



community development partnership

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

Jessica Georges: Deepening ties to the Lower Cape

“Owning my own home, I know now that if I ever want to go get another loan to expand my business I will have assets to use as collateral.”

Jessica Georges
Owner, Green Road Refill and Home Owner



The lack of year-round jobs paying a livable wage and housing that is affordable to year-round residents are consistently cited as two major barriers to a healthy Outer and Lower Cape Community. For nearly three decades, the CDP has worked to address both of these challenges. One Outer Cape resident who has used both the CDP's housing and business services is Jessica Georges, the owner of Green Road Refill and a graduate of the CDP's first-time home buyer education program.

Jessica first came to the Cape in the summer of 2003 as an actress and performed at the Cape Rep Theatre in Brewster. Although she had originally planned to be on Cape only for the summer, all that changed when she met Justin. They spent much of the summer together and she decided to move here full time! Justin and Jessica eventually got married.

“I've always wanted to own my home, the American dream,” jokes Jessica, “but we were never in the financial position to do so.” After almost 15 years of living on the Cape, Jessica and Justin felt that they were ready to achieve their dream of homeownership. They knew that there were services and resources out there for Cape residents looking to become homeowners. In October 2018, they enrolled in the CDP's First Time Home Buyer course. “We wanted to use all of the resources available to us, and the CDP's workshop had been on our radar for a while,” notes Jessica.

The CDP's First Time Home Buyer Class is designed to prepare participants for the home buying and ownership process. The class is certified by the Citizens' Housing and Planning Association (CHAPA), and upon completion graduates are eligible for discounted mortgage products for first-time homebuyers. “The class was quick and easy, and everyone was very nice,” says Jessica.

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Jessica and Justin graduated from the workshop in the fall of 2018, and by the spring they were signing papers on their new home! “It really helped prepare us for the process,” recalls Jessica.

In the midst of buying her first home, Jessica was also launching her own business. Jessica owns Green Road Refill, a mobile business that provides refills for common household items like soap, shampoo, and cleaning products. “I was really becoming more and more concerned with the proliferation of plastic waste and single use plastics,” says Jessica. She brings her products to local farmers’ markets and community events and customers bring their own containers, fill them with product and then pay by the ounce. “Reducing plastic use is really a lifestyle change,” says Jessica, “I like to make it as easy and fun as possible for people.”

Jessica officially launched her business in 2018 but before that, she needed funding and support for her idea. She learned about the CDP and set up a meeting with Pam Andersen, the CDP’s Director of Business and Credit programs. Jessica was interested in the possibility of receiving a loan from the CDP’s Micro Loan Program. Over the past 20 years, the CDP has loaned over \$3.4 Million to over 150 small businesses on the Lower Cape. However, after meeting with Pam, she concluded that a loan at this time wasn’t ideal and Pam helped her to identify alternate sources of funding for her startup. “I didn’t really have anything to offer as collateral for the loan,” says Jessica. “Even though I didn’t end up taking out a loan, Pam was very helpful in the early stages of my business.” Jessica would later go on to participate - and win- EforAll Cape Cod’s pitch contest.



Jessica’s new home is right around the corner from the Orleans farmers’ market, one of her most consistent business spots. She now has a home office. “Owning my own home has been great,” says Jessica. “I know every month that I’m paying towards ownership and not paying rent while getting nothing in return.” Home ownership could also play a role in the future of Jessica’s business. Jessica says, “Owning my own home, I know now that if I ever want to go get another loan to expand my business, I will have assets to use as collateral.”

With the security of her own home, Jessica is able to focus on growing her business and forming deeper ties to the Lower Cape community.