



## community development partnership

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

### **An Affordable House, a Community to Call Their Own**

***“When you live in a place where you don’t have housing, you live in fear...All of our planning energy went into worrying about where we would go.”***

*Mara Glatzel*



Mara Glatzel and her partner Cookie Hebert are good at making plans and following through on them. They have both launched successful small businesses on the Outer Cape.

Even so, when it came to the search for an affordable place to settle into here, they struggled to turn their hopes and dreams into reality.

“When you live in a place where you don’t have housing, you live in fear,” Mara says. “All of our planning energy went into worrying about where we

would go.”

But Mara and Cookie persisted on the path to affordable home ownership. And they succeeded. We are so glad to have had the chance to help them along the way.

Mara and Cookie met in Provincetown. Mara had grown up there and Cookie, originally from Maine, was working as a chef. After a stint in Boston, where Mara earned a master’s degree in social work, the two moved back to the Outer Cape in 2012.

Soon their work lives flourished. Mara’s vision for online life coaching for women took shape. Her workshops went well. Cookie found a following at local Farmers’ markets for her Sweet Dreams Magnesium Cream.

Even so, the two struggled to feel at home. They rented one house after another. Each time they settled in, their landlords would decide to sell—a dynamic that is not uncommon on the Outer Cape.

“It becomes familiar to feel totally insecure all the time,” Mara says.

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3 Main Street Mercantile, Unit 7 Eastham, MA 02642  
P 508.240.7873 F 508.240.5085 E [contact@capecdp.org](mailto:contact@capecdp.org)

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



Staying in the community they loved became even more important to Cookie and Mara when they decided to have a family. They stepped up their search, first applying for an affordable house through Habitat for Humanity. They did not get it, but were encouraged because in the process they learned about deed restricted houses—which stay affordable through limits on resale pricing.

Next, they qualified for the buydown program in Wellfleet, which makes grants to help bridge the gap between what is available and what is affordable for moderate-income households. But even with that support, the only reasonably priced houses they saw would need expensive repair work to be livable.

An important upside of participating in Wellfleet’s program was that it landed Cookie and Mara in the First Time Homebuyer class at the CDP.

“We already knew a lot about the finances of buying a house, but the course helped us think about how we might be able to piece together different resources to make something work,” she explains. “With each step, we learned something more.”

Soon after taking the class, they heard about a deed-restricted affordable house in Truro - they would need to borrow to afford it, but the price was reasonable.

While getting a mortgage is complicated enough, lining one up for a deed-restricted house is even more complex. Amy Costa, a mortgage originator at Seamen’s Bank who is also a member of the CDP’s board of directors, helped them navigate the process.

They loved the house but it needed repairs. Replacing the leaky roof and exposed heating elements would have to happen before Cookie and Mara could move in with their daughter Delphina, who had just turned one year old.

In hopes of lining up funds for those projects, they turned to Jean Stanley, who directs our Housing Rehab Programs. Jean guided Cookie and Mara through the application process, and when the house ended up qualifying for \$35,000 in repairs, their relief was immense.

Reaching the end of their long path to home ownership has been grounding, they say.

“Because I had lived in so many houses,” Mara explains, “I was always anxious about my housing situation. It’s amazing how much energy you lose to that anxiety, to always being ready in case things don’t work out.”

Now they dare to think farther into the future.

“Truro has a wonderful preschool program - so I can envision Delphina going to pre-school here,” Mara says. “Or see her as a teenager, taking the shuttle into town, or walking the magical fire roads of Truro, like I used to do.”

“It’s not just about being in the nature and beauty of this place. The sense of community is also what we love,” says Cookie.

“We finally feel safe,” she adds. “To know our family can live here is just beautiful.”