



live



community development partnership

Annual Report 2024

work



thrive

Together, we are creating opportunities for people to live, work, and thrive on the Lower and Outer Cape.

Because of your support, 2024 was a year filled with opportunities to innovate, collaborate, and deepen our impact on the lives of those who we serve. We're proud of what we've accomplished as a community—and even more excited to share the progress with you in our 2024 Annual Report. Here are just a few of the highlights you helped make possible:

Creating Affordable Homes

The groundbreaking of the Residences at Lawrence Hill project in October 2024 in Wellfleet stands as a powerful reminder of what can be achieved when communities have the vision and capacity to act decisively. This project exemplifies how effective advocacy and strategic collaboration can create lasting, positive change. It proves that when towns are empowered to think beyond conventional solutions, real transformation is possible.

Strengthening Local Businesses

One sector we've supported since our early days is the creative arts. 2024 was no different. Through collaborations with Provincetown Commons and The 204 in Harwich, we equipped over 175 artists and creative entrepreneurs with the tools they need to grow and thrive. As a vital part of our regional economy, their collective impact is significant and far-reaching.

As we look ahead, we recognize the challenges that lie before us, but we do so from a position of strength. The CDP remains financially resilient, with a healthy operating reserve and solid assets that equip us to weather uncertainty and respond with confidence. This stability is made possible by the unwavering generosity of our donors, whose continued support fuels our ability to advance our mission and meet the evolving needs of our community.

That said, we recognize the critical role that federal, state, and local support plays in our work. Only 12% of our revenue—approximately \$325,000 annually—comes from federal sources, including HUD rental subsidies and grants from USDA Rural Development. Moving forward, we remain concerned about the long-term sustainability of state and local government funding, which accounts for 35% of our revenue. With cuts to federal programs and potential economic shifts, we are closely monitoring these changes and working with our state and federal advocacy partners and our congressional delegation to ensure we can navigate any challenges that arise.

We sincerely thank you for your investment in our work. Your continued support is more crucial than ever. Our success has always been built on strong partnerships and collaboration, and as we look ahead, that will remain at the heart of everything we do.

Thank you for being an essential part of this journey. Together, we will continue to drive meaningful change and ensure our communities thrive.



CAROLE RIDLEY
Chair, Board of Directors



JAY COBURN
President & Chief
Executive Officer

Our Commitment


Since 1992, the Community Development Partnership (CDP) has been dedicated to strengthening and sustaining the Lower and Outer Cape community. Our mission is to build a diverse, year-round community where individuals and families can afford to live, work, and thrive.

We work toward this by developing, managing, and advocating for affordable housing, supporting small businesses, and fostering collaboration across the public, private, and nonprofit sectors.

As we navigate the complexities of our work, we remain focused on addressing both the immediate needs of low- and moderate-income residents and the systemic issues that create barriers to opportunity. At the heart of our work is a belief in transformative change—change that begins with bold, forward-thinking action.

The challenges we face are significant and require broad engagement.

We welcome and encourage participation from all—especially those directly affected and those committed to equity and resilience. Together, we can build a stronger, more inclusive Cape Cod community.



The CDP's Lower Cape Housing & ADU Resource Center offers free guidance for homeowners considering Accessory Dwelling Units. Pictured: An Eastham ADU built with CDP support.

Building a better future for our year-round community

Our Programs

- Lower Cape Housing Institute
- Project 365
- Affordable Housing / Real Estate Development Partnerships
- Lower Cape Housing & ADU Resource Center
- Homeownership Education Program
- Affordable Rental Housing
- Canal House
- Small Business Educational Workshops and Technical Assistance
- Micro Loans

Provincetown

Truro

Wellfleet

Eastham

Orleans

Brewster

Harwich

Chatham



PROVINCETOWN

Eugene Zhukau first came to the U.S. in 2010 on a J-1 visa, initially planning to work in Cape May, NJ. When that fell through, he found Provincetown through an online search and discovered a supportive LGBTQ+ community and opportunities to pursue his passion for nature. Over the years, the CDP has played a key role in his journey, helping him secure a year-round rental, providing QuickBooks training, and giving him an edge in Provincetown's affordable housing lottery through the First-Time Homebuyer program. Eugene says, "The CDP's support has been crucial to my success, from housing to business skills and homeownership."



TRURO

During COVID-19, Liam Rowland, a chef and longtime Cape resident, found that many lenders shifted focus to real estate, leaving Liam without funding for his vision of buying a food business. After a key investor backed out, he turned to the CDP. Liam secured a loan from a local bank to purchase Truro's Salty Market, a year-round market offering grocery necessities and gourmet goodies, and a microloan from the CDP for startup costs and working capital. "The biggest thing the CDP did was treat me like a businessperson with good ideas worth investing in," Liam shared.



WELLFLEET

Karen Friedman launched her business, As You Wish Kitchen, in 2024 with support from the CDP, including ServSafe certification and "Bringing Your Food Product to Market" training. This helped her license her home kitchen for commercial production. She now sells "Inconceivable Granola," a vegan, gluten-free product made in small batches. Karen plans to keep her business small and community focused. Karen says, "I had no background in business. The CDP provided the resources, training, and confidence I needed to follow my passion."



EASTHAM

After struggling with seasonal rentals and the high cost of housing, Katie Castagno and Natalia Reydk received the CDP's first \$25,000 ADU incentive grant, enabling them to build a home on Katie's parents' property. With the CDP's guidance, they navigated permitting, construction, and financial hurdles, and moved into their ADU. Katie and Natalia are now engaged in their community, with Natalia advocating for affordable housing via CDP's Project 365 Eastham contingent and Katie pursuing creative endeavors and joining the CDP's Board of Directors. "Having stable housing has given us the energy to thrive," says Natalia.



ORLEANS

Don Petelle-Murphy, a Cape Cod native, overcame addiction with determination and support from the CDP. After rehab, he moved into the CDP's Canal House, the only sober living facility on the Outer Cape, where he received structured recovery support. Upon graduating, Don was selected for affordable housing at Nickerson Condominiums but lacked the funds for the deposit and rent. The CDP helped, and today, Don is thriving—reconnecting with family, enjoying his work, and living independently. Don shared, "Having my own space after work makes all the difference. Being sober makes it easier to be grateful for it all."



BREWSTER

The Town of Brewster is committed to addressing the housing crisis and once again had the highest number of participants in our Lower Cape Housing Institute. In 2024, one out of six LCHI attendees was from Brewster. The town's proactive approach to affordable housing earned it the 2024 Housing Hero Award from the Mass Housing Partnership Annual Housing Institute, for its dedication to the Municipal Affordable Housing Trust, Housing Production Plan, and through local partnerships.



HARWICH

Harwich resident and fine arts photographer Andrea Bunar has been growing her business with the support of the CDP and her local community. She connected with fellow artists at The 204 Cultural Arts Municipal Building in Harwich, a vibrant hub for the area's arts and cultural scene. Since 2023, The 204 and the CDP collaborated on The Art of Doing Business as a Creative, a program designed to support local artists. Andrea and over 50 creatives have participated in the program since its inception. "Meeting with other creatives at The 204 and learning from one another, as well as from experts on the panel, is an invaluable experience from start to finish," she says.



CHATHAM

With the help of the CDP's Business and Credit Programs, local fisherman Sean Connors became the owner and captain of the F/V Dawn Treader, a commercial fishing boat targeting dogfish and skate. Initially intimidated by starting a business, Sean received valuable support from CDP, securing a loan and developing a business plan. Now, Sean is focused on his next goal: purchasing a home and raising a family on the Cape. He says, "The CDP played a key role in helping me take the first step toward staying on the Cape and establishing my business. I'm appreciative of the CDP's continued support as I embark on next chapters."

HELPING FISHERMEN THRIVE ON THE CAPE

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.

	<i>#s of fishermen receiving scallop quota leases</i>	<i>#s of scallop quota leased at below market rate</i>	<i>Estimated savings for program participants</i>
2024	13	87.95k	\$66k
Since 2010	43	2.43m	\$3.56m

2024 Business & Credit 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, stability, and economic growth in our region.

266

small business clients and entrepreneurs participated in the Business & Credit Technical Assistance Program

218

small business clients represent BIPOC, low- and moderate-income residents, women, LGBTQIA, veteran and immigrant communities

1,134

hours of technical assistance provided at locations throughout the Lower and Outer Cape

18

workshop sessions offered including cohort-based sessions serving food-based businesses, artists/creatives, and women-owned businesses

283

workshop participants; a 44% increase from 2023

56

jobs created or retained

9

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

\$205k

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

\$4.54m

in micro loans made since 1999, helping to start and sustain 255 small businesses

Since 1996, the CDP has partnered with 3,205 small business owners, providing comprehensive business support, and helping to increase year-round, family-sustaining, living-wage employment.

Expanding the Creative Economy

In the CDP's Community Investment Plan 2023-25, our top priority is to support growing sectors of the regional economy, aiming to sustain and create year-round jobs.

One of the most promising sectors identified is the Cape's vibrant creative arts community. Our region has long been a haven for artists, playing a pivotal role in shaping the Cape's distinctive identity. Each year, creatives and creative businesses do more than attract tourists—they create jobs, ignite economic growth, support local enterprises, and energize our vibrant cultural scene.

To support the creative sector, the CDP offers workshops and personalized business counseling, helping artists navigate the business side of their work. By fostering both creative talent

and entrepreneurial skills, we set the stage for lasting success. In partnership with Provincetown Commons and The 204 in Harwich, we provide essential workshops on business and financial planning, networking, and working with galleries. These sessions create a vibrant community where local artists connect, share ideas, and build networks.



*Pete Hocking, "Great Island Sunset"
oil on canvas, 2020*

CREATIVE PARTNER

BUILDING COMMUNITY THROUGH CREATIVITY AND COLLABORATION



Pete Hocking, an artist, teacher, and Board member of Provincetown Commons, has leveraged his diverse talents and life experiences to help strengthen Provincetown's artistic community.

Pete initially connected with the CDP through his role at Provincetown Commons, an economic development center for the creative economy. Pete worked with Pam Andersen, the CDP's Director of Business and

Credit Programs, to help develop a professional development series and a business plan competition for artists in Provincetown. Pete shares, "Pam's business expertise and insights have been invaluable to the artists."

Later, Pam invited Pete to present at a workshop at The 204 in Harwich focused on Experimentation and Risk-Taking. These sessions encouraged Pete to reflect on his creative process, revealing areas for growth. "I realized I was missing the poetry in my work," he shared. He found one of the most impactful sessions was "Approaching a Gallery", which helped him make a connection with a Wellfleet gallery owner who invited him to showcase his work. **"Participating in and presenting at CDP workshops has been instrumental in refining my craft and strengthening my business and relationships within the arts community," Pete says.**

CLIENT SPOTLIGHT

Isabel Souza is a ceramic artist and teacher based in Truro. She also owns Isabel Souza Studio Shop in Wellfleet, a vibrant space where creativity blends seamlessly with craftsmanship. The shop showcases Isabel's own work alongside pieces from other local artists, creating an inspiring environment that celebrates the artistry of our community. She opened her store in May 2024 and she shared, "The first season went really well," thanks to careful planning and preparation.

Isabel has been making ceramics since childhood, starting with classes at Castle Hill in Truro. She later pursued art at Syracuse University, where she majored in various art forms and minored in retail management and entrepreneurship, laying the groundwork for her current career.

After college, Isabel began crafting functional ceramics and jewelry in her home studio, selling online, in retail locations, and at pop-up events. However, the constant demand soon became overwhelming. **"I started thinking about opening a storefront and needed resources,"** she recalls. A friend who was a CDP client recommended she reach out for support.

With guidance from the CDP's Pam Andersen, Isabel developed cash flow projections and a business structure, which helped her secure a line of credit from a local bank. "Pam made the process so smooth and connected me with the right resources," Isabel says. **"I don't know how I would have done it without her."**

Isabel enrolled in the CDP's Business Plan Writing Class at Provincetown Commons, where she connected with Pete Hocking and other artists. **"The class helped me set clear goals and expand my network, which was a huge advantage when launching my business."**

As Isabel prepares for her second season, the quiet winter months have given her time to experiment with new techniques, teach at Castle



Hill, and build new partnerships for her shop. Reflecting on her journey, she is deeply grateful for the CDP's support, saying, **"It's like having an extra set of eyes looking out for me and my business. I feel truly ready for the successes and challenges ahead."**

Pete and Isabel are just two of the many small business owners the CDP supports each year in growing their craft and businesses. Their passion, talent, and vision exemplify the powerful blend of creativity and collaboration that makes our community unique and worth sustaining. Through the CDP's support, artists are empowered to grow, connect, and inspire, fostering a deeper appreciation for their work and its impact.



Addressing the Housing Crisis

The CDP's **Lower Cape Community Housing Partnership (LCCHP)** is a community-driven initiative aimed at building public support for housing and equipping residents, business owners, community leaders, and local officials with the tools and knowledge needed to advance the development of more affordable homes on the Lower and Outer Cape.

Our team works in collaboration with a wide range of stakeholders to influence how towns allocate resources and shape policies that encourage housing production. The CDP offers valuable training and peer-to-peer learning opportunities for elected and appointed municipal officials, town staff, and aspiring housing advocates. This includes leadership development to help advocates speak up at town

meetings, along with ongoing support to build a strong network of local champions for housing. Additionally, we provide Regional Housing Services to assist towns that lack a dedicated Housing Coordinator or require extra support to move housing projects forward.

Since 2017, we've trained 469 local elected and appointed officials. We've also supported residents in advocating for their housing needs. **Our collective efforts over the past eight years have resulted in the consideration of 463 pro-housing articles at Town Meetings across the Lower and Outer Cape,** and nearly \$110 million in funding to benefit our communities. Today, the housing pipeline includes over 1,250 units across 30 different projects spanning all eight Lower and Outer Cape towns.

2024 Housing Advocacy at a Glance

120+

Municipal leaders trained through the Lower Cape Housing Institute

48

New Lower Cape Housing Institute participants

300+

New units in ten projects in four towns are funded and under construction, or will be, by the end of 2026

63

Housing articles approved at Town Meeting, resulting in \$9.3M allocated to housing initiatives



VOLUNTEER SPOTLIGHT

Frustrated by the challenges that low- and moderate-income residents face in finding stable housing and year-round employment, Truro resident **Kolby Blehm** became actively involved in local housing and community initiatives. Personal connections—most notably family friend and State Senator Julian Cyr—led Kolby to the CDP and Project 365, where he found opportunities to make a meaningful impact.

Kolby acknowledges the tension between those concerned about change and those pushing for housing solutions, but believes the CDP's positive, solution-driven approach is key. **"The focus is on cooperation, not division,"** he says. He points to the Cloverleaf project—43 new housing units in Truro for a range of incomes—as proof that progress is possible. The project will serve year-round residents, with 25 units reserved for tenants earning up to 60% of the area median income, eight for those earning up to 100%, and the rest market-rate.

Kolby believes Project 365's success depends on empathy, persistence, and truly listening to all perspectives. **"We must understand what's real for those who oppose change,"** he says. Rather than dismissing concerns, he emphasizes building year-round momentum with a dedicated core team and broader community support.

He draws inspiration from diverse voices coming together at community meetings, united by shared goals. For him, it's a long-term effort focused on steady progress and continuous improvement. **"Community development isn't about unchecked growth; it's about evolving while preserving core**



values," he says. Kolby points to his "Road to Town Meeting" project as a prime example of turning ideas into action through collaboration. **"I had an idea but no place to take it—then I found a group willing to listen, and together we made it real,"** he says. Still in progress, the guide simplifies the process of bringing a by-law, plan, or project to a Town Meeting vote. Inspired by "I'm Just a Bill" from *Schoolhouse Rock!*, it outlines key steps and shows voters where they can get involved.

Through Project 365, Kolby hopes to strengthen civic engagement and equip residents with the tools and knowledge to help build a more inclusive, collaborative, and opportunity-rich community. **"We know what a great community feels like—and what it takes to sustain it,"** he says. **"The CDP's approach, rooted in thoughtful, community-driven progress, creates space for meaningful growth while preserving the unique character of the Cape."**

project
365

Launched by the CDP in 2024, Project 365 empowers local resident advocates to influence municipal decisions that benefit year-round residents. In 2024, the CDP's Housing Advocacy team provided training and support to help Project 365 groups in Truro and Eastham launch efforts to drive lasting change.

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.

64

Affordable + attainable rental units

122

**Year-round residents
(75 adults + 47 children)**

LOWER CAPE HOUSING & ADU RESOURCE CENTER (LCHARC)



LCHARC is a partnership between the CDP and the Homeless Prevention Council that provides towns with guidance and technical assistance in creating more effective bylaws, and offers programs and personalized consultation for homeowners interested in building accessory dwelling units (ADUs).

38

ADU feasibility studies completed

136

Homeowners attended ADU info sessions or received technical assistance

HOMEOWNERSHIP EDUCATION PROGRAM (HOEP)



HOEP provides financial literacy and homeownership education to help first-time, low- and moderate-income residents. In 2024, 62 individuals took meaningful steps toward homeownership through education, guidance, and personalized counseling through our First-Time Homeownership Program.

62

Clients took steps toward homeownership in 2024

891

Clients participated in homeownership certification since 2007

CLIENT SPOTLIGHT

"Nora" is a pseudonym. Her real identity is known to the CDP but has been changed to respect her request for privacy.

Finding a safe, affordable, year-round home on the Lower Cape has become nearly impossible. It takes time, determination, and a lot of grit—qualities Nora has in abundance.

A local nurse who grew up in Brewster, Nora chose to raise her family in the area. She works in a field where retaining staff is a constant challenge, especially with skyrocketing housing costs.

When Nora's marriage ended, she faced the daunting task of finding a new home for herself and her four children. "It felt like another full-time job," she recalls. "It was an incredibly stressful and desperate situation."

Nora and her children temporarily moved in with her parents, but what was meant to be a short-term solution stretched into two and a half years before it became unsustainable.

After several attempts, Nora finally secured a rental home in Eastham at the start of the pandemic. "We made it our home for four years," she recalls, but eventually, the landlord decided to sell. As her housing situation became increasingly unstable, Nora realized she needed a backup plan. While browsing rental options on the CDP website, she came across Pelinda Deegan, the CDP Housing Advocacy Program Manager. Nora reached out to Pelinda, hoping to explore the possibility of buying a home for her family.

The CDP offers a range of resources for individuals seeking affordable housing, including affordable rentals, homeownership education, and one-on-one counseling. The homeownership education program was relaunched in 2023 after Pelinda became a HUD-certified homeownership counselor. **"The certification allows us to provide follow-up and wrap-around services, which is an essential and often unmet need,"** says Pelinda.

Nora began working with Pelinda and recalls, **"I remember feeling so much hope with her. She was amazing—always quick to respond, and you could tell she truly cared."** Over the next two years, Pelinda connected Nora with local housing resources and provided invaluable guidance. Nora also participated in the CDP's Homeownership Education program, which covers budgeting, saving, credit repair, mortgage affordability, and financial literacy. Although Nora had owned a home before, she found the course to be a helpful refresher and a valuable learning experience. Shortly after completing the course, it became a requirement for a homeownership opportunity through Habitat for Humanity of Cape Cod. In 2024, Nora applied for a home with Habitat for the third time—and this time, she was selected!

Today, Nora and her family are back in Brewster, where they are proud homeowners. Reflecting on her journey, Nora says, **"I feel incredibly fortunate. Honestly, I can't imagine where we'd be right now if I hadn't been so persistent."** She adds, "It's a tough situation on Cape Cod for families raising children. I'm so grateful that resources like the CDP are here to support those in need."

YOUR SUPPORT IS OPENING DOORS

In 2024, your impact on our Homeownership Education Program was real—and powerful:

- Workshops: 54 graduates were certified. 11 bought homes. 21 are house hunting. 33 are getting ready.
- Online Learning: 8 graduated from the online course.
- One-on-One Counseling: 48 received personalized support with budgeting and steps to fix credit issues.

What's Next? We're going for HUD certification in 2025 to increase access to HUD funding, making homeownership within reach for even more local families.

Building & Advocating for More Affordable Housing



The groundbreaking of The Residences at Lawrence Hill in Wellfleet this October marked a significant step toward addressing the town's affordable housing needs. Located across from Wellfleet Elementary School, the new community will offer 46 affordable rental units, more than doubling the town's current stock. Seventy-five percent of the units will be reserved for individuals earning no more than 60% of the area's median income (AMI). Inspired by the Outer Cape's mid-century modern style, the development will feature energy-efficient apartments and townhomes built to passive house standards, ensuring they produce as much energy as they consume.

The project is a collaboration between the CDP and Preservation of Affordable Housing (POAH). POAH, a frequent partner of CDP, is serving as the lead developer. The design, engineering, and construction teams include Studio G Architects, Tighe & Bond, and Dellbrook Construction. The Residences at Lawrence Hill is expected to be completed by Fall 2026. Below are progress photos and a rendering of the finished project by Studio G Architects.

"LAWRENCE HILL, WITH ITS THOUGHTFUL DESIGN, ENERGY EFFICIENCY, AND FOCUS ON RESIDENTS' WELL-BEING, WILL OFFER SECURE, LASTING HOMES FOR THOSE WE CANNOT AFFORD TO LOSE.

A HEALTHY COMMUNITY
NEEDS HOUSING
THAT SUPPORTS
WORKERS FROM ALL
BACKGROUNDS AND
FOSTERS THE GROWTH
OF NEW GENERATIONS
AND TALENTS."

—Elaine McIlroy, Chair of the
Wellfleet Housing Authority
and Chair of the 95 Lawrence
Road Task Force





In January 2024, **State Senator Julian Cyr and CDP President & CEO Jay Coburn** joined fellow **pro-housing advocates to testify before state legislators** in favor of Governor Maura Healey's Affordable Homes Act to ease the burden of high housing costs across the Commonwealth and on the Lower and Outer Cape.

On August 2024, Governor Maura Healey signed the Affordable Homes Act into law. The historic legislation authorizes \$5.16 billion in spending over the next five years along with nearly 50 policy initiatives to counter rising housing costs caused by high demand and limited supply.



We were honored to welcome **Secretary Ed Augustus of the Executive Office of Housing and Livable Communities (EOHLC)** as the **keynote speaker at our 2024 Annual Meeting**.

Recently Secretary Augustus, State Senator Julian Cyr, and State Representative Hadley Luddy visited our office to meet with the CDP team and learn more about our work—and share valuable insight into the state's priorities and upcoming initiatives, including efforts to streamline the redevelopment of commercial properties into much-needed housing.

FROM FLOODED TO FRESH

In July 2024, a broken pipe flooded our Orleans office, which we had moved into in **November 2022**. While the water damage was manageable and our insurance covered it, the disruption to our work was significant. **With help from our Board and community members, we quickly packed up and secured temporary workspace for staff who couldn't work remotely.** Special thanks to Darin Krum of ACE Eastham, Scott Kerry of Kerry Insurance, Ross Crosby of Eldredge & Bourne, and Secure Networks for their crucial support.

We are now in a new space at Hilltop Plaza, 180 Cranberry Highway, just down the road from our previous location. With the help of CDP board member Aaron Polhemus and partners like A&A Building and Remodeling, Bayside Electric, W. Vernon Whiteley Plumbing & Heating, MT Drywall, and Mary-Ann Agresti of The Design Initiative, we have new, modern offices, including a larger conference room and state-of-the-art video conferencing for in-person and hybrid meetings.



2024 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.



2024 Pelletier Award Recipient
Michelle Jarusiewicz
Provincetown's former Housing Director & Grant Administrator

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.



2024 Edinberg Award Recipients
Kate Escher-Jacob & Elizabeth Kearing
Founders of ARTichoke, Eastham

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.



2024 CDP Employee of the Year
Rich Breese
Senior Maintenance Technician

THANK YOU TO OUR PARTNERS

Collaboration is central to the CDP's mission. By working together, we can accomplish far more for year-round residents than we could achieve alone.

Amplify POC Cape Cod
Backyard ADUs
Brazilian Resource Center
Brewster Chamber of Commerce
Cape Cod 5
Cape Cod Chamber of Commerce
Cape Cod Children's Place
Cape Cod Commercial Fishermen's Alliance
Cape Cod Commission
Cape Cod Cooperative Extension
Cape Cod Young Professionals
Cape Light Compact
Cape Media Center
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
Latinx In Action
Lower Cape Outreach Council
Lower Cape TV
MA Homeownership Collaborative Advisory Committee
MassDevelopment
Massachusetts Housing Partnership
Orleans Chamber of Commerce
Preservation of Affordable Housing
Provincetown Business Guild
Provincetown Chamber of Commerce
Provincetown Year-round Market Rate Housing Trust
Rogers & Gray
SCORE Cape Cod & Islands
The 204 Cultural Arts Municipal Building
The Building Inspector of Cape Cod
The COOP
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
Wellfleet Housing Authority

Thank You for enhancing and transforming the lives of year-round residents.

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 MA Affordable Housing Trust
Community Economic Development Assistance Corporation
Eastham Community Preservation Committee
Harwich Community Preservation Committee
MA Division of Banks
Massachusetts Development Growth Capital Division
Massachusetts Division of Banks
Massachusetts Executive Office of Housing & Livable Communities
Massachusetts Health & 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

Faith & Nonprofit

Am HaYam Cape Cod Havurah
Blackbaud Giving Fund
Chapel of St. James the Fisherman
First Parish Brewster Unitarian Universalist
Northeast Regional Food Business Center
Preservation of Affordable Housing (POAH)
St. Christopher's Episcopal Church
St. Vincent De Paul Society

Foundations

\$30,000+
Sailors' Snug Harbor of Boston
The Cape Cod Foundation 35th Anniversary Grant

\$10,000 to \$29,999
Cape Cod Five Charitable Foundation Trust
Cape Cod Foundation PSD Fund for Working Families
Cape Cod Healthcare Foundation
Carl & Ruth Shapiro Family Foundation
Mary-Louise Eddy & Ruth N. Eddy Foundation
TD Bank Charitable Foundation
The Kelley Foundation

\$1,000 to \$9,999
Anonymous
Seamen's Bank Long Point Charitable Foundation
The Cape Cod Foundation Dorothy A. Savarese Giving Fund
The Cape Cod Foundation Toop Family Fund

Under \$1,000
New Hampshire Charitable Foundation
Woodward Family Charitable Fund

Businesses

\$10,000+
Cape Air
Rockland Trust
Santander Bank
Cooperative Bank of Cape Cod

\$5,000 to \$9,999
Bay Colony Development Corporation
Eastham Ace Hardware
Kerry Insurance Agency
Mercedes Cab & Cape Destinations
Polhemus Savery DaSilva (PSD)
Seamen's Bank
Truro Vineyards of Cape Cod + South Hollow Spirits
Wequassett Resort & Golf Club

\$1,000 to \$4,999
Cape Cod Five Cents Savings Bank
Cove Road Real Estate

Cregg Sweeney Artisan Builders
Delude Communications
Fran Schofield, Realtor @ Berkshire Hathaway HomeServices | Robert Paul Properties
Friend's Marketplace
Hutker Architects
LaBarge Engineering & Contracting
LaTanzi, Spaulding & Landreth
Law Office of Singer & Singer, LLC
Mid-Cape Home Centers
Pierce Law
Shepley Wood Products, Inc.
Snowy Owl Coffee Roasters
Spiritus Pizza
Studio G Architects
Tighe & Bond
W. Vernon Whiteley Plumbing

Under \$1,000

BNY Mellon
Cape Cod Alarm
Devil's Purse Brewing Company
Fidelity Brokerage
Frank A. Days & Sons, Inc.
John C. Ricotta & Associates, Inc
Lawrence Lynch Corporation
Stop & Shop
Sunderland Printing
William Raveis Mortgage LLC

Individuals

\$50,000+
Anonymous (2)
Steve Barr
David & Gail Oppenheim

\$10,000 to \$24,999
Anonymous
Beth & Doug Freeman
Frank & Deborah Giso
Mark & Jennifer Herman
Heather & Dave Hill
Barbara Murphy
Aaron & Courtney Polhemus
Anne Sigsbee & Cecil Newcomb
Andrew Stern & Emily Miller
Bill & Judi Weil

\$5,000 to \$9,999
Anonymous
Jim Arnold & Sally Digges
Susan Chandler
Joseph & Louise Colletti
Jeff & Jennifer Cusack
Art & Judith Hugel
Brian & Janet Koss
Alan & Fran McClennen
David & Sharon Neskey
Raphael & Vida Rose Richter
Dan Wolf & Heidi Schuetz

2024 Financial Summary

These charts provide a summary of the consolidated financial statements for CDP and Thankful Chase's Pathway for fiscal year 2024. Visit our website to see the full audited report.



● Program Income \$1,575,897
● Contributions \$946,323
● Government \$798,714



● Program Services \$2,371,564
● Fundraising \$306,514
● General & Admin \$550,256

*Expenses do not include \$368,590 in depreciation for the CDP's Affordable Housing Properties.

\$2,500 to \$4,999

Anonymous
 Barbara & Jon Bales
 Michael Botvin
 Richard & Sandra Boyatzis
 Judith Bruce
 Polly & Charles Bryson
 Linda Cebula & Robert MacCready
 Lindsay Cole & Chris Ward
 Steve Cole & Adele Blong
 Mary & William Fennell
 Keith & Linda Finkral
 Michael Herman
 Judy Keller
 Moira Noonan-Kerry & Scott Kerry
 Mary Kay Leonard & Richard Valachovic
 Betsie & Henry Lind
 Kevin & Jane Lowey
 Karen & Tony Pierson
 Fran Schofield
 Karen & Cregg Sweeney
 Barbara Wood & Jay Vivian

\$1,000 to \$2,499

Anonymous
 Marsha Allgeier
 Nick Athanassiou & Jeanne McNett
 Ann Bermingham
 Judy Bernstein
 Gerald Billow & Barbara Kellman
 Craig & Maureen Boyce
 Margaret Brett
 Susan & Bertram Bruce
 Robert Buck
 Maria Burks
 Jim Campen & Phyllis Ewen
 Jerry & Janine Cerasale
 Terri & Fred Clark
 Jeanne Cole
 Priscilla & Chip Cornell
 Janine Corsano
 Laurence Crooks
 Tom & Sally Dewing
 Robert Doane
 Kate Escher-Jacob & Liz Kearing
 Alison Supple Evans & Jon Evans
 Virginia Farber
 Kathy & Martin Fogle
 Andrew Foss
 Rick & Joan Francolini
 Peter Freeman
 Fred & Judy Gaechter
 Ward Ghory & Anne Ghory-Goodman
 Vanessa Greene
 Lisa Guyon
 Alex & Elspeth Hay
 Anne & Clyde Hanyen
 Catherine MacNeil-Hollinger & Mark Hollinger
 Jack Hornor & Ronald Skinn
 Tom & Vicky Huestis
 Carolyn Kennedy

David Koven & Diane Gordon
 Janet & Paul Lesniak
 Rene & Stuart Lipshires
 Bill Madden
 Cheryl Martin
 Donna & Bob McCaffery
 Eliza McClennen & Herbert Heidt
 Karolann McDonald
 Hannelore & John Meyer
 Gail Meyers Lavin
 Herb & Susan Montgomery
 Eileen Morgan
 Walter North & Judy Ryon
 Melissa & Imran Oomer
 William Opel
 Danny Paisner & Nancy Medoff
 Bob Panessiti & Mike Hogan
 Scott Pofcher & Sarah Bird
 Peter Polhemus & Francie Joseph
 Andrea Reed
 Timothy Reed
 Scott & Carole Ridley
 Paul Ruchinskas
 William Shipley
 Amy Silva
 Marshall Slocum
 Manny & Liz Smith
 Donna Sorgi & David Bernstein
 Carl Sussman
 Scott & Amy Vandersall
 David & Sharon Ward
 Renate Wasserman
 Thomas & Jane Wilson

\$250 to \$999

Mary & Rich Breese
 Paul & Laura Cannata
 Jay Coburn
 Mike Dutton & Gary Dutton, Jr.
 Eliza & Timothy Earle
 Daniel & Amy Ford
 Lorraine Gallard & Richard Levy
 Judith & Jack Hadley
 Annie Johnson
 John & Alison Kaar
 Pamela Keating & Roger Blethen
 Cindi Maule
 Elaine McIlroy
 Margaret & Thomas Merzbacher
 Gary Reinhardt
 Jeffrey & Cheryl Sacks
 J. Michael & Kathy Schell
 Karen & Paul Silva
 Dottie Smith
 Austin Smolka
 Sid & Donna Snow
 Susan & Geoff Stearns
 Kyle Takakjian
 Brooks Thayer
 John & Patricia Thornton
 Gerard Vyskocil
 Larry Weithers

\$100 to \$249

Anonymous (2)
 Andrea Aldana & Scooter

Sebastian
 Mary Anderson
 Bruce Armstrong & Kelly McCarthy
 Frank Barringer
 Gary Bokenkamp
 Angelina Bologna
 Kathleen Boyce
 Patricia Canavan
 Chris & Leigh Cataldo
 Mon Cochran & Sheila Bonnell
 George & Mikell Deptula
 David & Janet Dohan
 Jaime Dutton
 Cindy Ecker
 Faythe Ellis
 Frank & Eleanora Fisher
 Emily Flax
 Karen Friedman
 Kevin & Shawn Grunwald
 Billy Hamlin
 Andrea Hanson
 Patricia Hughes & Hal Minis
 Hilton & Georgia Jervey
 Chris Joyce
 Michele Keeney
 Fran Kelly
 Kathleen Kennedy
 Wendy Sue Kissa
 Douglas Kline & Nancy Carlsson-Paige
 Jeff Kratz
 Eileen & Paul LeFort
 Scott Lindell & Alison Leschen
 Gail McMillan
 Tricia Murray
 Gretel & Jeff Norgeot
 Melora North
 Erica & Doug O'Reilly
 Nancy & Allen Palmer
 Thomas & Harriet Quill
 Barbara Ravage
 Chris Reynolds
 Steven Roderick
 Cindy Rosenbaum & Rebecca Bruyn
 Kathy Rosenblum & Chris Senie
 Andy Saks
 John Schroll & Amy Melville
 Kristy Senatori
 Jennifer Shannon & Jane Lea
 Sandy Silva
 Bob Spencer
 Le Tran
 Patricia & James Tyng
 Miranda Van Allen
 Rosemary D. Van Antwerp
 Jan & Ted Whittaker
 Ruth Anderson-Zabre & Michael Zabre

\$25-\$99

Talitha Abramsen
 Pam & Don Andersen
 Ellen & Peter Anthony
 Amanda Bebrin
 Jacqui Beebe
 Stephen Berzinis
 Kris Bottiggi

Judy & Joel Bullard
 Andrea & Michael Bunar
 Rita Burke
 Douglas Cliggott
 Liz Cohen & Herrick Chapman
 Joel & Beth Crowell
 Pelinda Deegan
 Pat & Art Dimond
 Paul Dolinsky & Diana Garey
 Kristie Ferrantella
 Maggi Flanagan
 Scott Flood
 Jon Fuller & Beverly Bridgewater Fuller
 Andi Genser & Sue Landers
 Rebecca Gmucs & Jonathan Howard
 William Gordon
 Kathy & Ken Granlund
 Diane Greene
 Elizabeth Harder
 BL Hathaway
 Cookie Hebert & Mara Glatzel
 JoAnn Heiser
 Lara Henry
 Patricia Hess
 Josiah Holden Camp & Henriette Harmsen Camp
 Helen Hooper & Philip Tabas
 Cass Johnson
 Adrienne Jones
 Damian Keber
 Diana Landau & Greg DeLory
 Kevin Leach
 Judy & Paul Lindahl
 Alisa Magnotta
 Donna Mahan
 Gloria McPherson
 Maxine Minkoff
 Kathleen Nagle
 Kim Nahas
 Bonnie & Donald Nuendel
 David Panagore
 Diane Pansire
 Laura Park
 Catherine Riessman & Glenn Pasanen
 Patrick Patrick
 Gwen Pelletier
 Janis Plauze
 Kristen Roberts
 Andrea & Harvey Rosenthal
 Joseph Russe
 Jim Russo
 Ella Sampou
 Jane Shields
 Donald & Mary Silva
 Dan Silverman & Janice Gray
 Michael Snyder & Jane Weyant
 Cynthia Stead
 Lisa Still
 Noreen & Thomas Thompsen
 Laura Usher
 Beth & Tim Wade
 Donna Walker
 Paul Wisotzky
 Mallorey Yannone
 Edward Yasuna

Donors listed made gifts between January 1, 2024-December 31, 2024. We apologize in advance for any misspellings, omissions, or mistakes. Please inform us of any errors by calling 508.290.0127.

Leadership

as of December 31, 2024

Officers

CAROLE RIDLEY, Chair	Principal, Ridley & Associates, Inc.
ANDREW STERN, Vice Chair	Founder & CEO, The Global Development Incubator
PAUL RUCHINSKAS, Treasurer	Affordable Housing Consultant
RAPHAEL RICHTER, Clerk	Owner, Mercedes Cab & Cape Destinations

Directors

POLLY BRYSON	Partner, Terra Nova Partners Commercial Real Estate
JOHANNE BROWN	Owner, Mean Burgers
ART HUGE	Retired Civil Engineer, CEO/CFO
DAVID KOVEN	Affordable Housing Consultant, Koven Consulting
MARY KAY LEONARD	Retired CFO, Community Volunteer
ROBERT MACCREADY	Vice President, Commercial Lending Officer, Cape Cod 5
BILL MADDEN	Retired Principal, Nauset Regional Middle School, and Consultant
MAXINE MINKOFF	President & CEO, Polhemus Savery DaSilva (PSD)
AARON POLHEMUS	Realtor @ Berkshire Hathaway HomeServices Robert Paul Properties
FRAN SCHOFIELD	Executive Director, Cape Cod Commission
KRISTY SENATORI	Retired Physician
ANNE SIGSBEE	Founder & Board Chair, Cape Air and Former Massachusetts State Senator
DAN WOLF	

Staff

as of May 5, 2025

JAY COBURN	President & Chief Executive Officer
TALITHA ABRAMSEN	Housing Resources Program Manager
ANDREA ALDANA	Chief Program Officer
PAM ANDERSEN	Director of Business & Credit Programs
AMANDA BEBRIN	Director of Housing Advocacy
KRIS BOTTIGGI	Property Management Coordinator
RICHARD BREESE	Senior Maintenance Technician
LAURA CANNATA	Chief Advancement Officer
PELINDA DEEGAN	Housing Advocacy Program Manager
SETH ETIENNE	Community Organizing Manager
STEVE FERRIS	Chief Financial & Administrative Officer
DEB MARTIN	Advancement Coordinator
CINDI MAULE	Chief Property Management Officer
TRICIA MURRAY	Manager of Business & Credit Programs
LAURA PARK	Administrative & Accounting Coordinator
CHRIS REYNOLDS	Comptroller – Director of Finance
JOE RUSSE	Maintenance Technician
ELLA SAMPOU	Community Organizing Manager

Advisory Council

Emily Achtenberg	Alan McClennen
Mary Anderson	Fran McClennen
Nicholas Athanassiou	Elaine McLlory
Justin Blair	Lori Meads
Barry Bluestone	Emily Miller
Angelina Bologna	Eileen Morgan
Howard Burchman	Barbara Murphy
Leah Camhi	Kim Nahas
Jim Campen	Marc Norman
Patricia Canavan	David Panagore
Katie Castagno	Diane Pansire
Lindsay Cole	Teresa Parker
Matt Cole	Gwen Pelletier
Steve Cole	Peter Polhemus
Allison Coleman	Andrea Shaw Reed
Liza Cox	Kristen Roberts
Jennifer Cusack	Steve Roderick
Ben DeRuyter	Mike Segerson
Sally Digges	Amy Silva
Alison Supple Evans	Heather Smith
Shayna Ferrullo	Manny Smith
Andrew Foss	Amy M. Smith-Costa
Doug Freeman	Sid Snow
Steve Garran	Brian Sosner
Andi Genser	Gail Sullivan
Mara Glatzel	Charlie Sumner
William Gordon	Carl Sussman
Kathy Granlund	Brett Tolley
Vanessa Greene	Sheila Vanderhoef
Lisa Guyon	Scott Vandersall
Alex Hay	Matt Varnum
Lara Henry	Beth Wade
Brian Junkins	Chris Ward
Judy Keller	Eric Whiteley
Scott Kerry	Sara Whiteley
Janet Lesniak	David Willard
Kevin Lowey	Claudia Williams
Bruce MacGregor	Barbara Wood
Michael MacIntyre	Robert Zindman
Nate Mayo	



Stay Connected. Get Involved. Engage Others.

DONATE

As a nonprofit, we rely on you and your support to advance our mission, provide our programs, and strengthen our organization.

LEARN

Sign up for our newsletters. Learn more about how you can support housing solutions and small businesses on the Lower and Outer Cape.

PARTICIPATE

Sign up for our programs and events.

SHARE

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



Summer Evening on the Farm is an eagerly anticipated annual event that has become a cherished tradition, bringing together supporters to help advance the work of the CDP. In 2024, we raised over \$480K to support the CDP's important work. On August 19, 2025, we are excited to return to Greenhouse by the Sea in Orleans to celebrate the event's 11th anniversary. **Visit capecdp.org to reserve your tickets!**



community development partnership

P.O. Box 2786, Orleans, MA 02653
P 508.240.7873 | contact@capecdp.org | capecdp.org

The CDP is an equal opportunity provider, employer, and lender.