



community development partnership

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

Housing Rehab: Preserving homes for future generations

“The house was in shambles, and there was nothing I could do.”

Rebekah Eldridge
Housing Rehab Client

The mission of the Community Development Partnership is to lead the Lower Cape in building a diverse year-round community of people who can afford to live, work and thrive here. While we promote, develop and manage affordable housing, preserving existing housing for generations to come is a key strategy to fulfill our mission.

The Housing Rehab program provides low to moderate income home owners with no interest, no payment loans for critical repairs such as siding, doors, windows, and energy efficiency upgrades. The loan is entirely forgiven if the home remains their primary residence for the 15-year loan term. Rebekah Eldridge and her family had a project completed on their home in Harwich this summer.

Rebekah grew up in Attleboro, and moved to the Cape in the 1990's. She studied culinary arts at Johnson & Wales University, and after graduating found a job as a pastry chef at the Chatham Bars Inn. She met her ex-husband working at the resort, and the two married in 1999. Not long after they purchased a home in Harwich.

When the couple divorced 10 years later, Rebekah was determined to keep the house. She was able to continue making mortgage payments with her single income, but had little money left over to spend on maintenance projects. “I made it through everything without having to refinance my mortgage, but over time the house started to fall apart,” recalls Rebekah.

Rebekah switched careers soon after she and her husband separated. A back injury made it impossible for her to continue working as a professional pastry chef, although she still enjoys baking cakes for friends and family. She worked as a preschool teacher for four years, before taking a job with the



Rebekah at her renovated home in Harwich

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Town of Wellfleet in 2018. This is when she first heard about the CDP's Housing Rehabilitation program from a coworker. "The house was in shambles, and there was nothing I could do," she recalls.

Rebekah applied for a Housing Rehab loan in 2019, but it was late in the year and the funds for that year had been expended. Rebekah continued to pursue the program and her project was approved in 2020.



Before and after photos of the front of Rebekah's home

Like many, Rebekah's family was initially skeptical at the promise of such a large loan being completely forgiven; her dad even encouraged her to "read the fine print." Rebekah assured her father that she would only have to pay back the loan if they moved. "My kids are just starting to get older and move out, I'm trying to settle down, not move again," she jokes.

Rebekah was overjoyed with the support she received from Terri Barron, the Director of the Housing Rehab program. "There was a lot of paper work, I had a lot of hesitation about credit requirements. Terri was very reassuring throughout the whole process," she recalls.

Rebekah could not have been happier with the work that was completed on her home, and the professional attitude of her contractor Todd Rancourt. Despite working from home for much of the project, she was hardly bothered by the construction. "Todd was amazing, quiet and very nice, and followed all of the safety precautions," she says, "my kids even

baked him cookies after he finished the project!"

After all was said and done Rebekah received new doors, windows, a deck, siding, gutters, trim, and repairs to the roof. During an energy assessment with Mass Save, the energy assessor even commented on how well insulated the new windows were. "It just feels good to not be the ugly house in the neighborhood anymore," jokes Rebekah.

Last year the CDP's housing rehab program helped to preserve 22 houses in Provincetown, Truro, Eastham and Harwich, including eight homes for families with children and fourteen for seniors. The renovation projects were completed by local contractors and circulated over \$700,000 into the local economy.