

WE ARE ON THE WEB!
VISIT US ON OUR
WEBSITE FOR IMPORTANT
UPDATES, EVENTS, AND
INFORMATION ON HOW
YOU CAN HELP!

WWW.NEHEMIAHCDC.ORG



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The Nehemiah Project Community
Development Corporation
(NPCDC) is a certified 501(c) (3)
non-profit organization located in
the Gateway neighborhood of
Camden, New Jersey. The explicit
purpose of the NPCDC is to
promote the holistic revitalization of
the community surrounding the
Kaighn Avenue Baptist Church

Building Update: Mapping Out Our Next Steps

Over the past few months the NPCDC has been mapping out the process that will lead to the completion of a state of the art and economically sustainable Community Resource Facility at 9th and Kaighn Avenue. The many steps of this process are beginning to take form and each has a unique importance in ensuring that the facility is able offer a maximum level of services while generating revenue that will ensure its place in the community as a catalyst for renewal. Currently we will need to continue to build capacity with our educational program so it is able to transition and grow in our new facility and items such as environmental assessments will need to be thoroughly completed as we move forward in the coming months. Continue to follow our newsletter for updates as we move ahead.

Grants (from pg. 2)

program that will be used to meet community needs or fill the identified gaps. Through a mutual understanding of how the partnership will achieve a goal, both organizations then gain a stake in making sure that it happens. Almost equally as important the NPCDC understands it must first show its own financial, social and spiritual dedication to the community. Currently the CDC is working closely with Drexel University to pursue an exciting partnership with TD Bank and will look to develop this partnership further. As the CDC builds new partnerships across the region it will continue develop and improve its internal capacity.

If you wish to become a partner in rebuilding our community please contact us at: info@nehemiahcdc.org

Properties (from pg. 2)

up by the city to help generate collection revenue from tax delinquent properties and XSPAND, a subsidiary of the former Bear Stearns Corporation, was hired to administer the process. Through a deliberative process the NPCDC reviewed the original list of over 3000 properties and identified those which were relevant to achieving its vision. Successful bids were made on 10 properties and the wary acquisition process was began with the assistance of experienced property lawyers. The NPCDC expects that in the coming months full ownership of the properties will be acquired. While the process of prudently acquiring properties has costs associated with it, the value of ownership outweighs these costs. The ability to control the redevelopment and revitalization process within your own community is a key element of an organization's success.

City Identifies Gateway for NSP II Funding

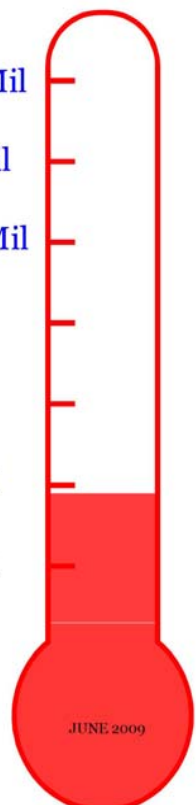
At a recent meeting at Camden City Hall the Camden Redevelopment Agency (CRA) identified the Gateway neighborhood as one of three priority areas eligible for the Neighborhood Stabilization Program (NSP) funding application. The NSP was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment and is administered through the US Department of Housing and Urban Development. The CRA, on behalf of the City, will be submitting an application utilizing non-profits with experience in the housing projects. Funding will be utilized for acquisition, rehabilitation, demolition, and new construction for affordable sale & rental housing of more than 400 units. While the NPCDC is currently not involved in housing development this is an exciting opportunity for the Gateway neighborhood and Camden to receive a much needed improvement to its housing stock. The application will be submitted on July 17th and administered over the coming year.

Faith - o - Meter 2 Million! Know your goals!

Help us Rebuild the
NPCDC
Community



1.75 Mil
1.5 Mil
1.25 Mil
1 Mil
750K
500K
250K



Donations to:
Nehemiah Project CDC
www.nehemiahcdc.org

MORE THAN \$70,000 HAS BEEN RAISED JUST THIS YEAR! HELP INVEST IN OUR COMMUNITIES FUTURE!

THE GATEWAY

SUMMER 2009

VOLUME II, ISSUE 2

GETTING BACK ON TRACK

Word from the Chairman, Nehemiah CDC



BRITT A. STARGHILL,
CHAIRMAN NPCDC

Faith, Hope and the Credit Crisis

Paul Krugman, professor of economics at Princeton University and winner of the 2008 Nobel Prize in economics, offered a prescient assessment of the nation's economic condition earlier this year. He noted that the U.S. economy is suffering from a "crisis of faith." He meant by this growing lack of trust in our economic institutions and the securities that have backed much of our debt.

At the center of this crisis is the use of, and problems surrounding, the extension of credit. It is worth noting that "credit" is a word that is part of the language of faith. It comes from the Latin *credere-credo* – to believe or to trust. In the case of credit, belief or trust is placed on the borrower and his or her willingness and ability to repay. Our current economic crisis is in part about misplaced trust or faith between debtor and lenders.

Neither the \$700 billion bailout, nor a Federal Reserve interest rate cut, nor

"the U.S. economy is suffering from a "crisis of faith." ...

presidential calls for calm seem

to adequately speak to the underlying issues that precipitated this crisis of faith. This is a moment when the Bible and people of faith have both the timely word that can calm fears and the most accurate assessment of what fundamentally led to the current economic debacle.

The word of hope is found in the words spoken to people in adversity throughout the Bible. There are words of the prophets spoken to the Israelites living in exile after losing everything. To them God spoke profound words of promise: "Do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you" (Isaiah 41:10). The psalmist, too, during periods of adversity wrote, "God is our refuge and strength, an ever present help in trouble. There we will not fear" (Psalm 46:1-2).

Jesus seems to speak directly to our situation in the Sermon on the Mount when he says to first-century peasants, "Do not worry about your life, what you will eat or what you will drink... But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well" (Matthew 6:25, 33).

Furthermore, how timeless are those words written to Timothy – instructing the he to preach and remind the church of Ephesus: "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which

is so uncertain, but put their hope in God" (1 Timothy 6:17).

The credit crisis points to the inadequacy of any ultimate credo whose object in anything but God. God is our refuge and strength. And God's sustaining power is not tied to Dow Jones. It is crucial that we get back on track with rebuilding this community and affirming that we will continue to work towards "Rebuilding the Walls of this Community." Christians must not only offer hope in a time like this, but also an accurate assessment of the ultimate causes for this present crisis, a lost of acknowledging that all people are God's children.

Thus, the underlying causes of the current economic crisis are not financial, but spiritual. At least five of the seven deadly sins came into play: gluttony, greed, sloth, envy, and ultimately pride of all came before the fall. Remember, as we face the consequences of the current economic downturn, and reflect upon the spiritual causes that led to the fall, we find comfort and truth in the words of Jesus:

"Ones life does not consist in the abundance of possessions" (Luke 12: 15) Thank God for that! Now let's get back to Work! We have Faith in God!

SPECIAL POINTS OF INTEREST:

- ◆ Tutoring program kicks off with a bang!
- ◆ The Facts about your neighborhood.
- ◆ Property Acquisition Moving Ahead!
- ◆ Grants are about building relationships
- ◆ Updates, Congratulations, and More!



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Tutoring Program Winds Down As Summer Begins

As the first year of our after school tutoring program winds down and summer programs commence, it is important that we assess the current status of our education program in terms of where we are now and where we want to go. The inaugural year was certainly a success averaging more than fifteen students three days a

"ULTIMATELY WHAT MATTERS IS HOW EFFECTIVELY THE PROGRAM IS ABLE TO IMPROVE THE SKILLS OF THE CHILDREN..."

week during the spring semester. However it was also a learning experience and many improvements will be made for the upcoming year. While the

financial sustainability of the program is a necessary and important element, ultimately what matters is how effectively the program is able to improve the skills of the children participating. An important factor in ensuring the effectiveness of the program is putting in place detailed tools for tracking a students progress. This can be done through standardized testing at key intervals, monitoring classroom progress through coordination with the school district, and computer based tracking programs among others. Over the summer break we will be working with our partners to put in place tools that will improve quality and build internal capacity. Our after school tutoring program is one key component of goal to build a larger full service education program which will be housed at a new state of the art community resource center. Our commitment to Camden's youth remains strong.

Please look for exciting updates and program news as we look forward another successful year!

WHAT: Free After School Tutoring
WHO: Camden children grades K-12
WHERE: Kaighn Avenue Baptist Church - 9th and Kaighns Avenue Camden, NJ
WHEN: September 2009—Date and Time (TBD)
CONTACT: Rochelle Jackson (856) 365 4520

Property Acquisition Moving Ahead

In the summer 2008 issue of the Gateway it was reported the Nehemiah CDC had purchased the tax liens to 10 key properties in the community. These properties were part of a list that the City of Camden's Tax Lien Financing Corporation (TLFC), in association with the XPSPAND Corporation, put together that were deemed severely tax delinquent. The TLFC was set

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Stewardship Campaign Reinvigorated

A year ago the Kaighn Avenue Baptist Church began an ambitious Lifestyle Stewardship Campaign with the help of Dr. Herman Norman from Generis Consulting. In the wake the financial crisis members of the congregation were able to persevere and the campaign was both spiritually and financially successful. The cornerstone of this success was the achievement of a series of spiritual challenges that led members of the congregation in reassessing certain life priorities. On June 7th, Nehemiah Weekend, Dr. Norman returned to Kaighn Avenue to promote importance of staying focused as the next phase of the Campaign begins.

Grants More Than Just Source of Funding

As non-profit organizations take on the weight of revitalizing communities and providing crucial services to its residents; grants and philanthropic funding are a necessary support element. While outside sources of funding can help an organization



DR. NORMAN SPEAKS AT NEHEMIAH WEEKEND

build stronger programs and achieve their goals, the relationship between a funder and an organization must be a mutually beneficial partnership. The Nehemiah CDC seeks to develop long term relationships with organizations who are looking to make a long term investment in our community. This investment is more than just a financial commitment, but a long term social dedication to enhancing the community. In order for this unique partnership to take place an organization must first understand the community they are investing in. An item such as the Nehemiah Community Fact Sheet (shown on page 2) can help to identify community needs and in this case specifically portray the deep gap in education. Both organizations must then understand and agree upon the approach or

CONTINUED ON PAGE 4

The Numbers that Mandate Change

Nehemiah Community Fact Sheet



Nehemiah Project Community Development Corporation

In our neighborhood...

- 34.69% of the population is under the age of 18.
- Less than 4% of adults hold a bachelor's degree compared to almost 30% statewide.
- 21.42% of adults hold below a 9th grade education – more than triple New Jersey as a whole.
- There is a 32.31% vacancy rate – the state total is 7.42%
- More than 28% of the population is living in poverty.
- The average per capita income in 2007 was \$14,310 compared to \$31,859 in New Jersey.
- Less than 60% of all households in 2007 owned their home and 64.29% of mortgage originations were considered subprime.

Source: <http://www.policymap.com/>; service of The Reinvestment Fund. Accessed: 4/21/09.

In Camden City...

- Nearly 2/3 of the children receiving food stamps in Camden County in 2005 were from the City of Camden. These numbers are striking considering that the City of Camden makes up only 14 percent of the population of Camden County.
 Source: Poverty in the City of Camden Legal Services of New Jersey Poverty Research Institute, April 2007.
- Almost 40% of all school age children in Camden were considered to be living in poverty as of 2004. Considering the measurement for poverty this is an alarming statistic. For example, for a four-person family unit with two children, the 2007 poverty threshold is \$21,027.
- 52.1% of all households in the City of Camden earned less than \$20,000 in 2005 compared to 19.8% of Camden County households and 15.5% of all New Jersey households.
 Source: U.S. Census 2005 American Communities Survey
- Camden City High School was the 316th and lowest ranked public high school in New Jersey out of 316 schools statewide, in New Jersey Monthly magazine's September 2008 story on the state's Public High Schools.
- In 2003, Bonsall Family School, Camden High School and East Camden Middle School were identified as three of the seven "persistently dangerous" high schools in New Jersey.
 Source: School Safety Component of the 2001 No Child Left Behind Act.
- Camden City's graduation rate in 2007 (48.7%) is alarmingly low compared to that of the state as a whole (92.3%).
 Source: New Jersey Department of Education "Camden High 2006-07 School Report Card"

Nothing will change if this is allowed to continue!

"...REBUILDING COMMUNITY IS A LONG AND ARDUOUS TASK THAT WILL REQUIRE THE FAITH AND HARD WORK OF ALL THOSE INVOLVED."

...WE NEED THE PARTICIPATION OF ALL PEOPLE TO "REBUILD THE WALLS" OF THIS COMMUNITY...

