction will begin with the food handlers program. The source of our food handler's curriculum is the Serv Safe food handler program. Our supervising chef is a certified instructor and will be instructing the course to our young adults. Further, once students attain their food handler's certification (Serv Safe), we will begin our culinary arts instruction using [the American Culinary Federation Educational Foundation's] Culinary Fundamentals program. Through this program, our students will learn basic culinary knowledge and gain practical experience. Through our culinary arts employer and community partners, students are provided internships and job shadowing opportunities throughout the course of the program. Thus far, we have secured internship placements with [the University of Massachusetts] Conference Inn Center and continue to outreach to other local restaurants. All students will be supported and supervised by our supervising chef.

## Lowell Collaborative Preschool Academy

Community Teamwork, Lowell Public Schools, and Little Sprouts will be hosting a **NEW** Preschool program called the **Lowell Collaborative Preschool Academy** located at 554 Pawtucket Street in Lowell. This preschool program has limited seats available and is open to children living in Lowell that are at or below 200% of the Federal Poverty Guidelines and have not had an opportunity to attend any preschool program in the past.

## Spindle City Corps

Spindle City Corps, also known as Lowell's Urban Peace Corps, is a partnership with the National Park Service in Lowell and was established in 1995 to provide the city's youth with an opportunity to give back to their community. Modeled after City Year in Boston, the Spindle City Corps unites young people between 16 and 21 years of age for a demanding schedule of community service and leadership development.

## **Finance and Business**

### **Family Finance Solutions**

*The Family Finance Solutions (FFS) program offers a variety of financial education programs to help families achieve their financial goals through Workshops, One on One Financial Counseling, Asset Building, and much more. This program was launched over 5 years ago, reaching hundreds of participants through its Financial Literacy Academy, FFS events and workshops, One-on-One Financial Counseling and special events. All FFS programs are free, require registration, and are offered to the general public.*

### **Entrepreneurship Center @CTI**

*Since 1998, Community Teamwork's Entrepreneurship Center (formerly known as Merrimack Valley Small Business Center [MVSBC]) has provided business development services to entrepreneurs from ethnically and economically diverse groups within the Merrimack Valley with the training, tools, and resources needed to create, sustain, and grow viable small businesses. As an authorized Small Business Administration Intermediary Lender, the Entrepreneurship Center provides financial support and credit building services through low-interest microloans, enabling business growth and stabilization, job creation/retention, and improved economic impact. The Entrepreneurship Center works in partnership with [the University of Massachusetts] Lowell, Middlesex Community College, and the City of Lowell.*

### **Secure Jobs**

*Gainful employment is critical to a family's ability to maintain housing stability. The Secure Jobs program helps people achieve the long term objective of self-sufficiency and permanent housing. Since its inception, the program has helped more than 100 people with the steps needed to secure long-term employment.*

### **Representative Payee Program**

*The Representative Payee Program serves as the institutional representative or "rep" payee for individuals and families to ensure their monthly bills are paid on time and in full. The program 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. The program coordinator helps the client negotiate past debts and repayment plans with the debtor. Also, the program provides financial education through monthly budget counseling, ongoing financial literacy training and connection to other relevant services in the community.*

### **Volunteer Income Tax Assistance**

*Community Teamwork has been managing a Volunteer Income Tax Assistance (VITA) program for over fifteen (15) years. Clients must qualify for the Earned Income Tax Credit to qualify for the free tax preparation services. Appointments are required.*

---

## Food and Nutrition

### Lowell Farmers' Market

*Since 1979, Community Teamwork has sponsored the Lowell Farmers' Market, offering fresh, locally grown produce from area farmers, as well as meats, fish, honey, baked goods, prepared meals, hand-crafts and more, in a beautiful, urban setting. While you shop, enjoy live entertainment, cooking demonstrations, and activities for the whole family! Open Fridays, from July through October, the Lowell Farmers' Market is a rare gem in the heart of Downtown Lowell.*

The Lowell Farmers' Market has been suspended for 2020.

### Women, Infants, and Children

*WIC stands for Women, Infants, and Children. It is a free nutrition program for Massachusetts families that provides healthy foods, nutrition education, breastfeeding support, and referrals to healthcare and other services. WIC's goal is to keep pregnant and breastfeeding women, and children under age 5 healthy. WIC is a unique program, which provides links to health and social service agencies, as well as food and nutrition services, to low to moderate income people in critical stages of growth and development.*

## Housing and Utilities

### Common Ground Development Corporation

*The Common Ground Development Corporation (CGDC) is a wholly owned subsidiary of Community Teamwork, with a separate Board of Directors established in 2002. Its mission is to create affordable housing in the Merrimack Valley. To date, it has created [98] units of affordable housing, with plans to add [91] more units in the next several years.*

### Emergency Housing Services

*Community Teamwork's Housing Consumer Education Center (HCEC), one of nine across the Commonwealth, covers a territory that encompasses 41 communities throughout the Merrimack Valley, North Shore and Cape Ann region.*

- *Providing counseling to tenants experiencing housing instability and short term financial assistance for rent and mortgage arrears*
- *Providing connection to other services at Community Teamwork and external partners*
- *Providing counseling on alternatives to shelter.*



## Fuel Assistance

*[Low Income Home Energy Assistance Program, or] LIHEAP, also known as Fuel Assistance, helps eligible households challenged by the high cost of home heating fuel pay a portion of their winter heating bills. Homeowners and renters, including households whose cost of heat is included in the rent, can apply for LIHEAP. Eligibility is based on their household size and the gross annual income of every household member, 18 years of age and older. Household income cannot exceed 60% of estimated State Median Income. . . .*

*Community Teamwork's Fuel Assistance Program serves the following cities and towns: Arlington, Bedford, Belmont, Billerica, Burlington, Carlisle, Chelmsford, Dracut, Dunstable, Groton, Lexington, Lowell, Pepperell, Tewksbury, [Tyngsborough], Waltham, Watertown, Westford and Wilmington.*

## First Time Homebuyers

*The First Time Homebuyer's Program's Steps to Homeownership is a two or four-session first-time homebuyer seminar offered each month across northeastern Massachusetts. Graduates of this seminar receive a certificate that makes them eligible to apply for [Massachusetts Housing Finance Agency] low-interest loans and down-payment assistance from cities throughout the state including Lowell, Lawrence, Methuen, Haverhill and Salem. This course is taught in Salem/Peabody, Beverly/Danvers, Chelmsford, Billerica, Woburn, Reading and Melrose, MA, with both morning and evening schedules.*

*The program's goal is to provide potential and recent first time homebuyers the critical skills, knowledge and confidence to buy and maintain a home by providing group seminars, individual counseling and post purchase sessions.*

## Home Modification Loan Program

*The Home Modification Loan Program helps families and individuals modify their homes for improved accessibility to allow family members living in the home who are elderly or disabled to continue living independently. The Program provides interest free loans to homeowners who need to modify their homes because one or more people living in their home is elderly or disabled. The loan allows them to make structural modifications to ensure the safety of the family members in need and allow them to continue living in the community.*

## Merrimack Valley Housing Services

*Merrimack Valley Housing Services, Inc. (MVHS) is a Community Teamwork subsidiary that owns and operates the Merrimack Valley Apartments in Methuen, a 60 unit [project under HUD 202, a federal Department of Housing and Urban Development {HUD} program that provides affordable housing and support services for the elderly] for elderly and handicapped residents.*

---

## **Housing Consumer Education Center**

*Community Teamwork's Housing Consumer Education Center (HCEC) is one of nine across the Commonwealth. It covers a territory that encompasses 41 communities throughout the Merrimack Valley, North Shore and Cape Ann regions.*

*The mission of the HCEC is to provide information that helps consumers make informed decisions about their housing situation and serves as a resource for tenants, landlords, and homeowners, providing information and referrals for housing related issues. We offer housing search assistance, budget counseling, utility assistance, Fair Housing education and reporting, emergency motel placement for fire victims and those displaced by condemnation in the City of Lowell, rental assistance programs for eligible households, representative payee services and veterans support services to veterans and their family members.*

## **Weatherization and Conservation**

*Weatherization and Energy Conservation Programs deliver weatherization and energy savings services to approximately 660 households each year. The programs include Weatherization Assistance Program (WAP), Heating System Repair and Replacement Program (HEARTWAP) and the Appliance Management Program (AMP). The goal of these programs is to reduce energy costs for low-income families, particularly for the elderly, people with disabilities, and children, by improving the energy efficiency of their homes and insuring their health and safety.*

## **Rental Assistance**

*Community Teamwork is one of eight Regional Administering Agencies (RAAs) that manages subsidized housing assistance, or Rental Assistance, throughout the Commonwealth of Massachusetts under the direction of The Massachusetts Department of Housing and Community Development. Our jurisdiction covers forty-three cities and towns throughout Greater Lowell, Greater Lawrence, Merrimack Valley and the North Shore/Seacoast communities. . . .*

## **Federal Programs**

### **Housing Choice Voucher Program Section 8—Tenant Based Voucher**

*Commonly referred to as Section 8, this is the federal government's major housing program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since the housing assistance remains with the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.*

---

## **Housing Choice Voucher Program Section 8—Project Based Voucher**

*The project based [Housing Choice Voucher Program, or] HCVP is a subsidized housing program where the assistance remains with a specific unit and/or within a specific building and is not attached to a participant. The [Project Based Voucher, or] PBV program is a component of the federal government's [Housing Choice Voucher, or HCV] program and follows many of the same regulations of the HCV program. CTI uses its tenant-based voucher funding to allocate project-based units to a project. Projects are typically selected for PBVs through a competitive process managed by the [public housing authority]; although in certain cases projects may be selected non-competitively.*

## **HUD—Veterans Affairs Supportive Housing Program Vouchers**

*HUD—[Veterans Affairs Supportive Housing Program, or VASH] is a collaborative program between HUD and [the federal Department of Veterans Affairs, or] VA that combines HUD housing vouchers with VA supportive services to help Veterans who are homeless and their families find and sustain permanent housing. CTI administers both tenant-based [Veterans Affairs Supportive Housing Program, or] VASH vouchers and one, 32 unit, project based VASH voucher facility. These vouchers are issued through direct referral from the Bedford VA.*

## **Massachusetts State Programs**

### **Massachusetts Rental Voucher Program Tenant Based Voucher**

*The tenant-based voucher, which is known as Mobile, remains with the participant and is valid for any housing unit that meets the standards of the state sanitary code within the Commonwealth of Massachusetts. Under [the Massachusetts Rental Voucher Program, or] MRVP, a fixed amount of rental assistance is paid, based on the participating family's income, household size and geography. The participant pays the difference between the value of the voucher and the actual rent charged by the landlord. The tenant cannot pay more than 40% of their income for rent.*

### **MRVP Project-Based Voucher**

*Project-based vouchers are assigned to a specific housing unit or development. The owner rents these units to a program eligible tenant. MRVP project-based vouchers generally cannot be transferred; and project-based tenants who move forfeit the subsidy.*

## Targeted Programs

*Targeted programs are referral based, targeted demographic housing subsidy programs. They are a mix of mobile certificates, tenant-based vouchers, project-based units and supportive housing group homes.*

*Community Teamwork partners with State and Local agencies to provide permanent supportive housing subsidies to these specific populations.*

## Other Programs

### Mainstream HUD HCVP Tenant Based Voucher

*In addition to our partnership with [the Massachusetts Department of Housing and Community Development] to administer the above programs, Community Teamwork also acts as their own Local Housing Authority with a small allocation of direct from HUD, HCVP tenant-based vouchers. These vouchers have specific eligibility requirements and have been earmarked for non-elderly (under age 62) and disabled individuals.*

## Economic Incentive Programs

### Family Self-Sufficiency Program

*[The Family Self-Sufficiency Program] is a voluntary HUD program designed to help Housing Choice Voucher families achieve increased economic self-sufficiency over a five-year period. CTI provides one-on-one coaching and assistance with reaching pre-set goals. This can include but is not limited to financial literacy, credit help, education, job skills, and career guidance.*

### [Supporting Neighborhood Opportunity] Mass Program

*The Supporting Neighborhood Opportunity in Massachusetts (SNO Mass) Program supports Housing Choice Voucher families with school-aged children making moves to communities with high quality schools, parks and open space and [healthy], safe environments. SNO Mass helps families take full advantage of the "choice" embedded in the Housing Choice Voucher Program.*

## Youth Services

*CTI's Youth Services Program . . . is designed with youth and young adults between the ages of 18 and 24 in mind. We offer Transitional Housing Opportunities, Rapid Rehousing, Community Connections and work closely with [the University of Massachusetts] Lowell and Middlesex Community College as part of our College Engagement programming. The team has been working hard to connect with youth and young adults (YYA), identify community resources and work towards stabilization. Our mission is to provide supportive and comprehensive services to some of the estimated*

---

*150–250 young adults in the region who are at risk or currently struggling with housing instability each year.*

## **Other Programs**

After the audit, Community Teamwork, Inc. emailed us the following information about programs and services that are not detailed on its website.

### **Emergency Family Shelter Program**

*This program provides emergency shelter and rehousing services to families with children. Supportive services are provided to stably move families into their own homes utilizing various community and State flexible assistance.*

### **New Horizons (Domestic Violence Services)**

*This program offers a safe haven for victims of domestic violence who are [emergency assistance, or] EA family shelter eligible by providing temporary emergency shelter and resources to become stabilized and gain self-sufficiency.*

### **Rehousing and Stabilization Services**

*HomeBASE [Building Alternatives to Shelters] and diversion programs provide an alternative to shelter for families who are homeless or at risk of homelessness through providing flexible financial assistance to families who are EA shelter eligible.*