





community development partnership

Annual Report 2023









Creating opportunities for people to live, work, and thrive on the Lower and Outer Cape

A message from our Leadership

With pride and gratitude, we are thrilled to share the Community Development Partnership's (CDP) 2023 Annual Report with you.

On these pages, you will find an update on the steady and ongoing progress of our programs for individuals, businesses, and households on the Lower and Outer Cape. We wouldn't have been able to achieve what we did without the generous support of our donors, volunteers, and community partners. You are helping us build an equitable community where everyone can access what matters most—a safe, affordable home, a living wage, and a sustainable life.

Unfortunately, the shortage of affordable year-round housing has been a problem years in the making and will not be quickly remedied. While we continue to provide housing for 92 families, we are committed to creating long-term solutions through collaboration and creativity, in all eight towns across the region. We believe engagement, education, investment, and advocacy are necessary to increase the supply of affordable housing and create a community where everyone can thrive.

The CDP brings a community-based approach, leveraging our experience and relationships across the Lower and Outer Cape. Our team's engagement and efforts to build connections, provide training, share knowledge and information, promote best practices, and support collaborative action set the stage for a more significant impact in the coming year and beyond.

The CDP's strategies for advocacy, training, financing, and community response position us well to:

- Advocate for, provide, and create more affordable housing for year-round residents.
- Nurture and support small business owners and entrepreneurs in creating year-round jobs with family-sustaining wages.
- Promote year-round resident voices in local decision-making.

Everyone involved in our organization values collaboration, integrity, and impact and is passionate about our communities. These values inspire us to dream bigger and fight harder for a Lower and Outer Cape that works for everyone.

On behalf of our clients and team, we thank you for supporting our mission and efforts to build a diverse year-round community of people who can afford to live, work, and thrive here. We can only do it with you.



CAROLE RIDLEY Chair, Board of Directors



JAY COBURN **President & Chief Executive Officer**









CDP Impact

Provincetown

- Lower Cape Housing Institute
- Affordable Housing Development Partnerships
- Lower Cape Housing & ADU Resource Center
- Affordable Rental Housing
- Canal House
- Small Business Educational Workshops and Technical Assistance
- Micro Loans

Truro

Wellfleet

Eastham

BREWSTER

Our Lower Cape Housing Institute provided training, resources, tools, and data to 244 municipal employees in 2023. The Town of Brewster had the highest number of participants in the past year, reflecting the town's proactive approach and commitment to increasing support for affordable housing.



Brewster

Orleans

Harwich





HARWICH

Arelis Cruz Alemán, a former CDP resident and current Harwich homeowner, was the Keynote Speaker at the CDP's 2023 A Summer Evening on the Farm. Her family found a home at a CDP affordable rental property after losing their home in Puerto Rico to Hurricane Maria in 2017. Arelis shared that having a stable, affordable, nice place to live "was a dream," adding that their CDP rental home was "where we could get back on our feet. Because of the support and kindness of the community, we have been able to rebuild our lives on the Lower Cape and move forward." Six years after evacuating from Puerto Rico, the Cruz Alemán family was able to purchase a home in Harwich.









PROVINCETOWN

Artist Pete Hocking (his painting Atlantic Coast at left) and other local artists presented on panels during our artist workshop series "The Art of Doing Business as a Creative," offered in collaboration with the Provincetown Commons. The CDP also provided the workshop series in partnership with the 204 in Harwich. In 2023, 74 Cape-based artists participated in these workshops, developing their business strategies and planning for successful artistic practices and careers.



TRURO

Truro resident Jody Mellander received advice and support from the Lower Cape Housing & ADU Resource Center, a collaboration of the CDP and the Homeless Prevention Council, to help her build an ADU on her property for her 90-year-old mother, Jacqueline, to live in.



WELLFLEET

The CDP Housing Advocacy team led "get out the vote" efforts to build support for the Town of Wellfleet's wastewater treatment facility serving the Residences at Lawrence Hill, Wellfleet Elementary School, and the Fire and Police Stations. The State of Massachusetts awarded funding for Lawrence Hill in January 2024. The Residences will offer 46 units of affordable and community housing to serve residents with a range of incomes and will break ground in fall 2024. This success followed the team's work to increase support from residents and abutters for 3 Jerome Smith, Provincetown, another affordable housing development. Both projects received approval in record time with no public opposition.



EASTHAM

Small business owner Katy Weeks, founder and owner of Sugar Surf, received a loan through the CDP's Micro Loan program, giving her access to working capital, inventory, equipment, and other costs to help her grow her small business.



ORLEANS

Canal House, the only sober living facility for low-income individuals on the Lower and Outer Cape. The CDP partners with Duffy Health Center and the Homeless Prevention Council to provide comprehensive wraparound services to residents. Since 1998, Canal House has helped 145 residents find purpose and build a foundation for a life free from addiction.



CHATHAM

Cara Maes, a former resident at the CDP's Thankful Chases Pathway in Harwich, realized her dream of homeownership through a housing lottery for an affordable homeownership opportunity in Chatham. Her affordable and stable rental was critical since it helped her save money to buy an affordable home.

Business and Credit: 2023 at a Glance

The CDP nurtures the launch and growth of small businesses through business education, technical assistance, one-on-one consultation, and access to capital, creating stronger businesses, more jobs, and stability and economic growth in our region.

254

small business owners and entrepreneurs participated in the Business & Credit Technical Assistance (TA) Program 923

hours of technical assistance provided at community partner sites throughout the Lower and Outer Cape 4

community partners
provided space for CDP
Office Hours: Brewster
Chamber of Commerce
The Provincetown Commons
The 204 Cultural Arts
Municipal Building
Chatham Works

200

TA clients represent lowand moderate-income residents, women, LGBTQIA, veteran, and immigrant communities 197

workshop participants participated in 18 workshop sessions for food-based businesses, artists/creatives, and women-owned businesses

88

jobs created or retained

8

small business owners and entrepreneurs grew their businesses with CDP Micro Loans, ranging from \$10k to \$50k \$228k

in micro loans made for working capital, real estate, machinery, equipment, and other start-up and expansion costs \$4.1m

in CDP Micro Loans made since 1999, helping to start and sustain 246 small businesses

Since 1996, the CDP has partnered with over 2,800 small business owners, providing comprehensive business support, and helping to increase year-round, family-sustaining, living-wage employment.







CLIENT SPOTLIGHT

CDP Business & Credit Client Chatham Harvesters Cooperative is a seafood business owned and operated by local fishermen with a mission to connect residents directly with locally caught seafood. They needed funding to outfit their new commercial kitchen and applied for and received a CDP Micro Loan. They purchased critical kitchen equipment with their financing, including a commercial oven, smoker, ice machine, vacuum sealer, and other necessities. The equipment allows them to produce seafood items such as chowders, smoked fish, pies, and more. The Cooperative also participated in a ServSafe certification program hosted by the CDP in collaboration with the Cape Cod Cooperative Extension. The CDP made the program available to the Cooperative with philanthropic support from its donors.

The assistance provided by the CDP helped position the organization for a successful future. The support helped advance the Cooperative's mission to rejuvenate the regional seafood

THE CDP PROUDLY SUPPORTS LOCAL FISHERMEN

The CDP partners with the Cape Cod Fishermen's Alliance to offer sea scallop fishermen lease quota at discounted rates and business assistance to help sustain the viability of the Cape Cod fishing industry.

	2023	since 2010
Number of fishermen receiving sea scallop quota leases	12	30
Pounds of sea scallop quota leased at below market rate	78.5 k	2.35m
Estimated savings for program participants	\$79k	\$3.5m

economy by creating new jobs, ensuring a fair price to family fishermen, re-connecting consumers and regional institutions to locally abundant and healthy seafood, and promoting the long-term health of the region's marine ecosystems.





The Governor Bradford Restaurant, an iconic Provincetown Landmark, reopened under new management in 2022 and operates year-round. In 2023, they received a CDP Micro Loan to provide working capital to reopen after closing in January-March 2023 for required improvements.

Affordable Housing: 2023 at a Glance

The CDP promotes, develops, and provides safe, affordable housing and is a respected resource for pro-housing strategies, policies, and programs addressing our region's housing affordability crisis.

ADVOCATE SPOTLIGHT

Carl Sussman has been a leader in the community development and affordable housing field since serving as the founding executive director of the Commonwealth's Community Economic Development Assistance Corporation (CEDAC) 45 years ago. Now retired, he splits his time between Boston and Wellfleet, where he is vice chair of Wellfleet's Maurice's Campground Planning Committee and a Wellfleet Seasonal Residents Association board member.

Carl became involved in the CDP five years ago while facilitating our strategic planning process. He has stayed engaged, joining the Advisory Council and becoming a donor.

Carl has a unique perspective on CDP's activities because of his work with community development organizations around the country. He says he supports CDP because of its creativity and effectiveness. He points to the CDP's "We can't afford to lose the people who can't afford to live here" media campaign for elevating awareness of the housing crisis in a powerful way. "The housing crisis is an abstraction," Carl explained. "It is hard

for many comfortably housed residents, for instance, to appreciate how the scarcity of affordable housing impacts their lives."

He credits the CDP team's efforts to build community support for the residences at Lawrence Hill. Carl was a Lawrence Road Task Force member, which led to the town's sponsorship of that project. Carl cites the CDP's Lower Cape Housing Institute as a particularly effective initiative, pointing to its success in cultivating and mobilizing community leaders to tackle the region's housing issues. He noted that other community development organizations around the state see it as an innovative model and plan to emulate it.

Importantly, Carl sees the Lower Cape's seasonal economy as the source of the region's unique housing and workforce challenges. He feels the CDP's focus on boosting a diverse community built on an affordable year-round economy focuses on the core issues we must address. "The job-housing fit is essential for our year-round workers and economy," he says. "We all need to be worried and step up to do something about it."





Advertisements from the CDP's media campaign capturing our commitment to LMI residents and our broader commitment to building diverse and vibrant communities across the Lower and Outer Cape.







Lower Cape Community Housing Partnership

The Lower Cape Community Housing Partnership (LCCHP) is a community-based strategy to build public support for housing and equip residents, business owners, community leaders, and local officials with the knowledge and skills needed to support the creation of more homes on the Lower and Outer Cape.

Our team collaborates with various stakeholders to change how towns allocate resources and set policies to encourage housing production. The CDP offers training and peer-to-peer learning opportunities for elected and appointed municipal officials and town staff, technical assistance, leadership development for aspiring advocates to help them attend and speak up at town meetings, and ongoing development of town advocates. Additionally, we provide Regional Housing Services to offer technical assistance to towns that

do not have a Housing Coordinator on staff or need additional support to advance housing initiatives.

Since 2017, close to 400 local elected and appointed municipal officials have received training. We supported residents in their efforts to advocate for their housing needs and conducted a media campaign to increase public awareness.

Community members report a noticeable shift in the housing discourse on Annual Town Meeting floors, away from the familiar negative comments about affordable housing. While change has been slow, these efforts have led to the consideration of over 400 pro-housing articles during Town Meetings across the Lower and Outer Cape and the approval of nearly \$100 million in funding to benefit our community.

244

municipal leaders trained through the Lower Cape Housing Institute 43

new Lower Cape Housing Institute participants 228

new units in five projects in four towns are funded and under construction, or will be, by end of 2024

105

housing articles approved at Town Meetings 111

new affordable rental homes permitted in record time at Lawrence Road, Wellfleet and Jerome Smith Road Provincetown 56

new units of affordable housing were completed in 2023

Affordable Rental Housing

The CDP provides a range of affordable rental housing options to help year-round residents find stability and supportive opportunities to thrive. To ensure a positive rental experience, we work closely with the Homeless Prevention Council to connect residents with essential community services and support.

155 YEAR-ROUND RESIDENTS (144 ADULTS + 41 CHILDREN) LIVE AT 92 AFFORDABLE & ATTAINABLE RENTAL UNITS



CDP's Thankful Chases Pathway in Harwich.

Home Ownership Education Program (HOEP)

HOEP provides financial literacy and homeownership education to help first-time, low- and moderate-income residents. The CDP relaunched an enhanced HOEP program in November 2023, which includes First Time Home Buyer Workshops as well as individualized counseling sessions and emergency counseling to set future homebuyers up for success.

12 CLIENTS PARTICIPATED IN HOMEOWNERSHIP CERTIFICATION IN NOV-DEC 2023 AND 819 CLIENTS COMPLETED HOMEOWNERSHIP CERTIFICATION SINCE 2007



Pelinda Deegan, Housing Advocacy Program & HOEP Manager, pictured left receiving a **Rising Star Award** at the MACDC's 2023 Annual Meeting.



CDP staff at the State House for the Massachusetts Association of Community Development Corporations (MACDC) 2023 Annual Lobby Day.

In 2023, the CDP was recognized for its work in addressing the housing affordability crisis by two leading affordable housing advocacy organizations in the Commonwealth.

The Mass Housing Partnership awarded the CDP the **2023 Housing Hero Award**.

Andrea Aldana, CDP Chief Program
Officer, pictured far left, received the **2023**

Community Engagement Award from CHAPA, the Citizens Housing & Planning Association.







Lower Cape Housing & ADU Resource Center (LCHARC)

The Lower Cape Housing & ADU Resource Center (LCHARC), a collaboration between the CDP and the Homeless Prevention Council, provides information, resources, and technical assistance to towns and homeowners on building ADUs (accessory dwelling units). LCHARC staff work with the health and building departments to streamline the process by developing templates to make it easier for property owners to navigate the various requirements for ADUs in their communities.



Truro resident Jody Mellander's ADU unit during construction in winter 2023-24.



69 ADU INTAKES OR FEASIBILITY STUDIES
COMPLETED AND 183 PARTICIPANTS AT ADU INFO
SESSIONS

Natalia Redyk and Katie Castagno of
Eastham were able to move into an ADU
on Katie's parents' property during 2023
with the help of LCHARC.

Affordable Housing Development Partnerships

The CDP is collaborating with Preservation for Affordable Housing (POAH) and Studio G Architects to build 46 affordable and attainable rental housing units on Lawrence Road in Wellfleet. These new, highly efficient, sustainable, and affordable apartments and townhomes meet passive house-building standards and generate as much energy as they consume. This development, which has received funding commitments from the state, county, and town, will more than double the number of affordable housing units in Wellfleet.



The CDP's work has been vital in helping the project partners design housing that meets local needs and ensures the community's support of the proposed development. We anticipate the groundbreaking will take place in fall 2024.

2023 ANNUAL AWARDS

The Gwen Pelletier Award for Excellence in Community Service honors Gwen Pelletier, who served as the Executive Director of CDP for a decade, for her exceptional efforts and contributions to our community. The award recognizes individuals or organizations who have worked tirelessly to increase economic diversity in the Lower and Outer Cape.



2023 Pelletier Award Recipient Elaine McIlroy, Chair of the Wellfleet Housing Authority

The Norm Edinberg Award for Excellence in Entrepreneurship Award honors Norm Edinberg, one of the CDP's founding Board Members who dedicated his time and expertise in economic development to shaping the CDP's programs to support small businesses. The award recognizes CDP clients who have contributed to the vitality of our community.



2023 Edinberg Award Recipient Jess Georges, Owner & Founder Green Road Refill

The CDP Employee of the Year Award recognizes an employee whose dedication, commitment to excellence, and outstanding service enriches our organization and the lives of those the CDP serves.



2023 CDP Employee of the Year Pam Andersen, Director of Business and Credit Program

Revenue & Expenses

Below is a summary of the consolidated financial statements of the Community Development Partnership and Thankful Chases Pathway for fiscal year 2023.

Please visit our website for more information: www.capecdp.org/ news/annual-reports **REVENUE** \$3,661,768



EXPENSES \$3,227,362

THANK YOU TO OUR PARTNERS

Collaboration is at the heart of the CDP's mission. By partnering with each other, we can achieve more for year-round residents than we can alone.

Amplify Cape Cod

Brewster Chamber of Commerce

Cape Cod Chamber of Commerce

Cape Cod Chapter of SCORE

Cape Cod Children's Place

Cape Cod Commercial Fishermen's Alliance

Cape Cod Commission

Cape Cod Cooperative Extension

Cape Cod Fisheries Trust

Cape Light Compact

Chatham Chamber of Commerce

Chatham Works

Coastal Community Capital

Councils on Aging

Duffy Health Center

E for All Cape Cod

Eastham Affordable Housing Trust

Eastham Chamber of Commerce

Family Pantry of Cape Cod

Harwich Chamber of Commerce

Highland Affordable Housing

Homeless Prevention Council

Lower Cape Outreach Council

MA Homeownership Collaborative Advisory

Committee

Mass Growth Capital Corporation

Mass Housing Partnership

Orleans Chamber of Commerce

Preservation of Affordable Housing

Provincetown Business Guild

Provincetown Chamber of Commerce

Provincetown Year-round Market Rate

Housing Trust

The 204 Cultural Arts Municipal Building

The Provincetown Commons

Town of Brewster

Town of Chatham

Town of Eastham

Town of Harwich

Town of Orleans

Town of Provincetown

Town of Truro

Town of Wellfleet

Truro Chamber of Commerce

WE CAN

Wellfleet Chamber of Commerce

Thank You

You help ensure that the CDP has the resources to bring hope to year-round residents in need of affordable housing and provide critical support to local businesses. We cannot thank you enough for your investment.

Government

Barnstable County Home Program Brewster Community Preservation Committee

Cape & Islands License Plate Fund -Massachusetts Registry of Motor Vehicles

Chatham Community Preservation Committee

Commonwealth of Massachusetts Affordable Housing Trust

Community Economic
Development Assistance
Corporation

Eastham Community Preservation Committee

Massachusetts Executive Office of Housing and Livable Communities

Massachusetts Growth Capital Corporation

Massachusetts Health and Healthy Aging Funds

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

Foundations

\$30,000+

Sailors' Snug Harbor of Boston

\$10,000 to \$29,999

Cape Cod Five Charitable
Foundation Trust
Cape Cod Foundation
PSD Fund for Working Families
Carl and Ruth Shapiro Family
Foundation
Mary-Louise Eddy and Ruth N.
Eddy Foundation

\$5,000 to \$9,999

Seamen's Bank Long Point Charitable Foundation Cape Cod Foundation Lawrence Lynch Corp Foundation Cape Cod Foundation Michael H. Cole Foundation

\$1,000 to \$4,999

Anonymous Cape Cod Foundation Toop Family Fund UBS Financial Services

\$250 to \$999

New Hampshire Charitable Foundation Phillips-Green Foundation, Inc. Russell-Davidson Foundation Woodward Family Charitable Fund

Businesses

\$10,000 to \$29,999

Cape Air Mercedes Cab Company Rockland Trust Santander Bank The Cooperative Bank of Cape Cod

\$5,000 to \$9,999

Cape Associates, Inc.
Chatham Sheetmetal, Inc
Eastham Ace Hardware, Inc.
Kerry Insurance Agency
Pierce Law
Polhemus Savery DaSilva
Seamen's Bank
The Mews Restaurant and Cafe

\$1,000 to \$4,999

Cape Cod Five Cents Savings Bank
Coastal Engineering Co., Inc.
Cove Road Real Estate
Cregg Sweeney, LLC Artisan
Builders
Hutker Architects
LaTanzi, Spaulding & Landreth
Law Office of Singer and Singer, LLC
Lower Cape Chiropractic
Mid-Cape Home Centers - Dennis
Premier Commercial
Shepley Wood Products, Inc.
Snowy Owl Coffee Roasters
Spiritus Pizza
Studio G Architects

\$100 to \$999

Devil's Purse Brewing Co. (inkind)
Gift Barn
John C. Ricotta & Associates, Inc
LaBarge Engineering & Contracting
Lee Maglott's Business
Mac's Seafood
Nauset Disposal (inkind)
Stop & Shop
Sunderland Printing
Truro Vineyards of Cape Cod +
South Hollow Spirits (inkind)
Wellfleet Marketplace
Wild Water Collective
Yankee Ingenuity

Faith & Nonprofit

Am HaYam Cape Cod Havurah Cape and Islands United Way Chapel of St. James the Fisherman Movement Foundation Preservation of Affordable Housing St. Christopher's Church St. Vincent De Paul Society United Way of Massachusetts Bay Yield Giving

Individuals

\$50.000+

Anonymous (2)
David & Gail Oppenheim

\$25,000 to \$49,999

Steve & Ruth Barr Stephania & Jamie McClennen

\$10,000 to \$24,999

Anonymous
Alison & John Ferring
Beth & Doug Freeman
Frank & Deborah Giso
Kathy Green
Mark & Jennifer Herman
Heather & Dave Hill
Andrew Stern & Emily Miller
Barbara Murphy
Anne Sigsbee & Cecil Newcomb
Aaron & Courtney Polhemus
Bill & Judi Weil
Cheryl Martin & Larry Weithers

\$5,000 to \$9,999

Anonymous Joseph & Louise Colletti Jeff & Jennifer Cusack Jim Arnold & Sally Digges Mary & Steve Gulrich Alex & Elspeth Hay Art & Judith Huge Alan & Fran McClennen Dorothy Savarese Dan Wolf & Heidi Schuetz Jack Hornor & Ronald Skinn Barbara Wood & Jay Vivian

\$2,500 to \$4,999

Steve Cole & Adele Blong Michael Botvin Richard & Sandra Boyatzis Craiq & Maureen Boyce Judith Bruce Polly & Charles Bryson Linda Cebula & Robert MacCready Robert Cunningham Ben & Jacqueline Deruyter Mary & William Fennell Jon Fuller & Beverly Bridgewater Fuller Judy Keller Brian Koss Kevin & Jane Lowey Hannelore & John Meyer Karen & Tony Pierson Peter Polhemus & Francie Joseph Jeff & Joan Talmadge Keith Trott Mary Kay Leonard & Richard Valachovic Chris Ward

\$1,000 to \$2,499

Anonymous
Marsha Allgeier
Donna Sorgi & David Bernstein
Judy Bernstein
Barbara Kellman & Jerry Billow
Margaret Brett
Maria Burks
Jerry & Janine Cerasale

Judy Scanlon & Sigurd Winslow

In 2023, the Community
Investment Tax Credit (CITC)
program was utilized by more
than 80% of CDP contributors
eligible to receive credits. CITC
is a refundable state tax credit
and a federal tax deduction
that allows donors who make
gifts of \$1,000+ to invest in the
CDP and receive up to 50% of
their investment back.

annual report 2023

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Eliza & Timothy Earle Dick & Michelle Fairbanks

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\$25 to \$99

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Mark Pasquini & Carol Panasci

Gwen Pelletier Heather Pooler Andrea Reed

Matt Wetmore & Marin Reinhardt

Janet Reinhart Chris Reynolds

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Robert Tosner Erica Waasdorp Jeanne Washington Sean White Paul Wisotzky Mallorey Yannone Edward Yasuna

Donors listed made gifts between January 1, 2023-December 31, 2023. We apologize in advance for any misspellings, omissions, or errors. Please inform us of any errors by calling 508.290.0127.







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Vice Chair, CEO, Global Development Incubator
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Maintenance Technician

Community Organizing Manager

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MALLOREY YANNONE

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Alan McClennen

Fran McClennen

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David Willard

Barbara Wood

Claudia Williams

annual report 2023

Stay Connected. Get Involved. Engage Others.

The magnitude of our community's challenges requires greater participation — from those most affected by barriers and inequities to those who care deeply about the issues. We encourage and welcome you to participate in and support our efforts.

DONATE.

Support our mission, our programs, and our organization.

PARTICIPATE.

Participate in our programs and events.

LEARN.

Learn about programs and impact. Sign up for our newsletters.

SHARE.

Tell your friends, family, and colleagues about us. Bring them to our events. Forward our newsletters. Like and share our posts on Facebook, Instagram, and LinkedIn.



Join us for the CDP's much-loved gathering to celebrate community and raise funds to support our work to build a stronger, more diverse year-round community.

On August 22, 2024, we will celebrate the 10th anniversary of the event at Greenhouse By The Sea in Orleans. The program will feature the voices and stories of residents who have benefited from their CDP experience, followed by a Fund-the-Need Auction. Over 200 guests will enjoy local bites, drinks, and fresh-shucked oysters provided by Cape-based vendors.







community development partnership

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