



2022 Annual Report



community development partnership

Dear Colleagues and Friends,

You helped us make 2022 a tremendous year – thank you!

Because of your support, we continue to:

- Support the development of housing that is affordable for year-round residents, including support for homeowners to build accessory dwelling units.
- Keep residents in their current homes
- Build stronger businesses with better paying jobs
- Advocate for bold measures to address the region's affordable housing crisis

Also, during the past year, we began the critical work of assessing and addressing new ways to assure that CDP programs and services are delivered equitably. This important work is part of our commitment through MACDC's racial equity pledge. We are striving to create a more inclusive, diverse and equitable organization, representative of the communities we serve. This organizational effort will be matched by programs impacting underserved communities. For example, in the coming year we will support BIPOC (Black, Indigenous, and people of color), immigrant, women, veteran and LGBTQ-owned businesses with targeted micro-loans.

And, after 30 years, we moved. We had been searching for a new home to meet the dynamic needs of our growing staff and client base for some time. The new modern space provides us a mix of office and communal space – the perfect base from which to collaborate and innovate.

In this report, you'll learn more about some big steps we've taken to address the affordable housing crisis. We'll provide an update on the positive impacts of our strategic plan. And, you'll find out how business owners in underserved communities are achieving their dreams.

Your support helped make all of this possible and the CDP is poised to continue to grow and thrive. Our sincere thanks for your continued support of the CDP's mission. Together, we're providing opportunities for people to live, work and thrive here now and in the future.

With gratitude,

Steven Cole,
Chair, Board of Directors

Jay Coburn,
President & CEO

Our Strategic Plan

As you may remember, we launched our Strategic Plan last year. We want to provide an update about how it's going and where we're headed in 2023.

Our new strategy calls on us to lead with advocacy. We're organizing, engaging, championing, and mobilizing through advocacy in all our work.

Here are some highlights from within each of our eight goals from the past six months:

- Organized Town Captain Huddles to meet two times each year to identify policy priorities for affordable housing opportunities in each town of the Lower Cape.
- Helped 6 Homeowners with the process to get Accessory Dwelling Unit permits or schedule site surveys.
- Facilitated ongoing planning meetings between MassHire, Cape Cod Technical High School, Upper Cape Regional Technical High School, Home Builders and Remodelers Association of Cape Cod to fund and develop a workforce training program for construction jobs.
- Collaborated with the Town of Eastham and Town of Brewster/

Continued on page 3

Because of you...

our staff made a difference in 2022, helping people to live, work and thrive on the Lower Cape. Here's a snapshot of what we accomplished together:

\$264,000 In micro financing made to 9 businesses, to help them start up and grow. Loans ranged from \$10,000 to \$50,000.

760 Hours of education, training, and technical assistance to 252 small business owners.

170 Residents who have a safe, stable and affordable place to live in one of the rental properties owned and/or managed by the CDP. They are people you interact with daily – commercial fishermen and fisherwomen, landscapers, artists, educators, cleaners, in retail and hospitality. They are part of the backbone of the local economy.

204 Residents have been educated to advocate for the creation of more housing that is

affordable on the Lower Cape through the Community Housing Partnership.

7 Local rental housing projects are in the development process on the Lower Cape thanks to support and assistance from the CDP. This is 301 new units, homes for over 500 residents over the next five years. Homes for teachers, first responders, cleaners, hospitality workers, seniors and many others.

6 Homeowners on a path to create Accessory Dwelling units with support from the Lower Cape Housing & ADU Resource Center. This will increase

the number of affordable and community housing options for our neighbors.

8 Individuals in recovery from alcohol and substance abuse lived in a safe and supportive living environment at Canal House.

2 Professionals joined our program team to meet with more business clients and expand our advocacy capacity.

Hundreds Hours dedicated to ensure a smooth transition to our new home – to meet the dynamic needs of our growing staff and client base.

Since our start, the CDP has been helping Lower Cape residents jump-start and grow their small businesses. Through a combination of training, technical assistance and loans, we have helped many business owners achieve their dreams, while also enhancing the local economy.

Over three decades, the CDP's approach to working with small business owners has remained flexible, adapting with the ever-present changes and needs of our seasonal economy. During our recent strategic planning process, our staff identified a need to increase outreach to minority and underserved communities. These communities include BIPOC, immigrants, LGBTQ, people with disabilities, veterans and women. CDP President & CEO, Jay Coburn

Continued on page 4



M&L Landscaping owners and CDP clients, Kevon and Evon Campbell

Making a difference, one (big) step at a time

The CDP has been a leader addressing the affordable housing crisis on the Lower and Outer Cape for over 30 years. During that time, we've taken some big steps to promote, manage and develop housing that is affordable for year-round residents.

Six years ago, one of those key steps was the creation of the Lower Cape Community Housing Partnership. Through it, we have been building public support for affordable housing and the capacity of the eight towns we serve to support housing production. We're providing local people with essential skills and knowledge to be advocates. And, it's making a difference.

Recently, the work of the Partnership was recognized with a 5-year, \$1M grant from the MA Department of Public Health's Healthy Communities Program. The funding will support enhanced advocacy efforts, like community organizing and coalition building. It will also help empower low-to-moderate income residents and residents of color to participate in local decision making and advocate for their own housing needs.

According to CDP President & CEO, Jay Coburn, "These expanded activities will help to build a network of pro-housing advocates who can be mobilized to change land use policies at Town Meetings, press for more funding and support measures

that lead to increased production of affordable housing."

And, while the Lower Cape Community Housing Partnership has realized its own successes, it has inspired even more. One year ago, the CDP joined forces with the Homeless Prevention Council to launch the Lower Cape Housing & ADU Resource Center. Together, we're bringing in resources to help ensure residents have access to the support they need to maintain their housing. And, we're helping to create accessory dwelling units, one of many strategies to increase the number of affordable and community housing options for our neighbors.

When talking about financial support for the Lower Cape Housing & ADU Resource Center, Representative Sarah Peake shared, "This is why I focused my efforts on obtaining funding to support these regional organizations that are so effectively addressing these issues. The CDP and HPC have been working collaboratively for years and have positively influenced the housing crisis on the Outer and Lower Cape."

Another positive result of the Lower Cape Community Housing Partnership is the current active development pipeline for local housing projects. The CDP is supporting seven projects in the development process. Our grassroots and community organizing efforts have helped to create

a more transparent and efficient process, resulting in a more informed community of voters and advocates.

Combined, these seven projects account for 301 new units, homes for over 500 residents over the next five years. Homes for teachers, first responders, cleaners, hospitality workers, seniors and many others. This is a major step in addressing the region's housing shortage.

Elaine McIlroy, Chair of the Wellfleet Housing Authority has worked with the CDP on the 46-unit Lawrence Road project in Wellfleet. She shared, "The CDP's commitment to engaging our communities in the effort to create affordable housing has brought many of us together on the Lower Cape. We're sharing and learning from each other, and feel comfortable reaching out across Towns to seek information and advice. Many of us are volunteers. Being given this access to know and consult with each other and professional staff across the region through CDP programs and outreach has resulted in an historic number of projects in the works in all 8 Lower Cape towns. It is creating the housing needed to secure a viable and inclusive future for our communities."

As we have for the past three decades, we'll continue to evaluate and adjust our strategies, like these, to address the housing crisis and ensure we're prepared to make the next big step.

Strategic Plan... *Continued from page 1*

Brewster Chamber of Commerce to streamline the process to start a business in both towns.

- Received funding to hire 2 Small Business Ambassadors to outreach to underserved communities.
- Conducted a diversity, equity, inclusion and belonging assessment with the CDP Board of Directors and Staff.
- Received a \$1M grant from the MA DPH for ongoing support of the Lower Cape Community Housing Partnership.

"We are very excited about the progress we have made in the past year implementing our new Strategic Plan," said Jay Coburn, CDP President & CEO. "We have more planned for 2023 that will deepen our impact as we work to build a stronger and more diverse year-round community on the Lower and Outer Cape."

You can learn more about our Strategic Plan here – capecdp.org/news/strategic-plan

Because of you... *Continued from page 2*

commented, "Through our ongoing work to create a more diverse, equitable and inclusive organization, the CDP recognized a gap in the business support provided to minority and underserved communities. So, we made some changes."

Business and Credit Program staff began more targeted outreach to underserved communities. And, in the summer of 2022, we added a new resource to support these communities – targeted loan funds.

receiving business guidance. When they learned about the loan program, the timing was perfect.

Mariah shared, "The 50 or so artisans we represent are primarily women and queer folk, with a handful of men. They are smaller businesses, even than ours, and we want to support them while also growing our business." The loan enabled the duo to add more products made by artisans they currently represent, and bring on some new ones.

tional corporation.

After some time, career and life changes, Gergana had an opportunity to move to the Cape with her son. She found an apartment and a stable job. She also decided it was time to focus on growing professionally in a field she loved – website design. She had been doing this work for friends on the side for years and enjoyed it. So, she decided to take a leap.

Gergana launched her business, Reflectico, in August of 2022. And it's not

only website design and creation she provides to local business owners. She also offers website hosting, search engine optimization, social media management, and more.

When she started the business, Gergana began working with Pam at the CDP. According to Gergana, "Pam kept me accountable. She was awesome in every aspect you can think of. She encouraged me to think of myself as a business owner and to know I deserved to be in business here. Even though I was an immigrant starting a new life on the Cape, she gave

me the confidence to do it." Pam and Gergana worked together to set goals for the business and get focused.

"Thanks to her, I quickly began accomplishing the various tasks on my list," said Gergana, "and now I am ready to grow."

The CDP is proud to support the success of small businesses like Reflectico and Wild Water Collective.



Promoting economic sectors that support year-round family sustaining (living) wages

The Massachusetts Growth Capital Corporation (MGCC) awarded the CDP a \$155,000 grant for micro-loans targeted to businesses owned by members of underserved communities. The loans, up to \$50,000, support start-up or expansion costs, including money for real estate, equipment, or working capital.

Wild Water Collective is a beneficiary of these new loan funds. They are a retail store in Orleans (and online) with a curated collection of hand-made items from one-of-a-kind artisans. Before beginning their second season in the Spring of 2022, co-owners Emily Mandirola and Mariah Fidalgo knew they needed to increase their inventory. They had been working with CDP Business & Credit staff for a few of months, attending workshops and

Emily said, "We are so grateful to Pam Andersen (Director of Business & Credit Programs) at the CDP. She has been so, so helpful over the past three years as we've gotten everything organized, particularly around the MGCC loan. Our 2022 season was really great, with a 14% increase in sales, because of the work we've done with the CDP. We are so grateful for their support."

Another small business owner who has benefitted from the CDP's efforts to work with underserved communities is local web designer, Gergana Aleksieva. A native of Bulgaria, Gergana first came to the Cape in 2002 as part of a summer employee program. She fell in love with the area and came back four more summers. But, life back home called. She spent the next 15 years as a supply chain analyst with a multi-na-

Housing is a top priority for us. If we want to build a healthy economy, we know that first we need safe, affordable year-round places to live.

2022 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
Harwich Community Preservation Committee
Massachusetts Department of Housing & Community Development
Massachusetts Growth Capital Corporation
Massachusetts Housing Partnership
Orleans Community Preservation Committee
Provincetown Community Preservation Committee
Town of Chatham
Town of Eastham
Town of Provincetown
Town of Truro
Town of Wellfleet
Truro Community Preservation Committee
US Department of Agriculture Rural Development
Wellfleet Community Preservation Committee

Faith Community

St. Christopher's Church
St. Vincent De Paul Society

Non-Profit Support

Brewster Town Democratic Committee
Cape and Islands United Way
Orleans Eastham Elks #2572

Foundation Support

\$30,000 and up
Mary-Louise Eddy and Ruth N. Eddy Foundation
Sailors' Snug Harbor of Boston*
\$10,000 - \$29,999
Cape Cod Five Charitable Foundation Trust*

Cape Cod Foundation – Arethusa Charitable Trust*
\$5,000 - \$9,999
Cape Cod Foundation – PSD Working Funds for Families*
Seamen's Bank Long Point Charitable Foundation*
\$2,500 - \$4,999
The Cape Cod Foundation Toop Family Fund*
\$100 - \$2,499
Cape Cod Foundation – ANONYMOUS*
Green Family Fund of the Jewish Communal Fund
Pitney Bowes Foundation
Phillips-Green Foundation, Inc.
Russell-Davidson Foundation

Business Support

COMMUNITY INVESTORS

\$10,000+
Cape Air*
Rockland Trust*
Santander Bank – Boston Headquarters*
\$5,000 - \$9,999
Cape Associates, Inc.*
Chatham Sheetmetal, Inc.*
Eastham Hardware, Inc.*
Mercedes Cab Company*
Terrapin Software*
The Cooperative Bank of Cape Cod*
The Mews Restaurant and Cafe*
Truro Vineyards of Cape Cod + South Hollow Spirits*
\$2,500 - \$4,999
Kerry Insurance Agency
Law Office of Singer and Singer, LLC
Nauset Disposal*
Snowy Owl Coffee Roasters*
\$1,000 - \$2,499
Bronov Enterprises*
Cape Cod Five Cents Savings Bank*
Cove Road Real Estate*
Cregg Sweeney, LLC
Artisan Builders*
Del Mar Vacations
East Cape Engineering, Inc.*
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Mid-Cape Home Centers – Dennis*

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VISIONARY

\$500 - \$999
Mac's Seafood

CHAMPION

\$250 - \$499
Deborah Paine Inc
Long Point Electric
William Raveis Mortgage LLC

BUILDER

Up to \$249
Gift Barn
Harwich Paint & Decorating Center
Repurposed
Wild Water Collective

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\$500 - \$999

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CHAMPION

\$250 - \$499

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*= Utilizing CITC

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Pauline McGaughey
Phyllis and Howard Mead
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Earline and Ed Rubel
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Jane Shields
Latoya Taffe
Stuart and Dawn Tolley



Donations listed are for the period of January 1, 2022, to December 31, 2022. Although we have made every effort to ensure the accuracy of the list of donors, we apologize in advance for any misspellings, omissions, or errors. Please inform us of any errors by calling Jason Bertrand at (508) 290-0127 or email at jason@capecdp.org, so we can correct our records.



- > Strong Local Businesses
- > Safe, Stable & Affordable Housing for Year-Round Residents
- > Leading with Advocacy

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MALLOREY YANNONE

Community Organizer

JASON BERTRAND

Development &
Communications
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DAMIAN KEBER

Executive Assistant &
Administrative Coordinator

RICH BREESE

Maintenance Technician

SEAN WHITE

Maintenance Technician

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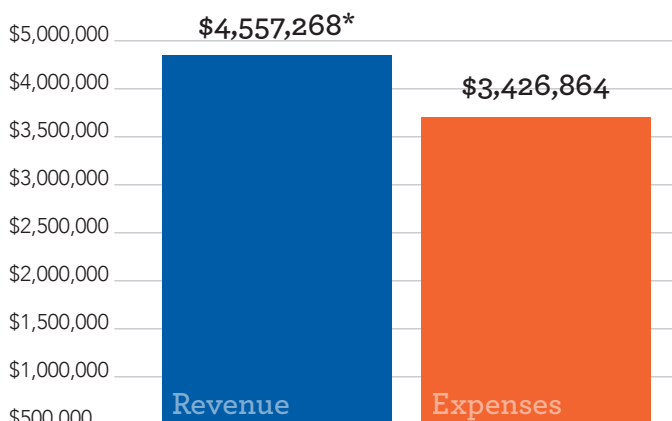
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2022 Financials

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 FY2022 finances: www.capecdp.org/news/annual-reports

CDP Revenue & Expenses



*Included in revenues is \$1.3M related to the receipt of funds for a 3-year grant and a gain on the sale of a portion of the CDP offices.



community development partnership

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www.capecdp.org



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