Community Investment Plan
Creating opportunities for people to live, work and thrive on the Lower Cape.

2014-2016

community development partnership
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Introduction

For two decades, the Community Development Partnership (CDP) has led the way in expanding opportunities for people to live, work and thrive on the Lower Cape. By providing micro loans and other services to jump start and grow local businesses, developing and preserving affordable homes and promoting environmentally sustainable practices, the CDP plays a major role in nurturing a vibrant Lower Cape region.

This Community Investment Plan (CIP) was developed and approved by the CDP’s Board of Directors to support the CDP’s application for an allotment of Community Investment Tax Credits from the Commonwealth of Massachusetts. In this plan we describe the communities we serve, how we engage those communities to set goals and develop programs and how we partner with other organizations, We also lay out how our vision for the Lower Cape is informed by broader regional goals and how we finance and evaluate our work – all within the context of our track record of community development over the past 20 years.

On March 4, 2014, the CDP was awarded $80,000 in Community Investment Tax Credits to use in 2014 and will be eligible for the tax credit in future years. This award enables the CDP to provide a 50% tax credit to individuals and businesses making a contribution of $1,000 or more to fund our programs. It is our hope that the work described in this plan along with the availability of tax credits, will inspire you to join with us in making an investment in the future of the Lower Cape.

Russ Labbe
President – Board of Directors

Jay Coburn
Executive Director
Community Investment Plan

Section 1: Who We Serve

The Community Development Partnership (CDP) serves the eight towns of the Lower Cape Cod Region: Harwich, Brewster, Chatham, Orleans, Eastham, Wellfleet, Truro and Provincetown. Although the population swells in the summer, off-season the Lower Cape is sparsely inhabited. Six of the eight towns or 75% of the region overall, have a year-round population of less than 7,500 residents, qualifying as rural areas under standards set by the state.¹

The total year-round population of the Lower Cape is 46,729 with 5.5% of the population being racial and ethnic minorities. Minority populations in each town range from a low of 4.2% in Eastham and Wellfleet to a high of 11.5% in Provincetown.

Jutting 30 miles into the Atlantic, the region’s striking natural beauty combined with its unique character make the Lower Cape a world-class tourist destination and an attractive place for off cape dwellers to invest in second homes and retire. At the same time, the remote location and seasonal nature of the local economy present significant challenges. There are few year-round businesses and jobs; the revenue cycle for a seasonal business is a short 10-12 weeks; and unemployment rates skyrocket in the off-season. In January 2013, unemployment rates in the towns of the Lower Cape were all above the statewide average of 7.4%, most of them exceeding 10% and reaching a high of 38% in Provincetown.²

Local housing prices, inflated by the off-Cape incomes of second homeowners, far out-pace the incomes of local working families. The affordability gap on average across the eight Lower Cape towns is $33,250.³ That’s the difference between the annual income required to finance and reasonably afford a median-priced home and the actual median income of year-round residents. In addition, because nearly half (49%) of the region’s physical area falls within the boundaries of the Cape Cod National Seashore, undeveloped land is scarce and costly.

Affordable rentals are also out of reach for many residents of the Lower Cape. Rental stock is limited due to the premium placed on high-priced vacation rentals during the summer, and lower-wage workers cannot easily afford fair market rents for the apartments and houses that are rented year-round. Fair market rent countywide for a two-bedroom apartment is $1,267 per month. For a household to spend the recommended 30% of income on rent and utilities, two working adults would need a combined income of $50,680 annually, or jobs each paying at least $12.18 an hour, assuming a 40-hour work week.⁴ Lower-wage workers and those with seasonal jobs come up short. For example, two minimum-wage employees making $8 an hour would each have to work 61 hours a week, or the household would need a third minimum-

¹ According to the 2008-2012 American Community Survey 5-Year Estimates, the populations of each town are as follows: Harwich (12,253), Brewster (9,836), Chatham (6,164), Orleans (5,905), Eastham (4,983), Wellfleet (3,098), Truro (1,653), and Provincetown (2,974). Accessed through FactFinder.
² According to the Massachusetts Department of Labor and Workforce Development, unemployment rates in January 2013 in the eight Lower Cape towns were as follows: Brewster (9.1%), Chatham (10.2%), Harwich (11.1%), Orleans (9.3%), Eastham (13.2%), Wellfleet (16.8%), Truro (23.4%) and Provincetown (38%).
³ Calculations are based on the median sales price of a home in 2010 (source: Appraisal Company of New England Barnstable County 4th Quarter 2010 Market Review) and median income as documented by the 2005-2009 American Community Survey 5-Year Estimates.
⁴ Out of Reach 2013, data for Barnstable County, published by the National Low Income Housing Coalition, accessed at http://www.capecodcommission.org/resources/affordablehousing/NLIHCOutofReach2013County.pdf
wage worker to afford this apartment.\textsuperscript{5} Even among renters who earn an average wage – $10.67 countywide – there is an affordability gap.\textsuperscript{6} As a result, there’s a staggering and largely unmet need for affordable rental housing. On December 23, 2013, for example, the Orleans Housing Authority had a waiting list of more than 200 people for just two 2-bedroom units.

With the exception of Orleans and Provincetown, where 9% and 8.9% of all housing is designated affordable, none of the other Lower Cape communities that the CDP serves are anywhere close to meeting the common goal statewide of having 10% of a town’s housing stock be affordable. Percentages range from less than 1% in Truro to 5.3% in Harwich.\textsuperscript{7}

These realities make it difficult for individuals and families with low-to-moderate incomes (LMI) – fully 40% of households in Barnstable County – to make a home on Cape Cod.\textsuperscript{8} Over 5% of families in Brewster, Chatham, Harwich & Wellfleet (half of our service area) have household incomes below the poverty level, with Wellfleet the highest at 7.8%.\textsuperscript{9}

In the decade between 2000 and 2010, there was a 26% drop in the number of residents between the ages 25 and 44 across all of Barnstable County.\textsuperscript{10} The Lower Cape in particular has a markedly older population. In every town except Provincetown, between a quarter and a third of the population is 65 years of age or older.\textsuperscript{11} A striking 44% of Harwich residents are senior citizens.\textsuperscript{12} Without active intervention to reverse these trends – to provide affordable housing, create jobs and grow the economy, and attract younger people as year-round residents – the future of the Lower Cape region is in jeopardy and life today for LMI residents will not improve and could worsen.

\textbf{Section 2: How We Involve Our Community in Our Work}

As a membership organization, the CDP is firmly grounded in the communities the organization serves, and residents of those communities actively participate in developing, implementing and monitoring our goals and activities, including this Community Investment Plan. There are many ways in which the CDP keeps members informed about and engaged in the organization’s work, including through an Annual Meeting, which is also open to the public at large. Members also play a role in electing new members of the CDP’s Board of Directors.

The composition of the Board and staff reflects our deep ties to the Lower Cape communities: All staff and Board members live year-round or work in one of the eight towns we serve; several Board members are affiliated with other organizations that serve LMI populations in our area; and our Board members include present or past clients. In addition, CDP Board Committees

\textsuperscript{5} Ibid
\textsuperscript{6} Ibid
\textsuperscript{7} Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory (SHI) as of April 30, 2013
\textsuperscript{9} U.S. Census Bureau, 2008-2012 American Community Survey
\textsuperscript{10} U.S. Census Data, 2010
\textsuperscript{11} According to the 2008-2012 American Community Survey 5-Year Estimates, the proportion of residents 65 years or older in each town is as follows: Brewster (27.5%), Chatham (36.5%), Harwich (44%), Orleans (28%), Eastham (29.9%), Wellfleet (35.4%), Truro (27.2%), and Provincetown (16.6%), accessed through FactFinder.
\textsuperscript{12} Ibid
routinely involve non-Board members when a resident’s expertise or knowledge of a local issue is of value. In addition, the CDP is a member of each town’s Chamber of Commerce, as well as the regional Cape Cod Chamber of Commerce, and partners with numerous community-based organizations in the area. Those partnerships are described in Section 6 below.

Since 2001, the CDP has engaged in a comprehensive strategic planning process every five years. The current strategic plan, which comprises the substance of this Community Investment Plan, began taking shape in 2011 through a process designed specifically to seek input from residents. The heart of the planning process involved conducting semi-structured interviews with 27 individuals, including local banking professionals and business owners, town selectmen and members of Community Preservation Committees, and clients of the CDP’s housing and business development programs.

That plan was presented and approved at the June 2012 Annual Membership Meeting where more than 90 residents participated in a facilitated “Community Conversation” about the plan and its implementation. An Executive Summary of that conversation was posted on the CDP’s website. The process of engaging community members and refining the plan has continued ever since. Over the past 18 months, the CDP has met with members of the Boards of Selectmen in all eight towns and with the Chambers of Commerce in Brewster, Eastham, Wellfleet, Truro and Provincetown; surveyed local business owners online; and most recently, in December 2013, established a 55-member Advisory Council comprised of a wide array of business and community leaders and other local stakeholders. The CDP’s Board of Directors formally approved this Community Investment Plan on January 6, 2014.

To support the Board’s & Advisory Council’s roles in monitoring the implementation of Plan activities, CDP staff issue a weekly email with important updates about our work. The Board of Directors holds 10 meetings annually in which they discuss Plan activities.

While the views and voices of residents have had significant influence on the formation of the plan and the CDP’s work in general, the organization has not always had the resources to follow their lead. Flexible funding provided through community investment tax credits will allow the CDP to be more responsive to the concerns that residents voice and work with them to actively forge creative solutions, instead of being constrained by the funds available and activities permitted under narrowly defined grant programs.

Section 3: Our Goals

Our Community Investment Plan is designed to achieve the following three goals:

I. Strengthen business sectors with a competitive regional advantage in ways that advance the interests of owners and employees – particularly those whose incomes are LMI – and the community overall.

II. Create and preserve safe, stable and affordable year-round housing for LMI residents.

III. Promote green business and housing practices that benefit people and the environment.

While each of these goals is focused on a distinct issue (business development, affordable housing and sustainability), they are also highly inter-related. Businesses cannot take root and
flourish without a diverse pool of potential employees and consumers. Those workers and consumers cannot reside locally without access to affordable housing and decent-paying jobs. Finally, energy conservation, including a greater reliance on renewable resources, creates economic advantages for individuals, families and businesses – especially valuable to those with LMI income – and promotes the long-term health of the physical environment. By pursuing these three inter-related goals, this Community Investment Plan takes a holistic approach to strengthening the Lower Cape region in ways that benefit residents now, particularly those with fewer financial resources, and will pay dividends in the future.

**Section 4: Our Programs and Services**

What follows are activities to be undertaken and their expected impact, organized by program goal.

I. BUSINESS DEVELOPMENT

1. **Work in partnership with the Cape Cod Fisheries Trust to strengthen and preserve small-boat fishing businesses.**

   a) **Lease scallop quota at below market rates.** The CDP leases federally regulated scallop quota to local commercial fishermen at below market rates, enabling small, often family-owned businesses to compete with larger enterprises. In exchange, the owners agree to hire local crew and a pay fair wages, ensuring that profits remain within the region to benefit residents and to support the long-term viability of small-scale fishing on the Lower Cape.

   b) **Establish and operate a lease-to-buy scallop quota program.** Set to launch in 2014, this new program gives small boat fishing businesses the opportunity to actually own scallop quota, increasing the value of their small businesses, through a three-year lease-to-buy program. The program serves owners who either wouldn’t qualify for a bank loan or would have to use their home as collateral to secure a loan. Mass Growth Capital Corporation is providing a $250K line of credit to finance this program.

   c) **Create and administer a $250K loan fund to support growth and innovation.** With financial support from the Massachusetts Department of Marine Fisheries, via the National Marine Fisheries Service, the CDP will begin administering a loan program in 2014 to help fishermen purchase equipment to diversify their catch or implement energy efficiency upgrades, making their small businesses more profitable. Loan funds can also be used to purchase ground fish quota for plentiful species such as monk and skate.

   d) **Provide business education and technical assistance.** Along with leases and loans, the CDP provides business education and in-depth technical assistance to help local fishermen transition to a new way of doing business that relies on planning, strong financial management and access to capital.

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13 Capital to purchase the initial quota and lease quota at affordable rates was provided by the Ford Foundation, other private sources and through loans from local banks.
Why we do this work and its impact: Fishing is integral to the Lower Cape’s history, culture and economy. There is perhaps no other business more cherished. Yet the men and women who fish for a living today face the challenges of a changing ocean and a changing marketplace. Our work with the Cape Cod Fisheries Trust helps local small boat fishing businesses adapt to these new realities. Work in this area began in 2008 when the Cape Cod Commercial Fishermen’s Alliance established the Fisheries Trust and asked the CDP to manage the leasing of quota and provide business assistance. To date, this work has preserved at least 58 LMI jobs, is associated with roughly $10 million in revenue circulating in the local economy, and arguably has preserved the Lower Cape’s historic tradition of small boat fishing.

2. Help residents with income below the area median jump-start or grow small businesses, and promote the growth of business sectors that are poised to expand.

a) Operate a micro loan program. Drawing on a revolving fund currently valued at $265K, the CDP makes small business loans of up to $40K to current and potential business owners whose income falls below the area median. The CDP has operated the loan program for 18 years, making four loans a year on average in recent years. A Business & Credit Committee comprised of CDP board members and local business leaders reviews all loan applications and approves those with merit as funds are available. The CDP micro loan program is so respected that local banks often refer strong applicants for whom they would like to extend credit but can’t because of rigid loan criteria.

b) Provide education, training and technical assistance to small business owners. Everyone who qualifies for a CDP-financed micro loan also receives education, training and technical assistance funded through interest on the loans and grant funding. These same services are also available to anyone who owns and operates a small business on the Lower Cape. The CDP partners with the Cape Cod Chapter of SCORE, an organization whose members are retired business executives, as well as other nonprofits in the region to provide these services. In 2012, the CDP provided in-depth assistance (five hours or more) to 59 businesses and served roughly 175 individuals through workshops and classes.

c) Actively promote the growth of business sectors that are poised to expand. In addition to working with individual businesses, the CDP takes an active role in identifying and nurturing sectors of the local economy that are poised to expand – currently farming, aquaculture and the arts. This work takes the form of facilitating connections among businesses with common goals and interests, providing technical assistance, and acting as a broker between growing sectors of the economy and sources of financing and other support. For example, the CDP recently hosted the seminar, “How To Become a Non-Starving Artist,” is working to facilitate the creation of a winter farmer’s market, and in 2014 will partner with the Barnstable County Extension to help local farmers improve crop planning and extend their growing season. With flexible funding generated by the Community Investment Tax Credits, the CDP can increase these kinds of activities.

Why we do this work and its impact: Small businesses are the engine of the Lower Cape’s economy, so their success is essential to the well-being of the community overall. While some ...
residents have the resources to start and grow small businesses, for those whose income falls below the area median finding the capital and guidance to put creative ideas and a sound business plan into action can be nearly impossible. To date, the CDP has provided roughly $2.3 million in micro loans to more than 150 small business owners who could not get a loan from a bank. By coupling financing with business assistance, and also nurturing growing sectors of the local economy, the CDP helps to create scores of new jobs and substantial local revenue.

II. AFFORDABLE HOUSING

1. Manage, preserve and access existing affordable housing.
   a) **Manage our own portfolio of affordable rental properties.** Over the years, the CDP has acquired and now owns/manages 67 deed-restricted affordable housing units at 15 sites spread across the eight towns of the Lower Cape. At present, those units provide a safe and stable home for 135 people, including 38 families with children. Our work is guided by an Asset Management Committee, which includes not only CDP staff and Board members but also community members. In 2014, the CDP will complete a series of capital improvements to many of these properties that began in 2011 — preserving them for the long-term and making them even more affordable through energy efficiency upgrades. (For more information, see The Real Return, below.)
   b) **Provide expertise and management services to local housing trusts and other municipal entities.** For towns that lack the know-how and resources to manage the affordable rental properties the town itself owns, the CDP is a trusted source of both guidance and day-to-day services that range from physical maintenance to running a housing lottery. The CDP currently manages 5 units for the Eastham Affordable Housing Trust and 5 units in Truro owned by Town and Highland Affordable Housing.
   c) **Work with LMI residents to rehabilitate their homes.** With the support of Community Development Block Grant funds, the CDP helps LMI homeowners make crucial upgrades to their houses — such as installing new roofing, windows and energy-efficient boilers — so that they can hold on to housing that is affordable. The CDP has been engaged in this work since 1992 and currently partners with the Harwich Ecumenical Council for Housing (HECH). Beyond benefiting individual homeowners — more than 250 in the past 5 years — the upgrades to their homes, which are valued at over $7.6 million, preserve the quality of neighborhoods and property values and help to fuel our economy by employing local contractors and crews.
   d) **Educate and support first time home buyers.** The CDP is the sole provider of Citizens’ Housing & Planning Association (CHAPA) certified First Time Home Buyer (FTHB) training on the Lower Cape. On average, two series of workshops are held annually serving roughly 30 people who receive extensive training and become eligible for affordable mortgage products to purchase a home.

2. Develop new affordable housing.

   In 2010, the CDP opened a LEED Platinum certified 12-unit affordable housing complex in Harwich that we developed on land the town had purchased and designated specifically for the creation of affordable housing. Following this same model, the CDP is actively working with Boards of Selectmen and other municipal entities to identify parcels of land that are
appropriate for small- and medium-scale affordable housing developments. With flexible funding provided by the Community Development Tax Credits, the CDP will be able to allocate more staff resources to this challenging task and play a greater role in helping towns increase their stock of affordable housing.

3. Provide affordable housing for people with special needs.

The CDP’s portfolio of affordable housing properties features units designed or adapted to meet federal ADA standards, as well as an 8-unit sober living facility for single people at high risk of becoming homeless that we operate in partnership with Gosnold on Cape Cod, the leading provider of addiction and mental health services on the Cape.

Why we do this work and its impact: In some respects, housing trends on the Lower Cape mirror troubling trends nationally: housing prices are high, typically beyond the reach of LMI residents, and there is a significant shortage of affordable rental housing. And on the Lower Cape, the scarcity and high cost of undeveloped land makes it especially challenging to expand the stock of affordable housing. If organizations like the CDP did not take on these challenges, the situation in our communities would be even worse. Our work in the area of affordable housing directly benefits hundreds of LMI residents every year. It also benefits our economy by providing housing opportunities for employees of local businesses and by directly employing local contractors for housing rehab projects.

III. ENVIRONMENTAL SUSTAINABILITY

1. The Real Return

The Real Return leverages the benefits of solar energy in ways that preserve quality affordable housing and benefit the environment. The heart of the project involved engaging a Cape-based company to install roughly 250 solar panels on five CDP rental properties with sufficient exposure to sunlight. The panels pay off in two ways: They provide a renewable source of electricity that partially offsets the cost of powering common areas in the CDPs rental units as well as the CDP’s offices. They also generate credits (SRECs) with cash value that the CDP is using to finance capital improvements to 23 of our affordable rental units that otherwise we could not afford. This work, which employs local contractors, features energy efficiency upgrades such as more fuel-efficient gas furnaces, on-demand hot water heaters, low-flow water fixtures and Energy Star appliances that conserve resources and reduce residents’ utility bills. In addition, the project involves partnerships with Cape Light Compact and RISE Engineering and Housing Assistance Corporation to better insulate these units, conduct home energy audits and teach residents simple habits they can use at home to conserve energy. This innovative project benefiting LMI households, the local economy, and the environment has received generous support, including a $100K grant from TD Bank awarded through a national competition.

Altogether, the project is making life for our LMI residents even more economical and livable hence the name the Real Return. The CDP rigorously tracks the financial benefits to residents in the form of lower energy bills through a cutting-edge online tool called WegoWise. Figures to date indicate that some resident’s heating costs have been reduced by 30%. The Real Return has also lowered the CDP’s energy costs by roughly $12K annually. As we wrap up the third
phase of this project in 2014, we’re looking at how to apply the Real Return to housing units that other Lower Cape organizations and municipalities own and manage.

2. Cape & Islands Green

The CDP engages businesses on the Lower Cape in the Cape & Islands Green program, which helps them reap economic benefits while also protecting the environment. Through a three-hour workshop accompanied by one-on-one support, business owners learn how to lower operating costs by conserving energy and water and reducing solid waste – practices that also protect the Lower Cape’s fragile environment. Moreover, consumers are increasingly drawn to green businesses, and there is roughly $3,000 in marketing benefits associated with becoming verified as Cape & Islands Green.\(^\text{15}\) To date, 53 businesses on the Lower Cape have been verified at Level I. In 2014 the CDP will work with Cape & Islands Green and its two other partner organizations – Cape Light Compact and Cape & Islands Self-Reliance – to create a second and higher level of green business practice and an accompanying training and verification process.

**Why we do this work and its impact:** Economic development is increasingly tied to energy conservation and environmental protection. Yet forging cost-effective programs is not easy, especially on a small scale and in a rural area. It’s important for organizations like the CDP to take a leadership role in charting this new territory.

**Section 5: How We Evaluate and Measure Our Success**

The CDP is in the process of refining our approach to evaluating performance and progress on the three goals of this Community Investment Plan. To date, the process has involved all CDP staff and Board members and will involve members of our newly formed 55-member Advisory Council, which is comprised of a diverse array of community leaders and other local stakeholders. We expect to monitor and report on performance quarterly and to produce a summary report annually – information that the organization will publish and otherwise share, so that the Lower Cape communities we serve can help to hold us accountable for meeting our shared goals.

Specifically, CDP staff and Board track performance at two levels: 1) monitoring activities and outcomes, as measures of progress toward our goals in the areas of business development, affordable housing and sustainability; and 2) producing higher-level measures that reflect performance across the organization. Our key performance indicators are outlined below.

I. BUSINESS DEVELOPMENT

1. Work in partnership with the Cape Cod Fisheries Trust to strengthen and preserve small-scale fishing.

   Key indicators of productive activity:
   - Pounds of quota leased/purchased (leases and lease-to-buy)
   - Number of loans made

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\(^\text{15}\) The benefits include use of the Cape & Island Green logo, a listing in the Cape Cod Travel Guide, a presence on various web sites and social media outlets, the opportunity to place an ad on the relevant town’s Discovery Map, which tourists rely on for tips about the best places to eat, sleep and play, and representation at national trade shows that promote Cape Cod as a green travel destination.
1. Help residents with income below the area median to jump-start or grow small businesses, and promote the growth of business sectors that are poised to expand.

Key indicators of productive activity:
- Number of micro loan applications received
- Number of micro loans approved and funded
- Number of micro loans approved for LMI business owners
- Average loan amount and total funds loaned
- Proportion of micro loan clients in good standing (current with their payments)
- Hours of business assistance provided and number of recipients
- Number of seminars and other events hosted to support the growth of a particular sector of the economy and number of businesses and individuals participating
- Number of partnerships and other relationships forged to support the growth of a particular sector of the economy

Key indicators of positive outcomes (i.e. progress toward the goal):
- Number of new businesses created
- Number of businesses expanded and degree of expansion
- Number of new jobs created (full-time and part-time; seasonal and year-round)
- Growth of local sectors of the economy
- Estimated additional revenue generated from the creation and expansion of individual businesses and through the growth of local sectors of the economy

II. AFFORDABLE HOUSING

1. Manage, preserve and access existing affordable housing

Key indicators of productive activity:
- Number of CDP affordable rental properties upgraded to improve safety, comfort and energy efficiency, and to extend the life span of these houses
- Number of homes owned by LMI residents that are rehabilitated to improve safety, energy efficiency and comfort and to extend the lifespan of these houses
- Number of individuals eligible for affordable mortgage products through participation in FTHB workshops

Key indicators of positive outcomes:
- Number of individuals and families with children that directly benefit from upgrades to their affordable rental units
- Number of home owners and families with children that directly benefit from the rehabilitation of their homes

Key indicators of cross-cutting benefits (i.e. progress toward another CIP goal):
- Number of local contractors and staff employed
- Dollar value of this construction work
2. Develop new affordable housing.
  Key indicators of productive activity:
  - Number of potential development projects identified and evaluated
  - Number of new developments begun and completed
  - Number and proportion of projects that are completed on or under budget
  Key indicators of positive outcomes:
  - Number of new affordable units created
  - Number of new affordable ADA units created
  Key indicators of cross-cutting benefits (i.e. progress toward another CIP goal):
  - Number of local contractors and staff employed
  - Dollar value of this construction work

III. ENVIRONMENTAL SUSTAINABILITY

1. Engage Lower Cape Businesses in the Cape & Island Green program.
  Key indicators of productive activity:
  - Number of local businesses that the CDP approaches
  - Number of local businesses that start the program
  - Number of local businesses that are verified “Cape & Islands Green”
  - Ratio of number engaged to number verified
  Key indicators of positive outcomes:
  - Estimated cost-savings per business
  - Estimated conservation value, per business and regionally
  - Estimated additional revenue, per business and regionally
  - Additional jobs created (if any), per business and regionally

2. Operate the Real Return.
  Key indicators of productive activity:
  - Installation of solar panels
  - Number of CDP affordable housing units upgraded to improve energy efficiency
  - Development of systems (e.g. WegoWise) to monitor results
  Key indicators of positive outcomes:
  - Reductions in energy usage
  - Reductions in utility bills
  Key indicators of cross-cutting benefits (i.e. progress toward another CIP goal):
  - Number of local businesses and staff employed
  - Dollar value of the construction work

PERFORMANCE ACROSS THE ORGANIZATION

In an effort to break down silos and monitor performance across the organization, the CDP is working to produce higher-level measures that are feasible to generate given available data and resources, and that are also meaningful. Beginning in 2014 the CDP expects to be able to generate accurate counts of the total number of individual residents and businesses that directly benefit from any number of CDP’s activities and services over a period of time. We’re also measuring our performance in areas of work that affect the CDP’s capacity to be
successful, and that signal to what extent members of the communities we serve view the CDP as a valuable and effective organization: We’re measuring, in particular, the extent and results of our community outreach, the extent of our collaboration with other organizations, and our success in raising funds, especially locally.

Our efforts to measure and evaluate performance were greatly aided by a grant in 2012 from the Massachusetts Growth Capital Corporation to improve data collection across the organization. With those funds, the CDP began using SalesForce.com, a web-based customer relations and management tool that has consolidated the many individual databases that CDP staff have created over time. The SalesForce.com data base provides the CDP with the ability to quickly generate reports and track program data in real time.

Our increased capacity to evaluate our work and its impact will significantly strengthen our relationships with the communities we serve and with current and potential funders and individual donors. While the CDP is well on its way to having rigorous systems in place, the flexible funding provided by these tax credits will allow us to devote additional staff resource to this crucial task.

**Section 6: Our Partners and Collaborators**

The CDP works with numerous entities on the Lower Cape and farther afield to carry out the activities described in this Community Investment Plan. Whether they are formal partners like the Cape Cod Fisheries Trust or informal collaborators like the Hyannis-based Housing Assistance Corporation, our relationships with these groups, many of them long-standing, help us achieve our goals as outlined below. Our key partnerships are described in more detail in Section 4 of this plan in the context of specific activities we’re undertaking together.

**Goal #1: Strengthen business sectors with a competitive regional advantage in ways that advance the interests of owners and employees – particularly those whose incomes fall below the area median – and the community overall.** Our partners and collaborators help us to identify, engage and serve individuals on the Lower Cape who want to start or grow a business. Together we’re working to strengthen the local economy.

**Formal Partners:**
*Cape Cod Fisheries Trust; Cape Cod Commercial Fishermen’s Alliance; MA Department of Marine Fisheries; Mass Growth Capital Corporation; Cape Cod Chapter of SCORE (Senior Corp of Retired Executives)*

**Collaborators:**
*Barnstable County Extension; Chambers of Commerce in each of the eight towns on the Lower Cape; Cape Cod Chamber of Commerce; Local Banks (Cape Cod Five Cents Savings Bank, TD Bank, Seamen’s Bank, Cooperative Bank of Cape Cod); South Eastern Economic Development Corporation (SEED); Coastal Community Capital Wellfleet Blossoms (a spring festival for emerging artists); Wellfleet Shellfish Tasting and Promotion (SPAT)*

**Goal #2: Create and preserve safe, stable and affordable year-round housing for low-to-moderate income (LMI) residents.** Our partners and collaborators help us to increase
opportunities for LMI individuals and families to find or retain safe, stable and affordable housing.

Formal Partners:
Harwich Ecumenical Council for Housing (HECH); Eastham Affordable Housing Trust; Highland Affordable Housing (Truro); Gosnold on Cape Cod

Collaborators:
Town Boards of Selectmen, Community Preservation Committees, Housing Authorities, and Housing Trusts; Housing Assistance Corporation (HAC); Homeless Prevention Council; Cape & Islands Regional Network to End Homelessness; MA Homeownership Collaborative Advisory Committee

Goal #3: Promote green business and housing practices that benefit people and the environment. Our partners help us build and deliver innovative programs that connect economic development, affordable housing and natural resource conservation.

Formal Partners:
Barnstable County Cooperative Extension; Cape & Island Green Steering Committee; Cape Cod Chamber of Commerce; Cape Light Compact; RISE Engineering; Town Recycling Committees; and Housing Assistance Corporation

Other Key Partnerships that advance our work overall:
Cape Cod Young Professionals (CCYP) – The CDP is collaborating with CCYP on “Shape the Cape,” a public policy analysis of why young people are leaving Cape Cod and how to reverse this concerning trend.

Philanthropy Partners – The CDP’s Executive Director serves on the Board of this organization for non-profit fundraising professionals on Cape Cod.

WOMR-FM & Lower Cape TV (LCTV) – One of the primary ways the CDP gets its message out is through This Place Matters, a weekly radio and television show that airs on WOMR Radio and Lower Cape TV (LCTV).

WECAN (Women’s Empowerment through Cape Area Networking), Lower Cape Outreach Council, the Family Pantry of Cape Cod and the Homeless Prevention Council – The CDP collaborates with these four organizations by providing referrals and sponsoring an annual fundraising campaign to raise funds and awareness of the challenges faced by LMI residents of the Lower Cape.

Section 7: Our Work within the Broader Community Vision
As described above in Section 3, the three goals of this Community Investment Plan are highly inter-related and mutually reinforcing. Our work to create and preserve affordable housing expands the pool of potential workers and consumers and also stimulates the economy by generating construction jobs and associated revenue. Our activities to help jump-start and grow small business are the perfect complement. Finally, a commitment to pursuing green housing and business practices permeates all of our work – the results of which are evident in the model
programs we operate (The Real Return and Cape & Islands Green); in Thankful Chases Pathways, the CDP’s Platinum LEED Certified affordable housing development in Harwich; in our work to promote economically viable and sustainable fishing practices; and in other activities.

As a regional entity, the CDP strives to provide value and have a positive impact across town boundaries. None of our initiatives are limited to a single town, and we work with a number of other regional entities – such as the Cape Cod Chamber of Commerce, the Cape & Islands Regional Network to Prevent Homelessness, and the Cape & Islands Selectmen & Councilor’s Association¹⁶ – to meet the shared needs of the communities we serve.

In particular, this Community Investment Plan for the Lower Cape aligns closely with the Cape Cod Commission’s 5-Year Comprehensive Economic Development Strategy (CEDS).¹⁷ Created in 2009 with participation from the CDP, CEDS has four main goals, and the activities described in this Plan help to further each of them. Specifically, our green building approach to the creation and preservation of small and medium-scale affordable housing answers the Commission’s call for “low-impact and compatible development.” We help to foster a “balanced economy” with “quality employment opportunities,” as CEDS states, by nurturing business sectors with a competitive advantage – from fishing and farming, to hospitality, to construction – and focusing on current and potential small business owners who have fewer resources and less access to investment capital. All of our activities pay dividends close to home, meeting the Commission’s goal of “retaining and attracting income to the region” to promote “regional income growth.” Finally, while the CDP does not focus on expanding or improving traditional “infrastructure,” such as transportation and waste management systems, as CEDS prioritizes, the CDP’s investment in solar energy is helping to increase reliance on renewable energy on the Lower Cape.

Section 8: Our Funding Sources & Making Use of Community Investment Tax Credits

The CDP funds the activities described in this Community Investment Plan through a combination of grants, program income and donations from individuals and corporations – sources of funding in which the CDP has a strong track record as outlined below. A full budget is contained in our Annual Report and may be viewed on our website www.capecdp.org.

Government and Private Foundation Grants

The CDP has a long history of successfully competing for government funding (municipal, state and federal) and grants from private foundations to finance the organization’s activities. Historically, grant funds account for 65% to 70% of the CDP’s annual revenue, although over the past two years, grant funds have declined to 50% of annual revenue. Many of the CDP’s grantors have supported the organization by awarding grants that span multiple years and/or by providing funding year after year. However, the current trend is clearly marked by a decline

¹⁶ As a member of the Truro Board of Selectman, the CDP’s Executive Director, Jay Coburn, also participates in this regional association of selectmen.
in grant funding, coupled with a desire among governments and foundations to fund new and innovative initiatives rather than ongoing and successful programs that are valued by our community. This trend makes it especially important for the CDP to diversify its pool of funders.

Below is an accounting of grant funds received in FY12 and FY13, as well as commitments to date for FY14 for each of our three program areas. While we anticipate receiving support from many of these funders in future years, we are also working to identify new sources of grant revenue.

I. BUSINESS DEVELOPMENT

1. Work in partnership with the Cape Cod Fisheries Trust

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>FY 12</th>
<th>FY 13</th>
<th>FY 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape &amp; Islands License Plate Fund</td>
<td>$14,878</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mass Division of Marine Fisheries-loan capital, $10,000 to develop loan fund</td>
<td></td>
<td>$260,000</td>
<td></td>
</tr>
<tr>
<td>Mass Growth Capital Corporation</td>
<td>$36,250</td>
<td>$51,171</td>
<td>$20,000</td>
</tr>
<tr>
<td>Mass Growth Capital Corporation-loan capital</td>
<td></td>
<td></td>
<td>$250,000</td>
</tr>
<tr>
<td>National Fish &amp; Wildlife Foundation</td>
<td></td>
<td>$78,157</td>
<td>$46,821</td>
</tr>
<tr>
<td>Marie-Louise &amp; Ruth N. Eddy Foundation</td>
<td></td>
<td></td>
<td>$10,000</td>
</tr>
<tr>
<td>Sailors Snug Harbor Foundation</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Wellfleet Shellfish, Promotion &amp; Tasting</td>
<td></td>
<td></td>
<td>$2,500</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$51,250</strong></td>
<td><strong>$419,206</strong></td>
<td><strong>$344,321</strong></td>
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</tbody>
</table>

2. Micro lending & business development

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>FY 12</th>
<th>FY 13</th>
<th>FY 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape &amp; Islands License Plate Fund</td>
<td>$52,242</td>
<td>$62,303</td>
<td>$24,250</td>
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<tr>
<td>Mass Growth Capital Corporation</td>
<td>$6,792</td>
<td>$14,854</td>
<td>$45,000</td>
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<tr>
<td>USDA Rural Business Enterprise Grant</td>
<td></td>
<td>$13,008</td>
<td>$20,000</td>
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<tr>
<td>Marie-Louise &amp; Ruth N. Eddy Foundation</td>
<td>$5,000</td>
<td></td>
<td></td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$64,034</strong></td>
<td><strong>$90,165</strong></td>
<td><strong>$89,250</strong></td>
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</table>

II. AFFORDABLE HOUSING

1. Manage and preserve affordable housing

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>FY 12</th>
<th>FY 13</th>
<th>FY 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape &amp; Islands License Plate Fund</td>
<td>$146,641</td>
<td>$106,935</td>
<td>$110,000</td>
</tr>
<tr>
<td>MA Community Development Block Grant funds</td>
<td>$39,316</td>
<td>$36,278</td>
<td>$52,000</td>
</tr>
<tr>
<td>Towns of Dennis, Eastham &amp; Wellfleet (Housing Rehab Monitoring)</td>
<td>$10,690</td>
<td>$17,580</td>
<td>$17,580</td>
</tr>
<tr>
<td>Marie-Louise &amp; Ruth N. Eddy Foundation</td>
<td></td>
<td></td>
<td>$20,000</td>
</tr>
<tr>
<td>MA Community Based Housing-Sec. 8 Rental Assistance</td>
<td>$111,027</td>
<td>$185,038</td>
<td></td>
</tr>
<tr>
<td>USDA Rural Development</td>
<td>$149,695</td>
<td>$157,643</td>
<td></td>
</tr>
<tr>
<td>Local Churches</td>
<td></td>
<td>$1,500</td>
<td>$1,000</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$457,369</strong></td>
<td><strong>$524,974</strong></td>
<td><strong>$478,015</strong></td>
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</tbody>
</table>

2. Develop new affordable housing

Thankful Chases Pathways, the CDP’s Platinum LEED Certified affordable housing development in Harwich, opened in November 2011. The CDP marshaled $2.3 Million from public and private
sources to finance this development. Since then, the CDP has been exploring new opportunities to develop affordable housing.

III. SUSTAINABILITY

1. Cape & Islands Green

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>FY 12</th>
<th>FY 13</th>
<th>FY 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cape Air</td>
<td></td>
<td></td>
<td>$2,500</td>
</tr>
<tr>
<td>Cape Cod Five Cents Charitable Foundation</td>
<td>$7,500</td>
<td>$7,500</td>
<td></td>
</tr>
<tr>
<td>Cape &amp; Islands License Plate Fund</td>
<td>$36,810</td>
<td>$42,801</td>
<td>$28,350</td>
</tr>
<tr>
<td>Marie-Louise &amp; Ruth N. Eddy Foundation</td>
<td>$5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mass Growth Capital Corporation</td>
<td>$6,958</td>
<td>$8,435</td>
<td></td>
</tr>
<tr>
<td>USDA Rural Business Enterprise Grant</td>
<td></td>
<td>$6,992</td>
<td>$10,000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$56,268</td>
<td>$58,228</td>
<td>$48,350</td>
</tr>
</tbody>
</table>

2. The Real Return

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>FY 12</th>
<th>FY 13</th>
<th>FY 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brehm Foundation</td>
<td></td>
<td></td>
<td>$50,000</td>
</tr>
<tr>
<td>Cape Cod Foundation</td>
<td></td>
<td></td>
<td>$50,000</td>
</tr>
<tr>
<td>Charles Bank Homes</td>
<td></td>
<td>$14,230</td>
<td>$10,000</td>
</tr>
<tr>
<td>Enterprise Community Partners</td>
<td></td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Seamen’s Bank Long Point Charitable Fund</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TD Bank Charitable Fund</td>
<td>$100,000</td>
<td>$20,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Town of Truro – Affordable Housing Trust</td>
<td></td>
<td></td>
<td>$24,000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$105,000</td>
<td>$89,230</td>
<td>$109,000</td>
</tr>
</tbody>
</table>

Program Income

The second largest source of funding is program income, which in recent years has come to represent a much larger percentage of the CDPs annual revenue – from 17% in YEAR to 39% in YEAR. Program income is derived from multiple sources as outlined below and partially covers program expenses. Figures below reflect income earned in FY 13.

I. ECONOMIC DEVELOPMENT

1. Work in partnership with the Cape Cod Fisheries Trust. Income is generated from the fees small boat fishing businesses pay to lease scallop quota from the CDP – roughly $90,000 annually.
2. Micro lending and business development. Income is generated through interest and fees associated with the micro loans – roughly $13,000 annually – along with an average of $4,500 annually from workshop & seminar fees,

II. AFFORDABLE HOUSING

Preserve affordable housing. Income is generated through rent on CDP properties ($505,000 annually), fees for consulting services ($7,600 in FY13), housing rehab inspections ($52,000 in FY13) and housing rehab monitoring ($17,500 in FY13).

III. SUSTAINABILITY
1. **Cape & Islands Green.** Income is generated through workshop and seminar fees - $3,900 in FY 13.

2. **The Real Return.** Income is generated through SREC credits and energy generation credits from 250 solar panels – $24,550 in the program’s first year, FY13.

**Donations**

Donations from individuals and businesses round out the CDP’s financing. Donations provide a flexible source of funding, typically unrestricted to any particular activity and especially useful in the early stages of developing new projects and innovative programs that respond to the needs of the communities we serve. Below we report on gifts from major donors, other individual donations, giving by staff and board members, and money raised through special events. Giving in each of these categories has increased significantly due to the efforts of a new Executive Director, Director of Development and a revitalized Board Development Committee.

1. **Major Donors.** The CDP focuses on cultivating individual gifts of $500 or more by identifying current donors with the interest and ability to give more as well as new donors whose philanthropic values align with the CDP’s mission. Major gifts have been increasing annually – and especially in recent months – in both the number of donors and the total amount raised, as we have worked to cultivate major donors in preparation for the availability of the Community Investment Tax Credit.

<table>
<thead>
<tr>
<th></th>
<th>FY12</th>
<th>FY13</th>
<th>FY14 – 6 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Major Donors</td>
<td>10</td>
<td>12</td>
<td>32</td>
</tr>
<tr>
<td>Amount raised</td>
<td>$7,557</td>
<td>$9,904</td>
<td>$37,000</td>
</tr>
</tbody>
</table>

2. **Other Individual Donors.** The CDP conducts two direct mail campaigns each year – in May and November – to solicit gifts most or all of which fall below the $500 threshold. Contributions from individual donors, as well as the number of donors increased significantly over the past three years. The FY13 giving total and number of donors have already been surpassed in the first six months of FY 14.

<table>
<thead>
<tr>
<th></th>
<th>FY12</th>
<th>FY13</th>
<th>FY14 – 6 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Individual Donors</td>
<td>120</td>
<td>148</td>
<td>155</td>
</tr>
<tr>
<td>Amount raised</td>
<td>$8,092</td>
<td>$15,001</td>
<td>$18,000</td>
</tr>
</tbody>
</table>

3. **Board & Staff Giving.** All staff and Board members give annually.

<table>
<thead>
<tr>
<th></th>
<th>FY12</th>
<th>FY13</th>
<th>FY14 - 6 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board &amp; Staff Giving (100% participation annually)</td>
<td>$4,845</td>
<td>$4,750</td>
<td>$6,649</td>
</tr>
</tbody>
</table>

4. **Special Events.** The CDP hosts or participates in three or four special events annually, which provide opportunities to raise money and to raise awareness about the needs in our communities and what the CDP does to meet those needs.

<table>
<thead>
<tr>
<th></th>
<th>FY12</th>
<th>FY13</th>
<th>FY14 - 6 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special Events</td>
<td>$5,458</td>
<td>$5,700</td>
<td>$14,852</td>
</tr>
</tbody>
</table>
Making use of Community Investment Tax Credits

Once the State announced the availability of Community Investment Tax Credits, senior CDP staff and Board members began approaching major donors to gauge their interest – asking specifically if they would be willing to double their giving in exchange for tax credit. In the past 36 months, the CDP has tripled the number of major donors and increased giving levels by 400%, demonstrating a clear capacity to identify, cultivate and secure donors who would utilize the CITC.

We’ve also discussed the availability of tax credits during presentations to Wealth Management Advisors at Cape Cod Five Cents Savings Bank, the Chatham & Nauset Rotary Clubs, four of the eight town Chambers of Commerce, and during our weekly radio and television program This Place Matters. As of December 31, 2013, we had commitments totaling $30,900 from 13 donors. In 2014, the CDP began making presentations to the other four town Chambers of Commerce and brief our newly informed Advisory Council. Finally, we have a brochure, pledge form, and both online and postal marketing strategies that we are using to engage donors.

Section 9: Our History and Track Record & Sustainable Development

The activities outlined in this Community Investment Plan reflect a mature body of work by the CDP. In each area, the CDP has a track record of responding to local needs, successfully financing projects, putting plans into action, and producing positive, innovative results. In other words, this plan is not a dream of what might be; it’s a clear roadmap for deepening and expanding successful lines of work to realize even greater benefits for the communities and individuals we serve.

Some of the highlights of the CDP’s work over the past two decades include:

- Developing, owning and managing 67 affordable rental homes including the Platinum LEED Certified Thankful Chases Pathways.
- Providing technical assistance to over 1,400 locally owned small businesses.
- Lending over $2.3 Million in micro-loans to +150 local small businesses.
- Developing 28 affordable homeownership opportunities for LMI families.
- Developing the nationally recognized Cape Cod Fisheries Trust that retains over $10 million in fishing revenues in the local economy each year and provides direct technical assistance support to the local day-boat fishing fleet.
- Repairing and upgrading over 250 homes for LMI families while putting local contractors to work with contracts valued at more than $7.6 million.

Consider the Real Return as just one example among many of the CDP’s success. In 2011, our executive director and housing director were faced with a problem: Several of the organization’s older affordable rental units were in desperate need of rehabilitation and there was no obvious way to fund those capital improvements. Together, they developed a plan to leverage the many benefits of solar energy – from free power to cash incentives that would help finance housing rehabilitation – and raised roughly $275K from 10 different sources to launch and manage this innovative program. (See p. 7 for more information about the Real Return.) Every year since then, the CDP has successfully raised additional funds to further
develop the Real Return – most recently an Enterprise Partners grant to rigorously monitor savings to residents in the form of lower energy bills, as well as savings to the organization. Armed with an array of positive results, today the CDP is exploring how to apply the model to affordable housing developments owned and managed by other organizations.

The CDP’s many successes, which are succinctly captured in the impact statements in Section 4 of this Community Investment Plan, coupled with the organization’s increasing capacity to raise funds to finance our work (see Section 8 above), make the CDP well positioned to take full advantage of Community Investment Tax Credits.

**Sustainable Development**

Because the goals and activities in this Community Investment Plan are mutually reinforcing (as described in Sections 3 and 4), the Plan reflects the Commonwealth of Massachusetts’ strong preference for policies and practices that are well “integrated.” On a more granular level, this Plan is consistent with the Commonwealth’s Sustainable Development Principles:

- Our focus on rehabilitating and improving existing affordable housing units and our pursuit of compact and locally appropriate new development meet the State’s 1<sup>st</sup> principle to “concentrate development and mix uses” and the 6<sup>th</sup> principle to expand housing opportunities. Our demonstrated commitment to understanding the perspectives and needs of LMI residents and working with them to ensure that the Lower Cape develops in a way that benefits everyone meets the State’s 2<sup>nd</sup> principle to “advance equity.”
- By engaging in housing and business practices that conserve resources, the Plan meets the State’s 5<sup>th</sup> principle to “use natural resources wisely.”
- Our work to nurture sectors of our economy that are poised to grow and our financial and technical assistance to small businesses meet the State’s 8<sup>th</sup> principle to “increase job and business opportunities.”
- Our investment in solar energy along with a focus on energy efficiency more generally meets the State’s 9<sup>th</sup> principle to “promote clean energy.”
- Our structure as a regional organization and our close collaboration with other regional entities and plans meets the State’s 10<sup>th</sup> principle to “plan regionally.”
### Advisory Council

<table>
<thead>
<tr>
<th>Name</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tracey Barry-Hunt</td>
<td>Ed McDonald</td>
</tr>
<tr>
<td>Joe Bayne</td>
<td>Brian Michaelan</td>
</tr>
<tr>
<td>Tom Boland</td>
<td>Hal Minis</td>
</tr>
<tr>
<td>Deb Burns</td>
<td>Eryn Montgomery</td>
</tr>
<tr>
<td>Elliott Carr</td>
<td>Teresa Parker</td>
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<tr>
<td>Steve Cole</td>
<td>Gwen Pelletier</td>
</tr>
<tr>
<td>Eliza Cox</td>
<td>Mary Lou Petitt</td>
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<tr>
<td>Ben deRuyter</td>
<td>Andrea Reed</td>
</tr>
<tr>
<td>Jorie Fleming</td>
<td>Wil Rhymer</td>
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<tr>
<td>Paul Francis</td>
<td>Carole Ridley</td>
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<tr>
<td>Paul P. Garganigo, Jr.</td>
<td>Steve Roderick</td>
</tr>
<tr>
<td>Paul Garganigo, Sr.</td>
<td>Kristen Roberts</td>
</tr>
<tr>
<td>Steve Garran</td>
<td>Manny Smith</td>
</tr>
<tr>
<td>Lisa Guyon</td>
<td>Phil Smith</td>
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<tr>
<td>Patricia Hess</td>
<td>Sid Snow</td>
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<tr>
<td>Cindy Horgan</td>
<td>Terri Souza</td>
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<tr>
<td>Danielle Jeanloz</td>
<td>Ken Taber</td>
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<tr>
<td>Peter Karlson</td>
<td>Rod Vyskocil</td>
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<td>Michael Lach</td>
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<td>Mary Kay Leonard</td>
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<td>Bruce MacGregor</td>
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<td>Molly MacGregor</td>
<td>David Willard</td>
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<tr>
<td>Alan McClennen</td>
<td>Sen. Daniel Wolf</td>
</tr>
<tr>
<td>Carol McDonald</td>
<td>Andy Young</td>
</tr>
</tbody>
</table>
The Community Development Partnership (CDP) nurtures a vibrant Lower Cape region by promoting environmental and economic sustainability, expanding opportunities for low and moderate income residents, and preserving our unique cultural and historic character.