



# 2021 Annual Report



community development partnership

## Dear Colleagues and Friends,

As we entered the second year of the pandemic, one word that comes to mind is perseverance! There were still so many challenges in 2021, the rising cost of housing and lack of year-round jobs paying a livable wage continued to threaten the health and vitality of our year-round community. The CDP, with our mission in the forefront, continued to embrace the Lower Cape community by supporting local businesses, advocating for and providing affordable housing, and facilitating collaborations with local government and the community at large. Staff demonstrated great flexibility as we shifted between working from the office or our homes. Throughout the year we remained open for business and we are proud to report many accomplishments in 2021:

- The CDP established a partnership with the Preservation of Affordable Housing (POAH) and our team was selected by the Town of Wellfleet to develop 46 units of affordable housing at 95 Lawrence Road – that will be net-zero in energy consumption.
- Board and staff members participated in two Diversity Equity and Inclusion trainings facilitated by the Lower Cape Leadership Forum as we continue our commitment to build and strengthen the organization's capacity to serve an increasingly diverse clientele and address inequity. Also in 2021, the CDP staff and Board created DEI working committees to review the agencies' applications and public information for inclusivity.
- We increased staff within the Business and Credit program to expand outreach to the local business owners in our service area particularly with minority and immigrant owned businesses.
- In Spring 2021, we launched Phase III of the public education campaign which builds upon the idea of "We Can't Afford to Lose the People Who Can't Afford to Live Here." The campaign ran in local newspapers, on social media and our videos can be seen on our website.

The CDP's Board has provided unwavering leadership, the staff continued to provide a tireless commitment to ensuring the success of our programs, and people like you made certain that we have had the resources we need to support our clients and residents.

As we enter our 30<sup>th</sup> year, the CDP will unveil our new Strategic Plan to help guide our work over the next few years. While our current programs and services will remain steadfast, we will expand our work in housing development, strengthening partnerships, and leading with advocacy in the forefront.

We thank you for your continued support.

Sincerely,

Jay Coburn,  
President & CEO

Matt Cole,  
Chair, Board of Directors

## 2023 Strategic Plan

**The CDP's mission** is broad, ambitious, and complex. Building a stronger and more diverse year-round community of people who can afford to live, work and thrive on the Lower Cape requires multiple strategies.

**Our objective** is to strengthen the Lower Cape's year-round economy to create the economic and social conditions that both support current residents and attract year-round households with working-age occupants.

**Our scope** remains the same as we continue to serve the eight Lower Cape Towns – a unique and more rural part of the Cape whose residents are protective of our natural environment yet struggle with a seasonal and service-oriented economy than the communities of the mid and upper Cape.

**Our new strategy** calls on us to broaden our approach by leading with advocacy. We will continue to offer programs and services that address the shortage of housing that is affordable to year-round residents and to launch and grow small businesses through training, technical assistance and access to capital.



## Business

Nola Glatzel, owner, and Founder of Earthstar Play School is one of the small business owners we helped in 2021. Nola, who grew up on the Outer Cape, opened Earthstar in 2019 to help address the region's need for early education and childcare.

Nola left the Cape to attend Sarah Lawrence College just outside of New York City but moved back to the Cape in 2018. Upon returning, Nola took a job as the Town of Truro's Afterschool Program Supervisor and was babysitting her niece. The combination of these two things developed into her idea for Earthstar. "There are just so few options for childcare on the Lower and Outer Cape, that I knew there would be a market," recalls Nola.

After setting her sights on opening her own school, friends offered to let Nola open her new school in the basement of their home. She received her license from the Commonwealth and filled all six spots of her first season through personal connections.

In 2020, when the pandemic hit the Commonwealth shut down childcare providers and the school was forced to close. With her business closed and no income coming in, Nola reached out to the CDP's Business and Credit Program staff. Nola was in the process of applying for an Economic Injury Disaster Loan and wanted some assistance in determining whether it made financial sense for her to take out the loan.

Finally last fall, schools were able to reopen under strict health and safety requirements. To meet the requirements, Nola found herself in need of additional funds to complete the necessary upgrades. She had read about the Community Development Block Grant (CDBG) Micro-enterprise grant program in the CDP's Inside Scoop small business newsletter

and applied. The program offered qualified small businesses affected by the COVID-19 pandemic up to \$10,000 in forgivable loans but unfortunately, her business was too new to qualify. With the passage of the second CARES act this winter, the eligibility date was changed, and Nola was able to move forward with the application. Nola secured a forgivable loan to help cover expenses, make up for lost revenue, and even help pay an assistant. Despite the struggles over the last year, Nola is optimistic about the future.

Nola's business is now going strong, and she has been able to move out of the basement location (a home daycare) and is now operating as a Daycare Center in Truro.

The CDP helps Lower Cape residents jump-start or grow small businesses and promote the growth of business sectors that are poised to expand. In 2021, the CDP:

Administered **\$183,000** in micro loans to 4 businesses. Loans ranged from **\$15,000** to **\$78,000**.

Administered **\$467,850** in CDBG funded forgivable loans to small businesses owned by low-income residents hard hit by the pandemic.

Provided over **620** hours of education, training, and technical assistance to **236** clients across all business programs. All workshops continue to be conducted virtually.

Assisted **57** businesses in securing over **\$2 Million** in funding through the SBA's Economic Injury Disaster Loan Program and the Payroll Protection Program as well as loan/grant programs administered by the Mass Growth Capital Corporation.

*Working in partnership with the Cape Cod Commercial Fishermen's Alliance we worked to strengthen and preserve small-boat fishing businesses.*

**Leased scallop quota at below market rates.** 13 scallop fishermen received leases for the 2021 fishing year. A total of 130,660 pounds of scallop quota was leased at half the market rate. Based on initial pricing, this resulted in an estimated savings of \$400,000 for the fishing businesses.

**Provided business education and technical assistance.** The CDP has been providing one-on-one technical assistance to 18 fishermen participating in the scallop and loan programs. TA includes business planning, record keeping, and resolving reporting and quota transfer issues with federal marine agencies such as National Marine Fisheries Service (NMFS).



# Housing Rehab: Preserving homes for future generations

*“The house was in shambles, and there was nothing I could do.”*

Rebekah Eldridge, Housing Rehab Client



Rebekah Eldridge grew up in Attleboro, MA, and moved to the Cape in the 1990's. After graduating from Johnson & Wales University, she found a job as a pastry chef at the Chatham Bars Inn. She married in 1999, and not long after purchased a home in Harwich. When the couple divorced 10 years later, Rebekah was determined to keep the house. She was able to continue making mortgage payments with her single income, but had little money left over to spend on maintenance projects. “I made it through everything without having to refinance my mortgage, but over time the house started to fall apart,” recalls Rebekah.

After she and her husband separated Rebekah made a career change and began working as a preschool teacher before taking a job with the Town of Wellfleet in 2018. It was there that she first learned about the Community Development Partnership's (CDP) Housing Rehabilitation program from a coworker. “My house was in shambles, and there was nothing I could do,” she recalls.

Rebekah applied for a Housing Rehab loan and was approved in 2020. The work quickly began and was completed in early 2021.

Like many, Rebekah's family was initially skeptical at the promise of such a large loan being completely forgiven; her dad even encouraged her to “read the fine print.” Rebekah assured her father that she would only have to pay back the loan if they moved. “My kids are just starting to get older and move out, I'm trying to settle down, not move again,” she jokes.

Preserving existing housing is a key part of the CDP's strategy of



increasing the affordability of safe, stable year-round housing.

The Housing Rehab program provides low to moderate income homeowners with no interest, no payment loans for critical repairs and energy efficiency upgrades. The loan is forgiven if the home remains the owner's primary residence for the 15 year term of the loan.

In 2021, the CDP staff facilitated the rehabilitation of 23 households with a total of 57 residents benefitting from home repairs using Community Development Block Grant (CDBG) funds. Fifteen beneficiaries were elderly and 20 had children ages 18 and younger residing in the home. The CDP employs local contractors to carry out projects allowing grant funds to flow back into the local economy and strengthen local businesses. In 2021, the CDP paid local contractors over \$720,000 to rehabilitate 23 homes.



## Housing...

Our portfolio of affordable rental properties. The CDP now owns and/or manages 100 units of affordable and community housing. Fifty-eight of these units are owned by the CDP and 42 units are managed under contract for several entities, including 28 units for Provincetown's Year-Round Market Rate Rental Housing Trust at Harbor Hill. In total, these units provide safe, secure, and affordable housing to 188 people, including 54 children.

### Housing Development

The CDP established a partnership with the Preservation of Affordable Housing (POAH) and our team was selected by the Town of Wellfleet to develop 46 units of deed restricted affordable housing at 95 Lawrence Road – a Town owned parcel. The CDP-POAH plan includes a broad mix of target incomes, a commitment to energy efficiency and conservation of undisturbed natural areas. Permitting will begin in the summer of 2022 and we hope to have the project completed in the spring of 2025.



### Canal House

Canal House is an affordable rental property for eight individuals in recovery from alcohol and substance abuse are provided through a partnership with Duffy Healthcare.



## The Lower Cape Community Housing Partnership (LCCHP)



A comprehensive community-based strategy, the LCCHP is designed to increase housing production by building public support for affordable and community housing and equipping LMI residents, business and community leaders, and local elected and appointed officials with the knowledge and skills to support the creation of more year-round housing. The LCCHP helps to overcome many of the barriers to developing more affordable rental housing in the region to better meet the housing needs of working families. The project is addressing these barriers through traditional community organizing, leadership development and capacity building strategies in three ways:

### Strategy 1: Lower Cape Housing Institute

Held over the course of 2021, LCHI's virtual workshops included: Housing 101; The RFP Process; Affordable Housing Trusts and Community Preservation Act; and How to Fund Community Housing. Recordings of all workshops are posted on our YouTube page to increase access to information.

### Strategy 2: Advocate Training

In the Spring of 2021, we partnered with the Citizen's Housing & Planning Association's Municipal Engagement Initiative to work with Outer and Lower Cape non-municipal officials to build public support on a community level for residents and businesses leaders concerned about the lack of affordable housing. Participants develop leadership, organizing, and public speaking skills to effectively engage in public hearings and Town Meetings. Over the past year participants gained an understanding of how affordable housing is created and how decisions are made at a town level that either support or hinder the development of affordable housing. In 2021, we engaged advocates in the towns of Truro, Chatham, Brewster and Orleans to launch or strengthen pro-housing coalition in their towns.

### Strategy 3: Public Education Campaign

In Spring 2021, the CDP launched Phase III of the public education campaign which builds upon the theme of "We Can't Afford to Lose the People Who Can't Afford to Live Here." The campaign ran in local newspapers, and promotional videos ran on social media and are accessible on the CPD website.

# 2021 Donors

Thank you to everyone who supported the CDP in 2021! Your generosity makes our work possible and helps us build a stronger Lower and Outer Cape community.

## Government Funders

Barnstable County Home Program  
Brewster Community Preservation Committee  
Chatham Community Preservation Committee  
Commonwealth Corporation  
Commonwealth of Massachusetts Affordable Housing Trust  
Community Economic Development Assistance Corporation  
Eastham Community Preservation Committee  
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Am HaYam Cape Cod Havurah  
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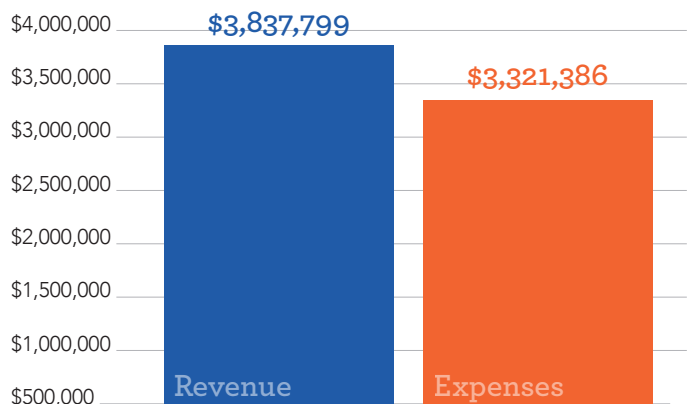
Peter Hocking  
Cindy Horgan  
Tom Howes  
Peter Karlson  
Judy Keller  
Scott Kerry  
David Koven  
Mary Kay Leonard  
Robert MacCready  
Bruce MacGregor  
Michael MacIntyre  
Bill Madden  
Alan McClennen  
Lori Meads  
Jenn Mentzer  
Brian Michaelan  
Emily Mitchell  
John Murphy Jr.  
Mary Nee  
David Panagore  
Diane Pansire  
Teresa Parker  
Gwen Pelletier  
Peter Polhemus  
Jari Rapaport

Andrea Reed  
Wil Rhymer  
Kristen Roberts  
Steven Roderick  
Ernie Rogers  
Mike Segerson  
Amy Silva  
John Simonian  
Manny Smith  
Sid Snow  
Brian Sosner  
Terri Souza  
J'aime Sparrow  
Jill Stauffer  
Charles Sumner  
Kyle Takakjian  
Jane Teixeira-Henry  
Matthew Varnum  
Chris Ward  
Eric Whiteley  
Sara Whiteley  
David Willard  
Claudia Williams  
Dan Wolf  
Barbara Wood

## 2021 Financials

The chart below contains a summary of the consolidated financial statements of the Community Development Partnership and Thankful Chases Pathway. Please visit our website for the complete FY2021 finances: [www.capecdp.org/news/annual-reports](http://www.capecdp.org/news/annual-reports)

## CDP Revenue & Expenses



community development partnership

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