



community development partnership

# 2017 Annual Report

The Community Development Partnership (CDP) nurtures a vibrant Lower Cape region by promoting environmental and economic sustainability, expanding opportunities for low- and moderate-income residents, and preserving our unique cultural and historic character.



## Dear Friend,

In 2017, the Community Development Partnership celebrated the twenty-fifth anniversary of our founding. And thanks to your support 2017 marked an impressive year of accomplishments. In this Annual Report, you'll read about just some of the many Lower Cape residents who have been helped through our work.

We launched the Cape Community Housing Partnership, an innovative strategy to build the capacity of our communities to take bold action to address the Cape's affordable housing crisis. Thanks to financial support from the Cape Cod Five, Cape Cod Foundation, United Way of the Cape & Islands, John and Alison Ferring and the Estate of Bernie Kaplan, we trained over 130 town officials through a six part Housing Institute.

We provided housing for 72 families, renovated the homes of 31 of our low to moderate income neighbors, and made 10 loans totaling over \$200,000 to local small businesses. All of this work was made possible by \$340,000 in contributions from individuals, businesses and foundations using the Community Investment Tax Credit.

We said good-bye to two long-time staff members Moira Noonan-Kerry and Abigail Chapman. And welcomed Ann Robinson as our new Chief Program Officer and Britt Beedenbender as our new Chief Development & Communication Officer.

Our diverse Board of Directors and Advisory Council continue to play a key role in our successes. These individuals ensure we have the resources to provide safe, stable affordable homes; to strengthen local businesses; and protect our fragile natural environment. They also ensure that our programs are grounded in our community and focused on meeting the needs of our low- to moderate-income neighbors. Please join us in thanking all of the CDP's volunteers who make us stronger and more effective.

And 2018 promises to be another banner year for the CDP and the people we serve. From an expansion of our Housing Rehab program to now serve five towns and once again offering professional services grants to fuel small businesses growth, we hope we can count on you for your continued support and enthusiasm. Please stay connected with us through our monthly E-newsletter, our website and follow us on Facebook and Twitter.

***Thank you for helping us create opportunities for people to live, work, and thrive on the Lower Cape!***

Jay Coburn  
Chief Executive Officer

Ben deRuyter  
President – Board of Directors

153

Cape Codders living in 72 affordable homes, including 59 children

166

Small businesses received one-on-one business technical assistance

75

Graduates of First Time Home Buyer Education

58

Jobs created or retained

\$5,837,939

In gross revenues generated by 11 local fishermen participating in the Cape Cod Fisheries Trust

18

Individuals served at Canal House, our sober living facility

70

Municipal leaders from 8 towns received training in housing production through the Lower Cape Community Housing Institute



*“Make a plan to have everything together that you would need to present to the CDP. They will go through everything that you have and help you on the things that you don’t have... they will help you in any way they can.”*

RANDY SAUL

{Randy Saul}

## Strengthening Local, Small Businesses

Randy Saul needed a new boat. He was putting 6,000 lbs of dogfish on a 24-foot boat. “It was too heavy. I could sink... especially coming in through the break water” into Chatham Harbor says Saul.

A friend called him about a boat that was up for sale in Truro and told Saul “...it was the boat that I needed.” He also told Saul to get in touch with the CDP for a loan to help him purchase the boat.

“I’ve never done anything like this before,” says Saul. “Pam was a great help in getting things started and (telling me) what the CDP would be looking for in order for the loan to be processed.”

Saul and another friend drove to Truro to check out the 1973 35-foot Bruno. The owner was asking \$25,000, but Saul negotiated the price down to \$20,000. He put his 24-foot Romaine up for sale, and three and a half weeks later she sold for \$12,800. Now all he needed was to get approved for financing from the CDP.

“I was starting to give up hope when I got an email from the CDP,” recalls Saul. He had been approved for a \$10,000 loan! “I was a little shocked,” says Saul.

Saul purchased the boat in early April and had it hauled to Chatham for repairs and some modifications in order to get her ready for the fishing season. Saul launched his boat on July 12 and fished until it was hauled out in mid-December.

The boat has more space for his fishing gear and he can now take on crew. “It is a good riding vessel on the water,” notes Saul, and now “I am able to go out in rough seas,” which Saul couldn’t do in the smaller boat. Even more important is his sense of security. “It feels safe to be in while going and coming in with a full load of dogfish.”

According to Saul, the boat has made a great difference in his business and he is already working on improvements. The experience of developing a business plan and successfully applying for a loan has increased his confidence as a business person.

“To be honest, I was very skeptical at the time. I never thought it was possible. I didn’t think I would qualify for the loan in the first place and it was scary because I have never done anything like this before,” admits Saul. This experience changed that.

His advice to others who need equipment or access to capital in order to grow their business? “Make a plan to have everything together that you would need to present to the CDP. They will go through everything that you have and help you on the things that you don’t have... they will help you in any way they can.”

{Cape Community Housing Partnership}

## Providing Safe, Stable & Affordable Homes

“The affordable housing issue is getting worse, not better. I want to be part of a collective solution.”

This was a sentiment shared by many of the 130 municipal leaders who participated in the 6-week Cape Housing Institute held in the fall of 2017. The Institute was phase one of the Cape Community Housing Partnership (CCHP), an innovative three-pronged initiative conceived of the CDP and implemented across the Cape in partnership with the Housing Assistance Corporation. The Institute was designed to provide participants with the knowledge and skills they need in order to support the development of affordable and more diverse housing options in their own communities.

Our shared goal was for 80 municipal officials involved in housing production, representing all 15 Cape towns, to attend. On the Lower Cape alone, over 70 Lower Cape officials made the commitment to their towns to gain the skills and knowledge to work on affordable housing solutions!

Donna Kalinick, Brewster’s Assistant Town Administrator was one of the participants. “What I really got out of the Institute,” said Kalinick, “is that I had to understand that you are playing long ball. You have to be committed, understand what you are doing, and you have to get everyone around you involved in the process.”

In February 2018, the CDP launched the Advocacy Training, the second phase of the CCHP, which was designed to train the people who need affordable housing on Cape Cod to advocate for change. Nearly 100 individuals registered from across the Cape, once again affirming both the need for this kind of training and the desire to have a positive impact on this issue.

When participants were asked why they felt the training was important now, answers ranged from “People who need to work here need to be able to live near their jobs,” to “I felt the stigma of growing up on housing assistance... I want to advocate for people,” to this “My town is being hollowed out by a lack of affordable housing for working families.”

The final phase of CCHP will be a marketing and public awareness campaign in the Spring of 2018 designed to dispel myths surrounding perceptions of who needs affordable housing on Cape Cod.

*“We have a dying generation here, and something has to be done to entice young people to stay. Who is going to mow your lawn, pack your groceries, be your nurse’s aide?”*

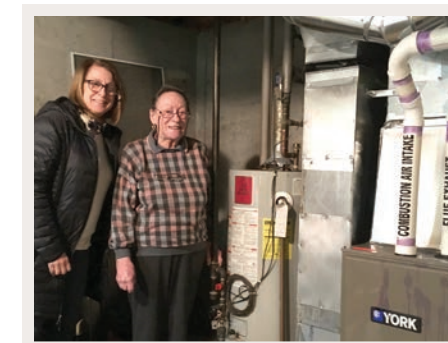
NICOLE WALL, New Home Owner and Former Resident of Thankful Chases Pathway



{Dee Venuti-Davidson}

## A Sustainable Future

**When Dee Venuti-Davidson received a postcard from the CDP this summer about our Housing Rehabilitation program, she had no idea how soon she would be needing it.**



The postcard promoted the availability of up to \$35,000 in funds for low- to moderate-income residents in South Dennis to make necessary repairs on their homes. Mrs. Venuti-Davidson kept the postcard, and in November as the temperature dropped, her heating system failed. It was right before Thanksgiving and she said receiving that postcard “was like a miracle.”

Mrs. Venuti-Davidson, a sharp woman in her 80s, had lost her husband the previous year, and now she was living alone and on Social Security. The cost of fixing an entire heating system was more than daunting. Finding the postcard, she called and the CDP immediately got to work. While CDP staff received bids and lined up local contractors, Mrs. Venuti-Davidson stayed warm using electric heaters. Within a matter of days contractors were at her house ready to work.

While Rusty’s Inc. installed the new fuel-efficient heating system, CDP staff realized that there were a number of other important repairs that needed to get done. Her roof was in terrible condition, so it was added to the repair list. The side of her house also needed re-shingling and her gutters were replaced.

In addition to critical repairs like roofing and siding, electrical, heating, plumbing and lead paint abatement, the Housing Rehab program also finances energy efficiency upgrades to keep properties in good condition for the long term. In Mrs. Venuti-Davidson’s case, this meant a new front door, new basement doors, and a new slider. The contractors completed the work in five weeks and Mrs. Venuti-Davidson couldn’t be happier. “The crew was fantastic. They were so quiet, and all they did was laugh.”

Housing Rehab loans are 0% interest, deferred, and forgivable over 15 years. Applicants must be income eligible. For Mrs. Venuti-Davidson, this will allow her to stay in her home. “This was such a blessing for me... to get all this work done and not have to make monthly payments.” She then says with a smile, “I know my husband is up there watching over us.”

The Housing Rehab Program is made possible through Community Development Block Grants and support from Atlantic Bay Sotheby’s International Realty and Sailor’s Snug Harbor of Boston.

\$200,259

Loaned to 10 local businesses

31

Homes rehabilitated, resulting in \$958,953 to local contractors

48

Small business owners participated in business education

## {Community Investment Tax Credit Program}

### Investing in Community

The Community Investment Tax Credit (CITC) Program has been a vital tool for the CDP in leveraging increased investment from our community. Over 120 of our supporters, from each of the eight towns of the Lower Cape and beyond, contributed \$338,000 to the CDP through the CITC Program in 2017.

In fact, there are a total of 36 CDC's across the state and the CDP is #7 for the total raised in the past three years and is #1 in the total number of individual donors who take advantage of the program. In 2014 when the CITC program began, 60 donors invested. In three years we have doubled that number with 121 donors participating in the CITC program in 2017.

These gifts support an array of programming that helps create more affordable housing, strengthen local businesses, and protect our valuable natural environment. All of these efforts contribute to the vitality of our Lower Cape community. The CITC Program provides taxpayers, who make donations of at least \$1,000, with a State tax credit worth 50% of the contribution. Our CITC donors range from individuals to businesses, non-profit organizations and foundations with gifts ranging from \$1,000–\$30,000. Their common goal — preserving the character and sustaining the future of this special place we call home. You can learn more about the program on our website: [capecdp.org/support-us/community-investment-tax-credit](http://capecdp.org/support-us/community-investment-tax-credit).

*“The Community Investment Tax Credit (CITC) is a great opportunity for individuals and businesses to further support the incredible work of the CDP. For Cape Air, the CITC enables us to double our level of giving to the CDP and invest in the CDP’s small business and loan programs — programs essential to the economy and residents on Cape Cod.”*

DAN WOLF  
Founder/Owner Cape Air

# 2017 Donors

Thank you to everyone who supported the CDP during 2017! Your support and generosity makes our work possible and helps us to build a stronger Lower Cape community.

#### Government Funders

Barnstable County HOME Program  
Commonwealth of Mass Affordable Housing Trust  
Commonwealth of Mass Community Based Housing  
Community Economic Development Assistance Corporation  
Massachusetts Department of Housing & Community Development  
Massachusetts Growth Capital Corporation  
Massachusetts Housing Partnership  
Massachusetts Office of Business Development  
Town of Brewster  
Town of Chatham  
Town of Dennis  
Town of Eastham  
Town of Harwich  
Town of Orleans  
Town of Provincetown  
Town of Truro  
Town of Wellfleet  
U.S. Department of Agriculture Rural Development

#### Faith Community Support

Am HaYam Cape Cod Havurah  
The Chapel of St. James the Fisherman  
Society of St. Vincent De Paul

#### Foundation & Non-Profit Support

**\$20,000 – \$30,000**  
The Mary-Louise and Ruth N. Eddy Foundation  
Sailors’ Snug Harbor of Boston\*

**\$10,000 – \$19,999**  
Cape Cod Five Charitable Foundation Trust\*  
The Cape Cod Foundation through the Worthington Campbell, Jr. Fund\*

**\$5,000 – \$9,999**  
Eastern Bank Charitable Foundation\*

**\$2,500 – \$4,999**  
The CCYP Giving Circle Fund of The Cape Cod Foundation\*  
Polhemus Savery DaSilva Fund for Working Families\*  
Seamen’s Bank Long Point Charitable Foundation\*

**\$1,000 – \$2,499**  
Ayer Family Foundation\*  
Phillips-Green Foundation, Inc.\*  
Summersgill Family Fund of The Cape Cod Foundation\*  
The Tern Foundation, Inc.\*

**UP TO \$1,000**  
Suzanne and Rob Boas through The Community Foundation for Greater Atlanta  
Provincetown Jazz Festival

#### Business Support

**COMMUNITY INVESTOR**

**\$10,000+**  
Cape Air\*  
Cape & Islands United Way\*  
Santander Bank – Boston Headquarters\*

**\$5,000 – \$9,999**  
Atlantic Bay Sotheby’s International Realty\*  
Cape Associates, Inc.\*  
The Cooperative Bank of Cape Cod\*  
Seamen’s Bank\*  
Truro Vineyards of Cape Cod and South Hollow Spirits\*

**\$2,500 – \$4,999**  
Chatham Sheetmetal, Inc.\*  
Nauset Disposal\*  
Fran Schofield, Realtor, Robert Paul Properties\*

**\$1,000 – \$2,499**  
1620 Brewhouse\*  
3Harbors Realty\*  
Aqua Bar\*  
Beanstock Coffee Roasters\*  
Cape Cab\*  
Cape Cod Five Cents Savings Bank\*  
Cape Cod Jewelers, Inc.\*  
Coastal Engineering Company, Inc.\*  
Cove Road Real Estate\*  
Global Gifts, Inc.\*

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LaTanzi, Spaulding & Landreth\*  
Lobster Pot Restaurant\*  
Long Point Electric\*  
Mid-Cape Home Centers-Dennis\*  
Nor’east Beer Garden\*  
Orleans Marketplace, LLC\*  
PB Boulangerie Bistro\*  
Secure Networks\*  
Shepley Wood Products, Inc.\*

#### VISIONARY

**\$500 – \$999**  
Fanizzi, Inc.  
Land Ho!  
Moby Dick’s Restaurant  
Wellfleet Beachcomber  
William Raveis Mortgage, LLC  
William Raveis Realty

#### CHAMPION

**\$250 – \$499**  
Bennett Environmental Associates, Inc.  
Bookstore & Restaurant  
Chatham Wayside Inn  
East End Market Place  
Eastham Ace Hardware, Inc.  
Marconi Beach Restaurant  
Montano’s Italian Restaurant  
Newcomb Hollow Shop  
Sanders, Walsh & Eaton, LLP  
South Wellfleet General Store  
Wellfleet Bookstore & Restaurant  
Wellfleet Marketplace

#### BUILDER

**UP TO \$249**  
Ark Angel Animal Hospital  
Back to Nature Rentals  
Beacon Financial Planning of Cape Cod, Inc.  
Eastham Discount Oil  
E-Z-Doze-It Excavating, Inc.  
Fieldworks, Inc.  
The Friendly Fisherman  
Inn of Treasured Memories  
JB’s Pizza Bar and Grill  
Kaplansky Insurance Agencies  
Keith Thurlow Plumbing  
Lewis Brothers Homemade Ice Cream  
Mark T. Vokey Insurance Agency  
MJT Enterprises dba Cape Cod Oil Co.  
N.Y. Hair Co.  
Orleans Auto Supply, Inc.  
Orleans Eastham Elks #2572  
Outer Cape Dental Group, LLC  
Peter Wade Company  
PJ’s Family Restaurant  
Provincetown Chamber of Commerce  
Red Barn Pizza  
Taylor, Ganson & Perrin  
Victory Fisheries  
Yankee Ingenuity

#### Community Support (Individuals)

**\$25,000+**  
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Marcie and Hardie Truesdale

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**INKIND**

Angela Gaimari Creative  
Art’s Dune Tour, Inc.  
Beanstock Coffee Roasters  
The Bert Jackson Quartet  
The Building Inspector of Cape Cod  
Cape Air

Cape Cab  
Cape Cod Cooperative Extension Service  
Cape Cod Title & Escrow, P.C.  
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Carpe Diem Spa  
Chatham Bars Inn  
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Chatham Wayside Inn  
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Cosmos Catering  
Devil’s Purse Brewing Company  
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East End Market  
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Wendy and Bob Hartwell  
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Joon Bar  
Kain Defoe Communications  
Karoo Restaurant  
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Kinlin Grover Real Estate – Brewster  
Land’s End Inn  
The Local Scoop  
Lola’s Local Food Lab  
Mac’s Parties and Provisions  
Tim McCarthy  
Fran and Alan McClennen  
Namaste Spa  
Nauset Disposal  
Nor’East Beer Garden  
Oberton Marketing  
Orpheum Theater  
Ginia Pati  
Pilgrim Monument & Provincetown Museum  
Celine Pisch  
Provincetown Art Association and Museum  
Realty Executives Cape Cod – Lower Cape  
Red Inn  
Wilburn Rhymer and Bert Jackson  
Robinson Financial Solutions  
Rogers & Gray Insurance  
Ernie Rogers  
RPM Carpets & Floor Coverings  
Salt Cellar Shop  
Santander Bank – Orleans Branch

SCORE of Cape Cod & the Islands  
Seamen’s Bank  
Florence Seldin  
Stick’n Rudder Aero Tours  
Sunbird Kitchen  
Sunderland Printing  
Kyle Takakjian  
TechSoup  
Truro Vineyards of Cape Cod &  
South Hollow Spirits  
Vervaine Design Studio  
Wayside Inn  
Wellfleet Chick Coop & Farm  
Wellfleet Shellfish Co.  
Wild Goose Tavern  
Claudia Williams  
Barbara Wood

\*Community Investment Tax Credit Donor



{Dedication}

**Mary Lou Petitt**

**1926 – 2017**

The 2017 Annual Report is dedicated to CDP founding Board Member Mary Lou Petitt. Mary Lou was a passionate advocate for social justice, affordable housing and efforts to improve the lives of low and moderate income residents of the Lower Cape. We are grateful for her vision, leadership and support of the Community Development Partnership.

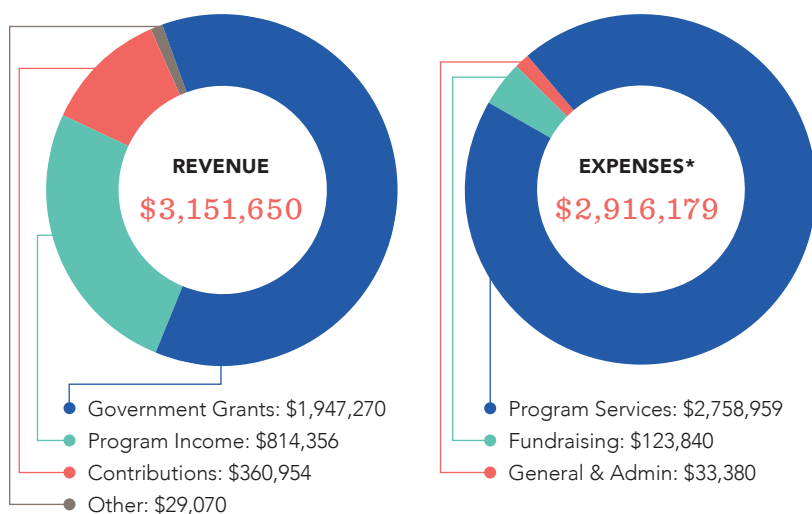
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Donations listed are for the period of January 1, 2017 to December 31, 2017. Although we have made every effort to ensure the accuracy of the list of donors, we apologize in advance for any misspellings, omissions or other errors. Please inform us of any errors by calling Britt Beedenbender at 508.240.7873 x 25 so we can correct our records. Thank you for your understanding and your generous support of the CDP.



Graduates of our October 2017 First Time Home Buyer Workshop

## 2017 Financials

The charts below contain a summary of the consolidated financial statements of the Community Development Partnership and Thankful Chases Pathway. Please visit our website for our complete FY17 Audited Financial Statements: [capecdp.org/news/annual-reports](http://capecdp.org/news/annual-reports).



\*Expenses do not include \$323,454 in depreciation for the CDP's Affordable Housing Properties.



## community development partnership

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[www.capecdp.org](http://www.capecdp.org)



*This institution is an equal opportunity provider and employer.*

## Our Program Partners

- |  |  |
|--|--|
| Cape Cod Chamber of Commerce             | Highland Affordable Housing (Truro)                    |
| Cape Cod Commercial Fishermen's Alliance | Homeless Prevention Council                            |
| Cape Cod Commission                      | Housing Assistance Corporation on Cape Cod             |
| Cape Cod Fisheries Trust                 | Lower Cape TV  |
| Cape Cod SCORE                           | Lower Cape Outreach Council                            |
| Cape Light Compact                       | Mass Housing Partnership                               |
| Eastham Affordable Housing Trust         | Nauset Regional Middle School                          |
| The Family Pantry of Cape Cod            | Orleans Farmers' Market                                |
| Gosnold on Cape Cod                      | WE CAN   |
|  | Wellfleet Shellfish Promotion and Tasting, Inc. (SPAT) |

## Board of Directors

- |  |  |
|--|--|
| <b>Ben deRuyter</b><br>President<br>Owner, Aqua Bar & 1620 Brewhouse                                   | <b>Lisa Guyon</b><br>Director of Community Benefits, Cape Cod Healthcare                       |
| <b>Fran McClennen</b><br>Vice President<br>Retired Psychotherapist, Community Volunteer                | <b>Heather Harper</b><br>Community Design & Affordable Housing Specialist, Cape Cod Commission |
| <b>Paul Ruchinskas</b><br>Treasurer<br>Affordable Housing Consultant                                   | <b>Wil Rhymmer</b><br>Assistant Vice President, Cape Cod Five Cents Savings Bank               |
| <b>Claudia Williams</b><br>Clerk<br>CDW Consulting, Human Resources Consulting and Contracted Services | <b>Raphael Richter</b><br>Owner, Mercedes Cab & Funk Bus                                       |
| <b>Angelina Bologna</b><br>Owner, Hands of an Angel Massage Therapy                                    | <b>John Simonian</b><br>Owner, Beanstock Coffee  |
| <b>Matt Cole</b><br>President and CEO, Cape Associates, Inc.   | <b>Jane Teixeira-Henry</b><br>Retired, Committee on the Budget, U.S. House of Representatives  |
| <b>Liza Cox</b><br>Partner, Nutter, McClennen & Fish, LLP  | <b>Beth Hardy Wade</b><br>Executive Director, Champ Homes/Pilot House                          |
|  | <b>Barbara Wood</b><br>Retired Executive   |

## Staff

- |   |   |
|---|---|
| <b>Jay Coburn</b><br>Chief Executive Officer                            | <b>Alice Demoracski</b><br>Director of Property Management    |
| <b>Britt Beedenbender</b><br>Chief Development & Communications Officer | <b>Celine Pisch</b><br>Fiscal Manager                         |
| <b>Ann Robinson</b><br>Chief Program Officer                            | <b>Jean Stanley</b><br>Director of Housing Rehab              |
| <b>Judith Valverde</b><br>Chief Financial and Operations Officer        | <b>Christy Donovan</b><br>Housing Rehab Program Coordinator   |
| <b>Andrea Aldana</b><br>Director of Housing Advocacy                    | <b>Susan Denison</b><br>Administrative and Office Coordinator |
| <b>Pam Andersen</b><br>Director of Business and Credit Programs         | <b>Steven Bengston</b><br>Maintenance Technician              |

