



community development partnership

Annual Impact Report 2025



live
work
thrive



Our Commitment

Since 1992, the Community Development Partnership (CDP) has worked to strengthen and sustain the Lower and Outer Cape. Our mission is to create a thriving year-round community through accessible and **stable housing, economic opportunity, and bold systemic change.**

We pursue our mission by developing, managing, and advocating for more affordable homes for year-round residents; supporting the launch and growth of small businesses; and fostering collaboration across the public, private, and nonprofit sectors. As housing, economic, and environmental challenges increasingly intersect, the CDP remains focused on addressing both immediate needs and the systemic barriers to long-term opportunity.

At the heart of our work is a belief in place-based solutions grounded in community voice, collaboration, and lasting impact. In 2025, our commitment carried forward through thoughtful planning and sustained investment in the partnerships, programs, and strategies that are shaping a stronger regional future.



Turning Urgency Into Action

2025 underscored both the urgency of the challenges facing the Lower and Outer Cape and the importance of sustained, community-based solutions.

Across the region, **housing shortages continued to shape daily life** — affecting employers, families, and towns, and reinforcing the need for homes within reach of low- and moderate-income households. The scale of need made clear that **bold, coordinated, long-term action is required.**

Throughout the year, the CDP remained focused on results. New affordable homes moved closer to completion, including advancement at the Residences at Lawrence Hill in Wellfleet. Homeowners explored ADUs as a practical housing solution, and first-time homebuyers gained education and counseling that can lead to long-term stability. Through Project 365, residents strengthened civic engagement and helped shape a more constructive path forward in local decision-making. We also supported hundreds of small businesses, including new childcare providers, recognizing the link between family well-being and economic vitality.

At the same time, the CDP remained focused on turning urgency into action. That commitment was reflected in work across housing, small business, and regional strategy efforts, as well as in the adoption of a new Strategic Plan in September 2025 to guide the organization's future direction.

We carried this work forward from a position of organizational strength. Thanks to the generosity of our supporters, the CDP remained financially resilient, deepened donor engagement, and maintained strong stewardship — sustaining our work in the present while positioning the organization for a thoughtful leadership transition.

As Jay Coburn concludes his tenure as President & CEO, we express our deep gratitude for his leadership and service. Jay has helped shape the CDP into the effective organization it is today, expanding its reach, strengthening its voice and engagement, and advancing a vision where Lower and Outer Cape communities can remain vibrant and resilient year-round.

We are thrilled to welcome Andrea Aldana as the CDP's next President & CEO. With her clear vision and strong track record of advancing housing and economic opportunity across the region, we are confident she will build on the CDP's strong foundation.

As public funding grows more uncertain, we are especially grateful for the people who sustain this work — our dedicated staff and Board, our partners across the region, and the donors and community members who believe in **a Cape that works for everyone, not only in season, but year-round.**

We are grateful for your continued partnership.

Together, we are helping to ensure that the Lower and Outer Cape remains a place where communities can live, work, and thrive.



CAROLE RIDLEY
Chair, Board of Directors

What we built

Leading the Community Development Partnership from December 2012 to March 2026 was the honor of my career, and I remain grateful to **the many people who have made this work possible.**

Together, we have strengthened the CDP, expanded its reach and impact, advanced housing solutions, supported local businesses, and helped elevate the importance of sustaining a vibrant year-round community on the Lower and Outer Cape.

I am deeply proud of all we have accomplished, but even more grateful for the extraordinary staff, Board, partners, donors, and community members whose dedication and shared commitment have made that progress possible. This work has reinforced my belief that **lasting change is built through partnership, persistence, and shared purpose.**

I also want to express my enthusiastic support for Andrea Aldana as she begins her tenure as President & CEO. She brings deep commitment, insight, and care to the work, and I have every confidence in her ability to lead the CDP into its next chapter with strength and vision.

I am thankful for the partnership, shared purpose, and commitment that have shaped this work and will continue to carry it forward. It has been **meaningful to be a part of the CDP's story.**

JAY COBURN
Former President & CEO

The Residences at Lawrence Hill, Wellfleet

2025 Impact Areas

ECONOMIC DEVELOPMENT

- 319 small businesses supported
- 76.5% of clients identified as BIPOC; low- to moderate-income; women; LGBTQIA+; veterans; or immigrants
- 1,164 hours of technical assistance delivered through Office Hours in four locations across the region
- 437 workshop participants — up 54% from 2024 and more than double 2023
- \$4.63 million invested in 260 local businesses over 30 years of microloans
- New home-based childcare initiative launched

ADVOCACY

- 502 community members and local leaders engaged through the Lower Cape Housing Institute
- 25 Project 365 core members actively organizing across five towns
- \$15.9 million in pro-housing articles advanced at Town Meetings
- Statewide recognition through a MACDC Rising Star Award and Board service

HOUSING OPPORTUNITY

- 305 applications for 46 affordable and attainable rental homes
- 92 first-time homebuyers received 640+ hours of education and counseling
- 42 graduates of the first-time homebuyer program
- 102 homeowners explored accessory dwelling units (ADUs)
- 46 rental homes developed in partnership with Preservation of Affordable Housing (POAH)
- 1,500+ affordable homes completed, preserved, or in development over the next decade

PHILANTHROPY & COMMUNITY INVESTMENT

- \$1.68 million raised to support the CDP's mission and programs
- \$750,000+ leveraged through Community Investment Tax Credits (CITC)
- 97% CITC utilization rate, among the highest in Massachusetts
- 100% Board and staff participation in giving

Meeting This Moment, Together

As I step into the role of President & CEO, I do so with deep gratitude and a strong sense of responsibility to this community and the mission we share. **The work ahead is both urgent and deeply interconnected.** Ensuring that people can live, work, and thrive on the Lower and Outer Cape depends on our ability to expand housing opportunity, strengthen local businesses, and build the partnerships that make lasting progress possible.

The winter of 2026 offered a vivid reminder of how connected our lives truly are. During the recent blizzard, many of us were without power for days, relying on neighbors, local businesses, and everyday acts of generosity to get through. Moments like that make visible something essential: **our well-being is intertwined.** They also clarify the purpose of the CDP's work. Housing, economic opportunity, and community resilience are not separate concerns. Together, they shape whether people can build and sustain a life here, whether businesses can endure, and whether this region can thrive year-round.

As someone who lives full-time in Eastham and is raising a young family, I know the Cape not only as a place of extraordinary beauty, but also as a place where too many people face uncertainty. Families, workers, employers, and local leaders alike are asking urgent questions: **Can we stay? Can we build a future here? Those questions are at the heart of the CDP's mission.**

Our work is not only to respond to immediate needs, but to help create the conditions in which people and communities can thrive. That means expanding housing opportunity, strengthening local businesses, and building the partnerships needed to turn shared concern into meaningful

action. It requires both urgency and steadiness — urgency about what is at stake, and steadiness in the coordination, collaboration, and persistence that lasting progress requires.

The path forward requires leadership grounded in listening, collaboration, and a commitment to belonging. I approach this work with the belief that when people feel they belong, they participate more fully, invest in one another, and help build communities that are stronger and more resilient. **I believe in the capacity of the Lower and Outer Cape to meet this moment.**

We each have a role to play in addressing the overlapping challenges facing our region and building a more abundant future for our communities — one in which all people can live, work, belong, and thrive here.



ANDREA ALDANA
President & CEO

Expanding what's possible for year-round communities

2025 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



HARWICH

Local business support plays an important role in advancing the CDP's mission, helping connect economic vitality with long-term community well-being. Barrows Waste Systems embodies that connection through both its daily service to the region and its in-kind support of the CDP's annual Summer Evening fundraiser — demonstrating how business partnerships can help sustain the year-round community the Cape depends on.

"It's important for us to support the local businesses and year-round residents who keep our communities thriving."

— Bryan Barrows, Owner, Barrows Waste Systems



CHATHAM

Madison Schultz is building an accounting business that provides bookkeeping, reporting, and tax services to individuals and small business owners. With support from the CDP, she expanded her network, explored new ways to reach clients, and took important steps to strengthen her business foundation, including forming an LLC. Her participation in the CDP's collaboration with WE CAN's GROW program further supported her business growth.

"What stood out most about the CDP was its strong sense of community and support. The guidance, resources, and encouragement gave me the confidence to move forward with intention."

— Madison Schultz, Owner & Senior Accountant, Schultz Consulting Solutions



BREWSTER

The CDP hosts Office Hours in partnership with the Brewster Chamber of Commerce, Chatham Works, The 204 in Harwich, and the Provincetown Commons, offering free, in-person guidance for entrepreneurs at every stage of business growth. Held in trusted local spaces, Office Hours gives entrepreneurs easy access to practical advice, connections, and support to move their businesses forward. In 2025, 45 entrepreneurs participated.

"The CDP has been an invaluable partner—bringing insight, encouragement, and a collaborative approach that helps entrepreneurs and creatives move forward with greater confidence and connection."

— Kyle Hinkle, Executive Director, Brewster Chamber of Commerce



ORLEANS

In Orleans, Canal House provides stability and support for individuals in recovery. As the only sober living facility serving the Lower and Outer Cape, it plays a vital role in the region's continuum of care. Recent renovations, supported by a \$75,000 grant from the Charlesbank Homes Foundation, will help sustain it for years to come.

"Canal House is a place of hope and healing."

— Canal House resident



EASTHAM

Eastham365 advocates worked with CDP community organizers to build support for the Residential Property Tax Exemption (RTE), a policy designed to reduce the tax burden on year-round households. Their advocacy helped move the measure forward, with the Select Board voting to implement the RTE in Fiscal Year 2026. The effort also helped residents step into public leadership in new ways, strengthening both civic participation and community voice.

"I would never have felt empowered enough to represent Eastham365 without the support of the CDP's community organizers."

— Natalia Reydk, Eastham365 Advocate



WELLFLEET

In Wellfleet, The Residences at Lawrence Hill marks an important step forward in addressing the town's housing crisis. More than 300 households applied for just 46 affordable and attainable rental homes, underscoring the scale of local need. As construction neared completion, the CDP supported applicants through information sessions and language assistance to make the lottery process more accessible. With residents moving in during spring 2026, Lawrence Hill is strengthening Wellfleet's year-round community and will more than double the town's affordable housing inventory.

"Having the expertise and dedication of the CDP working as our partner was vital to the success of creating these new homes for our community."

— Elaine McIlroy, Chair, Wellfleet Housing Authority & 95 Lawrence Task Force



TRURO

Truro365 advocates helped build support for key housing measures. The Walsh Property plan, a major opportunity for mixed-use development including affordable housing, was approved at Town Meeting in April 2024. In 2025, Truro365 also supported the Seasonal Communities designation and the Walsh zoning overlay, helping make implementation possible. Together, these steps move Truro closer to sustaining its year-round community.

"I believe Truro can be both deeply rooted and forward-looking. Supporting housing is part of protecting what people love about this place while ensuring it remains a community where people can truly live—not just visit."

— Mara Glatzel, Truro365 Steering Committee member



PROVINCETOWN

For 30 years, the CDP's Microloan Program has supported small businesses and entrepreneurs across fishing, aquaculture, retail, and service industries. Provincetown has led the way, with the highest number of loans and dollars invested — a reflection of both community need and entrepreneurial energy. Together, these investments have helped local businesses take root, adapt, and contribute to the region's economic vitality.

"These loans help businesses take root and grow."

— Douglas Fisher, Owner & Floral Designer, Ptown Blooms

2025 Economic Development

The CDP strengthens small businesses and the regional economy through education, technical assistance, one-on-one consultation, and access to capital. We work with entrepreneurs, business owners, and regional partners to build skills, strengthen businesses, and expand opportunity across the Lower and Outer Cape.

319

small business clients and entrepreneurs participated in the Technical Assistance Program, a 20% increase from 2024

244

of 319 small business clients, 76.5% represent BIPOC, low- and moderate- income residents, women, LGBTQIA+, veteran and immigrant communities; a 12% increase from 2024

1,164

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

20

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

437

workshop participants; a 54% increase from 2024 and more than double from 2023

45

jobs created or retained

5

small business owners and entrepreneurs grew their businesses with CDP Microloans, ranging from \$10,000 to \$50,000

\$93.5K

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

3,206

small business owners received comprehensive business support since 1996, helping increase year-round, family-sustaining, living-wage employment

CELEBRATING 30 YEARS OF MICROLOANS

The CDP's Microloan Program helps entrepreneurs across the Lower and Outer Cape launch and grow local businesses. Combining flexible financing with coaching and technical assistance, it supports owners who may not yet qualify for traditional lending. Since 1996, the CDP has invested more than \$4.63 million in more than 260 businesses.



CLIENT SPOTLIGHT

Building Care, Building Home

Highly specialized, personalized care can be hard to find on Cape Cod—especially in overlooked areas of health. At Uplift Physical Therapy & Wellness in Chatham, Christina Lee, PT, DPT, has built one of the region's few practices offering whole-person pelvic health and orthopedic care.

A native Cape Codder, physical therapist, and mother, Christina traces the roots of that work to her Peace Corps service in Burkina Faso, where she supported reproductive and sexual health education. The experience sparked her interest in pelvic health and helped shape her career. After returning home, she pursued graduate studies, completed advanced training, and became one of the region's leading practitioners.

Over time, she saw how often traditional clinical settings focused on isolated symptoms rather than the whole person. **She set out to create something different: a practice grounded in listening, context, and care that reflects the realities of daily life.**

With support from the CDP, Christina secured a small business loan that helped her open her clinic in Chatham. She also gained guidance in business planning, financial forecasting, and long-

term decision-making—support that helped turn a vision into a sustainable practice. Since then, she has expanded her services and team, including an infant bodywork and breastfeeding program developed with a pediatric occupational therapist.

Like many working people across the region, Christina is navigating the challenge of staying here. As she and her husband explored buying a home on the Cape, she turned to the CDP again—this time through its first-time homebuyer program.

When they looked into housing assistance options, they found themselves just beyond the threshold for some programs. **"We literally made \$3,000 too much to qualify,"** she said. **"Even those of us with advanced degrees and professional jobs are still struggling to make this our home."**

Christina's work is local, personal, and deeply practical—helping people move with less pain, recover with dignity, and feel more at home in their own bodies. With support from the CDP, she is building that care while navigating the realities of life on the Cape.





Supporting the Creative Economy

Creativity is part of what gives our region its energy, identity, and sense of place. Continuing in 2025, the CDP partnered with Harwich 204, Provincetown Commons, and EforAll Cape Cod to offer workshops and learning opportunities that helped artists and creatives strengthen their skills, connect with one another, and grow their work.

From *The Art of Maximizing Your Potential* to the six-part *Creative Development Series* and *Healthy Communities Pitch Contest*, these programs created space for inspiration, practical learning, and new possibility.

In 2025, these programs engaged 129 individual participants and generated 231 total session attendances — a strong reflection of the creative vitality alive in the region.

CLIENT SPOTLIGHT

Turning a Dream into a Plan



When Laura Shabott of Provincetown created a vision board in 2019 during GROW — WE CAN’s peer mentoring program for women entrepreneurs, offered in collaboration with the CDP — one image captured a dream she had carried for years: **a solo museum exhibition of her artwork.**

At the time, that goal felt far away. Shabott was rebuilding her career while managing significant financial pressure. Through GROW — and the community of mentors and peers it provided — that dream began to take shape.

Her path to becoming a full-time artist was not a straight line. After graduating from the School of the Museum of Fine Arts, she built a life on the Cape, working in hospitality, gallery assistance, and arts writing while recommitting to her practice. Over time, she began showing her work again, teaching classes, and selling her art, gradually rebuilding renewed direction.



2025 Economic Development

In 2020, she faced a daunting financial reality: a student loan that had grown to \$110,000 over decades. Just as she began to address it, the COVID-19 pandemic halted the in-person teaching and other work that made up much of her income.

During that period, Shabott deepened her connection with the CDP through one-on-one support from Small Business Specialist Pam Andersen, while continuing to benefit from the peer mentoring she found through GROW. With that support, she pivoted to online teaching and began building partnerships that opened unexpected doors.

“The CDP guided me to create partnerships with institutions and multigenerational art teachers that were unexpected and the perfect fit,” she said.

Over the next three years, that work grew into a thriving educational program and led to the formation of the Outer Cape Art Collective, now in its third year. Along the way, the support Shabott received helped her see her work not only as creative expression, but as a sustainable business. She built skills in planning, partnerships, and financial management, and as her career stabilized, she was able to address her student loan burden and ultimately have it forgiven.

With greater clarity and direction, Shabott began creating new opportunities for her work through partnerships with the Fine Arts Work Center in Provincetown, the Arts Foundation of Cape Cod, and the Cape Cod Museum of Art, where she now offers lectures and courses and where her first

solo museum exhibition ran from late 2025 into early 2026. Today, her practice centers on public-facing work — exhibitions, lectures, installations, and teaching — that expand access to art beyond traditional gallery spaces.

Looking back, Shabott credits the CDP with helping her turn a long-held dream into a practical path forward. What began with a vision board became something larger: **a sustainable creative career and a way to help other artists build their own.**



2025 Advocacy

The CDP advances safe, stable, and affordable housing through advocacy, education, technical assistance, and resident engagement. We work with towns, residents, and regional partners to build support, strengthen local leadership, and move housing solutions forward across the Lower and Outer Cape.

270

Municipal leaders trained through the Lower Cape Housing Institute

61

New Lower Cape Housing Institute participants, a 27% increase from 2024

502

Local officials, staff, and community members through the Lower Cape Housing Institute

25

Project 365 core members organizing across five towns

531

Pro-housing articles considered at Town Meetings

63

Housing articles approved at Town Meeting, resulting in \$15.9 million allocated to housing initiatives

1,250+

Homes in the development pipeline across 20 projects on the Lower and Outer Cape

400+

Homes funded, under construction, or permitted in five towns

\$126M+

Allocated for housing initiatives since 2017



Building Leadership to Move Housing Forward

Working together across towns to advance more effective and lasting solutions.

The Lower Cape Housing Institute (LCHI) brings together local leaders from across the Lower and Outer Cape **to build the knowledge, relationships, and practical tools needed to move housing solutions forward.**

Through workshops, peer learning, and technical assistance, the Institute supports municipal officials, town staff, and housing advocates as they navigate the policies, processes, and partnerships that shape housing on Cape Cod.

Launched in 2017, the Housing Institute is approaching its 10-year anniversary. What began as a six-week, in-person course on affordable housing fundamentals has evolved into a flexible learning program that reflects the region's changing needs. Today, it explores the broader systems shaping housing, including infrastructure, environmental constraints, zoning, economic development, and regional collaboration.

That evolution reflects an essential truth: **housing is never just about housing.** Policy, infrastructure,

and public will intersect, **making progress dependent on informed local leadership that understands how to navigate complexity and build alignment.**

Since its launch, more than 500 people have participated in the Housing Institute, bringing ideas and practical tools back to their towns, boards, and committees. In doing so, the Institute has helped strengthen not only individual leaders, but also a culture of regional learning and collaboration.

As the Housing Institute enters its second decade, it continues to evolve in response to emerging challenges and opportunities. By creating practical opportunities for shared learning, it is helping communities turn knowledge into action.

“The Cape’s housing challenges are bigger than any one town can solve alone. Bringing municipalities together to tackle a fragmented problem moves solutions forward.”

— Thaddeus J. Soulé, Town Planner, Provincetown

project 365

Launched by the CDP in 2024, Project 365 equips residents to engage in local decision-making and advocate for policies that strengthen the year-round community.

Grounded in the belief that lasting housing solutions require systemic change, the initiative broadens civic participation and cultivates local leadership.

In 2025, the CDP’s Housing Advocacy team supported active groups in Eastham, Truro, Harwich, and Orleans, while building momentum for expansion in Provincetown and beyond. **Together, these efforts are helping communities make more inclusive, future-focused decisions.**



Why the CDP's Holistic Approach Matters

Creating community, not just housing.

With a career spanning housing, health, and community development, Marsha Allgeier has spent decades thinking about what helps communities thrive.

“What I’ve always liked about the CDP is its holistic approach,” she said. **“It’s not just housing for housing’s sake, but housing in order to build community.”**

That belief is central to the CDP’s work across the Lower and Outer Cape. By linking housing with economic opportunity and community vitality, the CDP addresses the forces that shape whether people can live, work, and build a future here. It is an approach grounded in a simple truth: **strong communities need both homes and opportunity.**

For Marsha, that understanding resonates deeply. After 37 years with Arlington County, Virginia — including service as Deputy County Manager and earlier leadership roles in community development, neighborhood planning, and human services — she moved to Orleans full-time in 2018. From 2020 to 2024, she served as the Town’s part-time Affordable Housing Coordinator, gaining an even closer view of the Cape’s housing challenges and the importance of thoughtful, community-based solutions.

That perspective made the CDP’s mission feel both familiar and urgent.

For Marsha, the stakes are clear. **“Housing is like health care,”** she said. **“It should be the right of every person.”**

On Cape Cod, those connections are impossible to ignore. Housing affects whether local businesses can find workers, whether families can remain in the communities they love, and whether the region can sustain the year-round fabric that makes it vibrant. The CDP’s strength lies in seeing those



“A healthy community makes space for new people, new perspectives, and new energy — and that’s the kind of Cape Cod I’m committed to helping build.”

challenges as interconnected — and responding in ways that are equally connected.

Marsha also values the CDP’s ability to make that impact visible. Whether through support for a local entrepreneur or the creation of new housing, the organization turns complex community challenges into tangible results.

“I can point to a business that got help from the CDP, or to a housing development, and say, ‘This is what the CDP can do for our community,’” she added.

This year, Marsha deepened her longtime support of the CDP by joining its Board of Directors. She brings not only decades of leadership experience, but also a deeply held belief in what makes communities stronger: inclusion, opportunity, and a willingness to invest in both. Her perspective reflects what makes the CDP’s work so valuable on the Cape — a commitment not only to housing solutions, but to building a community that is more welcoming and reflective of the people who seek to call it home.

2025 Housing Opportunity

Expanding housing access requires supporting residents at every stage—from renting to homeownership—while creating more pathways to live year-round on the Cape. In 2025, through affordable rental housing, homeownership education, and technical assistance for small-scale housing solutions, the CDP helped residents build stability, navigate complexity, and move toward long-term housing security.

AFFORDABLE RENTAL HOUSING

The CDP provides **Affordable Rental Housing** to help year-round residents build stability and thrive. In partnership with the Homeless Prevention Council, residents are also connected with services and support that contribute to long-term housing stability. Across 64 affordable homes (59 CDP-owned, 5 managed), 126 residents—including 79 adults and 47 children—had a safe, stable place to live. At Canal House, 10 individuals in recovery were supported in a safe and structured environment.

LOWER CAPE HOUSING & ADU RESOURCE CENTER (LCHARC)

A partnership between the CDP and the Homeless Prevention Council, the **Lower Cape Housing & ADU Resource Center** supports towns in strengthening housing bylaws and provides guidance for homeowners exploring accessory dwelling units (ADUs). Since its launch, LCHARC has helped more than 200 residents explore ADU creation through technical assistance, education, and one-on-one consultation. 150 people attended information sessions, 180 feasibility studies were completed, and CDP financing supported 3 completed ADUs. The program also brought together 25+ leaders from 10 towns to advance wastewater solutions that support housing.

HOMEOWNERSHIP EDUCATION PROGRAM (HOEP)

The CDP's **Homeownership Education Program** helps first-time, low- and moderate-income residents build the knowledge, confidence, and financial readiness needed to purchase a home. In a highly competitive market, participants receive step-by-step guidance to understand their options and prepare for homeownership. In 2025, the CDP became HUD certified, expanding access to mortgage options and opening the door to homeownership for more local families.

2025 HOEP: By the Numbers

- 92 clients received individual counseling (up from 49 in 2024)
- 48 households received budgeting and credit readiness support
- 42 clients earned first-time homebuyer certification
- 13 households purchased homes (up from 11 in 2024)

2025 Housing Opportunity

Small-Scale Solutions, Lasting Insights

Helping homeowners navigate ADUs revealed the challenges that shape what's possible.

Accessory Dwelling Units, or ADUs, are modest in scale but powerful in potential. They offer a practical way to add small-scale housing for an aging parent, a caregiver, or a year-round worker—helping families stay connected and making better use of existing property in communities where housing options are increasingly limited.

That promise was the foundation of the Lower Cape Housing & ADU Resource Center, launched in 2022 through a partnership between the Community Development Partnership and the Homeless Prevention Council. Serving eight Lower and Outer Cape towns, the Center helped residents explore whether an ADU was feasible on their property through information sessions, one-on-one guidance, and pre-permitting support.

For many residents, the decision was deeply personal. That was true for Jody Melander of Truro, who turned to the Center while exploring how to create a small home on her property so her 90-year-old mother, Jacqueline, could live nearby full-time.

“We were excited to be close enough to share meals and daily interactions while still maintaining our autonomy and independence,” Jody said.

After attending an ADU information session and speaking with Housing Resources Program Manager Talitha Abramsen, Jody applied for a CDP pre-permitting loan to help cover upfront costs for design work, site planning, and septic planning for a modular cottage.



The Melanders welcomed the ADU Wayfarer Tour to visit their home.

Her story reflects both the promise and the reality of ADUs. While they can provide practical housing solutions, many homeowners encountered the same challenges: high construction costs, complex local requirements, and wastewater constraints that could delay or derail projects.

In 2023, Talitha joined the CDP after first connecting with the Center as a homeowner seeking to build an ADU herself. Under her leadership, the program refined its technical assistance, translated local regulations into clearer town-specific guidance, and strengthened collaboration with municipal staff and regional partners.

“If we want to make small-scale housing more possible, we also have to address the systemic barriers and prevailing mindsets,” Talitha said.

That understanding shaped the next phase of the Center's work. Alongside direct support for homeowners, staff researched national ADU best practices, explored innovative wastewater approaches, and convened municipal leaders, planners, builders, housing advocates, and health professionals through tours, public education, and regional conversations.

In doing so, the Center helped reframe ADUs as part of a broader regional challenge shaped by housing needs, infrastructure, environmental constraints, and public health.

Over the life of the program, the Lower Cape Housing & ADU Resource Center helped residents better understand their options, navigate early hurdles, and move projects closer to reality. Just as importantly, it highlighted the structural barriers that continue to limit housing creation on the Cape—and helped inform conversations about the tools, partnerships, and policy changes needed to make ADUs more feasible.

Though the Center will conclude its work in June 2026, the momentum it generated will continue. Its legacy lives not only in the homeowners it supported, but in the understanding it advanced: **expanding housing opportunity requires both practical support and a willingness to address the systems that shape what is possible.**



Through ADU Wayfinder Tours led by Talitha Abramsen, the Center brought together municipal leaders, planners, housing advocates, public health professionals, builders, and other partners to learn in the field. Visiting ADU sites firsthand, participants saw both the potential of these homes to support families and year-round housing and the barriers—especially infrastructure, regulatory, and cost challenges—that continue to shape what is possible.

“Septic infrastructure is often seen as a housing or environmental issue, but it is fundamentally a public health issue. The tour was a gamechanger, helping move ADU development forward while building stronger alignment across housing, environment, and health.”

— Leo Blandford, Director of Health Equity and Community Impact, Outer Cape Health Services



2025 Housing Opportunity

CLIENT SPOTLIGHT

Guided by Love, Moving Toward Home

For Eugenia Manna, homeownership is about more than finding a place to live. It is about creating stability, security, and a lasting foundation for her family.

Nearly 20 years ago, she moved to the Cape with her late husband, Derek. Together, they hoped to buy a home and build their life here. But as Derek faced a long battle with cancer, that dream had to be postponed. His care came first. After Derek passed away nearly two years ago, she found herself carrying that dream forward on her own.

Today, she lives in East Harwich and works six to seven days a week at a long-term care facility, where she manages medical records and supplies. She is also the sole provider for her family, including her 22-year-old twin sons, Adam and Brendan. The search for a home is shaped not only by financial realities, but by a deep desire to create long-term security for them.

"I wanted to buy a home for me and my boys," she said. **"My boys are my guiding force."**

For years, homeownership felt out of reach. Then, during a sleepless night spent searching online for first-time homebuyer resources, she found the CDP.

She connected with Pelinda Deegan, the CDP's Housing and Business Development Program Manager, who helped her take the first steps. She enrolled in the CDP's online first-time homebuyer course, fitting lessons and assignments into the limited time between long workdays and caring for her sons.

"Taking the class online made it possible for me to fit it into my life," she said. **"The one-on-one sessions were the most helpful part."**



Adam and Brendan celebrate graduation with their mom, Eugenia, and brother, Sean

Through the course, she gained practical tools and a clearer understanding of the homebuying process, from budgeting and credit to what lenders look for. Just as important, the individualized support helped her feel more informed, supported, and confident in her ability to move forward.

Like many working families on the Cape, she is navigating a housing market that can feel discouraging and unforgiving, especially on a single income. Even so, she has continued. She completed the First-Time Homebuyer Program with a perfect score and is continuing to work with the CDP to prepare for the next phase of the process.

For her, the goal is about far more than buying property. It is about creating security for her sons and building something lasting for their future.

"One day, if something were to happen to me, I want that home to be for them," she said. **"I want them to know their parents worked hard to make sure they had their own home."**

"Programs like this are vital," she said. **"I'm truly grateful for the help."**

That is the heart of the CDP's housing work: helping individuals and families access practical tools, navigate complex challenges, and move closer to the stability of a safe, year-round home.

2025 Awards & Recognition

CDP 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. This award recognizes those who have worked tirelessly to increase economic diversity in the Lower and Outer Cape.



2025 Pelletier Award Recipient
Sarah K. Peake
Former State Representative, 4th Barnstable District; Advisor to Governor Maura Healey on Cape and Islands Affairs

The **Norm Edinberg Award for Excellence in Entrepreneurship** 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.



2025 Edinberg Award Recipient
Nola Glatzel, Founder
Earthstar Play School, Truro

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.

2025 CDP Employee of the Year
Laura Park, Administrative & Accounting Coordinator

CDP leaders were recognized statewide: Ella Sampou (pictured center) received MACDC's 2025 Rising Star Award, and Andrea Aldana was elected to the MACDC's Board of Directors.



In May 2025, three CDP small business clients were recognized for **Small Business Excellence** at the **SCORE Small Business Awards**.



ARTichoke
Eastham



Wild Water Collective
Orleans



AMZehnder Gallery
Wellfleet

THANK YOU TO OUR SUPPORTERS

This year, instead of including a printed donor list, we've used that space to highlight the stories, data, and outcomes made possible by your support. A complete digital list of donors is available on our website via the QR code.

This change allows for a more impact-focused report while giving us greater flexibility to honor individual donor recognition preferences thoughtfully.

Most of all, it creates more space to center the work itself—and the impact made possible by this community.



2025 Financial Summary

These charts provide a summary of the consolidated financial statements for CDP and Thankful Chase's Pathway for fiscal year 2025. Visit our website to see the full audited report.



● Program Income	\$1,581,771	● Program Services	\$2,399,006
● Contributions	\$1,686,922	● Fundraising	\$292,436
● Government	\$790,337	● General & Admin	\$643,498

*Expenses do not include \$427,586 in depreciation for the CDP's Affordable Housing Properties.

THANK YOU TO OUR COMMUNITY PARTNERS

We are grateful to our partners who contribute time, expertise, and collaboration that help bring CDP programs to life.

Amplify POC Cape Cod
 Abundant Housing Massachusetts
 Backyard ADUs
 Baldwin Group
 Brazilian Resource Center
 Brewster Chamber of Commerce
 Cape & Coast Bank
 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
 Citizens Housing and Planning Association (CHAPA)

Coastal Community Capital
 Community Preservation Committees
 Councils on Aging
 Duffy Health Center
 E for All Cape Cod
 Eastham Chamber of Commerce
 Family Pantry of Cape Cod
 Harwich Chamber of Commerce
 Homeless Prevention Council
 Latinx In Action
 Lower Cape Outreach Council
 Lower Cape TV
 Massachusetts Association of Community Development Corporations (MACDC)
 MA Community Health & Healthy Aging Fund
 MassDevelopment
 Massachusetts Housing Partnership
 Orleans Chamber of Commerce
 Preservation of Affordable Housing

Provincetown Business Guild
 Provincetown Chamber of Commerce
 SCORE Cape Cod & Islands
 The 204 Cultural Arts Municipal Building
 The Building Inspector of Cape Cod
 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
 Tufts University, Department of Urban and Environmental Policy and Planning
 Truro Chamber of Commerce
 WE CAN
 Wellfleet Chamber of Commerce
 Wellfleet Housing Authority

Leadership as of December 31, 2025

Officers

CAROLE RIDLEY, CHAIR	Principal, Ridley & Associates, Inc.
ANDREW STERN, VICE CHAIR	Founder & CEO, The Global Development Incubator
PAUL RUCHINSKAS, TREASURER	Affordable Housing Consultant
FRAN SCHOFIELD, CLERK	Realtor®, Berkshire Hathaway HomeServices Robert Paul Properties

Directors

MARSHA ALLGEIER	Retired County Government Administrator & Community Development Planner
KATIE CASTAGNO, PH.D.	Director, Land-Sea Interaction Program, Center for Coastal Studies
ARTHUR HUGUE	Retired Civil Engineer; CEO/CFO
MARY KAY LEONARD	Consultant
ROBERT MACCREADY	Retired CDC CFO & Community Volunteer
BILL MADDEN	VP & Commercial Loan Officer, Cape Cod 5
MAXINE MINKOFF	Retired Principal, Nauset Regional MS; Consultant
KRISTY SENATORI	Executive Director, Cape Cod Commission
ANNE SIGSBEE	Retired Physician
DONNA WALKER	Director of Diversity, Equity & Inclusion, Provincetown
DAN WOLF	Founder & Chairman of the Board of Directors, Cape Air; Former Massachusetts State Senator

Staff as of April 1, 2026

ANDREA ALDANA	President & CEO
PAM ANDERSEN	Director of Business & Credit Programs
JAMIE BEARSE	Chief Advancement Officer
AMANDA BEBRIN	Director of Housing Advocacy
KRIS BOTTIGGI	Property Management Manager
PELINDA DEEGAN	Housing & Business Development Program Manager
STEVE FERRIS	Chief Financial & Administrative Officer
EMMA FILLION	Community Organizer
DEB MARTIN	Advancement Coordinator
CINDI MAULE	Chief Property Management Officer
SARAH MCCAULEY-NITSCH	Director of Communications
LAURA PARK	Administrative & Accounting Coordinator
CHRIS REYNOLDS	Comptroller & Director of Finance
JOE RUSSE	Maintenance Technician
ELLA SAMPOU	Community Organizer

We also wish to extend our gratitude to former CDP Staff who contributed to the CDP's work during 2025: Talitha Abramsen, Rich Breese, Kathleen Boyce, Laura Cannata, Jay Coburn, Seth Etienne, Damian Keber, Tricia Murray, Kwaku Ofori, MalloreY Yannonne.

Thanks also to Geoffrey Bassett, Nancy Bloom, Laura Cannata, Larry Egan, Paul Kopicki, and others who generously shared their photography.

Advisory Council

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



Take Action. Stay Engaged.

A strong, year-round Lower and Outer Cape is something we build together. For more than 30 years, the Community Development Partnership has helped expand housing opportunity, support small businesses, and foster the partnerships needed for a more resilient regional economy. As we look ahead, your support and engagement remain vital to this work.

GIVE

Invest in housing, small business development, and advocacy across the Lower and Outer Cape.

STAY CONNECTED

Visit capecdp.org, sign up for our newsletter, and follow the CDP on social media.

SPREAD THE WORD

Introduce the CDP to a friend or colleague, share our work, and help expand our community of support.

JOIN US

Save the date for Summer Evening with the CDP
Tuesday, August 25 | 6–8 PM
Truro Vineyards + South Hollow Spirits

VISIT US

Get more involved!



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.

