



community development partnership

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

Building Self-Sufficiency With a Resident Services Program

The lack of affordable housing here on Lower Cape Cod is creating a crisis in our local economy. That's one reason we advocate for housing that local working people can afford. Without it, none of us—neither our businesses nor our communities—can thrive.

But when we think big picture like this, we sometimes forget to consider what this crisis means for individuals and families. The fact is, the threat of homelessness is real here.

Fortunately, the impact of the Homeless Prevention Council of Lower Cape Cod is just as real.

The CDP's collaboration with HPC—the Resident Services Program—started just a year ago. Now we see it as an integral part of our role as property managers.

Here's how it works:

The program is built on a clear understanding of the problem—and not placing blame on those who face it. "Housing challenges are common for your average working family here," says Hadley Luddy, HPC's executive director.

"With housing costs high and wages relatively low, the majority of year-round residents on the Lower Cape live paycheck-to-paycheck," she explains. And when resources are tight in this way, small problems—say a car needs expensive repairs, a family member gets ill, or a job ends when the season does—can lead to big ones.

The CDP invites every resident in the affordable homes we manage to reach out if they're worried about issues that might put their housing at risk. Sometimes, when our housing management staff sees that a tenant could use support, we make the connection directly.

"Resident Services case managers at the Homeless Prevention Council help tenants put all the issues on the table," Luddy says. "Because from there, we can see what kinds of solutions are needed."

Some steps are short term. For example, case managers might help residents negotiate temporary rent or mortgage relief or a better credit payoff plan. "It's a steady approach," says Luddy. "So that we can go on to help with the bigger picture."

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Program staff also work with residents to assess their current financial situations, make budgets, find the right kind of job training or education, and gain a renewed sense of responsibility.

“These are the steps that empower people to win back their stability,” says Luddy. “And that’s the ultimate goal.”

“We’re so glad the CDP has had the forethought to work with us this way,” she adds.

This collaboration with Homeless Prevention Council means that now residents in all of the 72 affordable homes we manage have access to the right kinds of support. (HPC services are available to families in 63 residences, while Gosnold provides support for those at Canal House.)

From a purely practical standpoint the program has paid off, with a modest investment preventing evictions and the many emergencies that come with the loss of housing.

What we have seen is that for participants, renewed housing stability spurs other kinds of success—in residents’ well-being, work, and family lives.

Still, not every property manager offers this kind of support, Luddy tells us. HPC would like to see the program grow throughout the Lower Cape.

We’d be all for that.

[Homeless Prevention Council](#) is a nonprofit agency whose mission is to support self-sufficiency and stability. HPC is based in Orleans and works with residents of the eight Lower Cape towns from Harwich to Provincetown.