Get Involved

At New Jersey Community Capital, we have created sophisticated, comprehensive capital solutions to create systems that reinforce the heart of our mission.

With your help, NJCC can continue building healthy communities, promoting economic independence, and fostering wealth creation in New Jersey’s underserved areas.

To learn more about investing with NJCC or to make a charitable contribution, please contact our office at (732) 640-2061.

NEWJERSEYCOMMUNITYCAPITAL.ORG

New Jersey Community Capital, New Jersey’s largest community development financial institution, is committed to creating thriving communities through strategic investments and knowledge. We take a comprehensive and holistic approach to building stronger and more equitable communities by investing in people and places. We are a team of dedicated professionals that works every day to create equitable and thriving communities by supporting women- and minority-owned small businesses, expanding affordable homeownership opportunities, spurring job growth, making access to high-quality education a reality, and much more.
New Jersey Community Capital (NJCC) is a nonprofit community development financial institution (CDFI) that provides financing and technical assistance to foster the creation of affordable housing, educational spaces, community facilities and economic development projects in underserved communities across New Jersey. Since established in 1987, we have believed in comprehensive and collaborative approaches to community development and offered a diversity of flexible financing options to support our borrowers and partners.

A Comprehensive Approach to Community Development

**INVESTING IN NEIGHBORHOODS**
We lend to community development organizations and small businesses that are committed to creating positive change in low- and moderate-income communities throughout New Jersey. Our products are diverse, flexible and designed to meet the needs of our borrowers, with terms tailored to meet the needs of each project.

**STRENGTHENING ORGANIZATIONS**
Beyond financing, we offer all of our borrowers development services and technical assistance, empowering them to do more to improve lives in the areas they serve.

**ADVANCING COMMUNITY DEVELOPMENT**
We continue to blaze the trail in community revitalization by developing pioneering initiatives that respond to changing community conditions and have spearheaded innovative research, sponsorship, and policy advocacy efforts.

### Evaluating the Impact of Our Work

- **$768M**
  - Financing Deployed

- **11,443**
  - Housing Units Created or Retained

- **30,849**
  - Education Seats Created or Retained

- **9,637**
  - Commercial & Community Space Developed

- **18,881**
  - Jobs Created or Retained

### Areas of Service

- **LENDING**
  - Affordable Housing
  - Early Education
  - Economic Development
  - Small Business
  - THRIVE South Jersey

- **STRATEGIC CONSULTING**
  - Access to Resources
  - Community Organizing
  - Neighborhood Planning
  - Public Policy Development

- **REAL ESTATE**
  - Construction Management
  - Homeownership
  - Property Acquisition & Development
  - Property Management
AFFORDABLE HOUSING

For 35 years, New Jersey Community Capital, a community development financial institution (CDFI), has been committed to creating thriving communities through strategic investments and knowledge. We take a comprehensive and holistic approach to neighborhood stabilization and community revitalization. NJCC finances the predevelopment, acquisition, construction, rehabilitation, mini-permanent, and permanent needs of hundreds of affordable housing units for ownership and rental, including both single-family and multifamily projects. Together with our partners, we are able to provide technical assistance to local housing developers and advocate for additional resources for neighborhood revitalization and stabilization.
Evaluating the Impact of Our Work

- **$768M** 
  Financing Deployed

- **11,443** 
  Housing Units Created or Retained

- **18,881** 
  Jobs Created or Retained

- **9.9M+** 
  Commercial & Community Space Developed

**Loan Products**
- Acquisition
- Construction
- Leasehold improvement
- Mini-permanent
- Permanent
- Working capital
- Bridge

**Financial Vehicles**
- Community Loan Fund
- New Markets Tax Credits
- Creative Placemaking Fund
- THRIVE South Jersey
- Equitable Small Business Initiative

For questions or more information, please contact:
Leah Apgar
Managing Director, Lending
(732) 640-2061, x302
lapgar@newjerseycommunitycapital.org

100 Albany Street, Ste 250, New Brunswick, NJ 08901 | newjerseycommunitycapital.org
From its founding, New Jersey Community Capital has been committed to creating thriving communities through strategic investments and knowledge. We take a comprehensive and holistic approach to neighborhood stabilization and community revitalization. As the foremost charter school lender in New Jersey, we have the expertise and flexibility to create lending products to meet the unique needs of charter schools. With our support, these schools can do what they do best: help students succeed.
Evaluating the Impact of Our Work

- **21K+** Charter School Seats Supported
- **$110M+** Direct Financing Committed
- **1.8M** SQ. FT. Educational Space Developed

### Loan Products
- Acquisition
- Construction
- Leasehold improvement
- Mini-permanent
- Permanent
- Working capital
- Bridge

### Other Products
- Loan guaranties
- Lease guaranties
- Standby letters of credit

For questions or more information, please contact:
Joseph Palazzolo, Ed.D.
Program Director, Education & Early Care
(732) 640-2061, x202
jpalazzolo@newjerseycommunitycapital.org

100 Albany Street, Ste 250, New Brunswick, NJ 08901  |  newjerseycommunitycapital.org
ECONOMIC DEVELOPMENT

For 35 years, New Jersey Community Capital, a community development financial institution (CDFI), has been committed to creating thriving communities through strategic investments and knowledge. We take a comprehensive and holistic approach to neighborhood stabilization and community revitalization. NJCC provides innovative financing and technical assistance to support affordable neighborhoods, small businesses, community facilities and commercial spaces.
Evaluating the Impact of Our Work

$768M
FINANCING DEPLOYED

11,443
HOUSING UNITS CREATED OR RETAINED

18,881
JOBS CREATED OR RETAINED

9.9M+
COMMERCIAL & COMMUNITY SPACE DEVELOPED

Loan Products
- Acquisition
- Construction
- Leasehold improvement
- Mini-permanent
- Permanent
- Working capital
- Bridge

Financial Vehicles
- Community Loan Fund
- New Markets Tax Credits
- Creative Placemaking Fund
- THRIVE South Jersey
- Equitable Small Business Initiative

For questions or more information, please contact:
Ronald Wong
Program Director, Economic Development
(732) 640-2061, x317
rwong@newjerseycommunitycapital.org

NEW JERSEY COMMUNITY CAPITAL

100 Albany Street, Ste 250, New Brunswick, NJ 08901 | newjerseycommunitycapital.org
In 2015, New Jersey Community Capital and the Pascale Sykes Foundation partnered to launch THRIVE South Jersey. THRIVE deploys flexible, affordable capital and provides capacity building assistance to generate quality jobs and improve economic vitality in towns across Gloucester, Cumberland, Atlantic and Salem counties. The initiative embraces a comprehensive approach, offering support in designing effective projects, programs, and strategies that improve the economic wellbeing of the region and provides financing to both for-profit and nonprofit organizations for a diverse range of projects including affordable housing, primary and secondary education, community facilities and small business to support the creation of jobs and address local community needs.
Evaluating the Impact of Our Work

- 115 Small Businesses Supported
- 335 Jobs Created or Retained
- 314K+ Square Feet Developed
- 1,000+ Housing Units Developed
- 1.2K+ Primary and Secondary Education Seats
- $819K+ Real Estate Taxes Created/Retained

Loan Products

- Direct Lending
- Pre-development loans
- Participation loans
- Loan guarantees
- New Markets Tax Credits

For questions or more information, please contact:
Laura Wallick
Program Director, THRIVE South Jersey
(267) 397-1605
lwallick@newjerseycommunitycapital.org

100 Albany Street, Ste 250, New Brunswick, NJ 08901 | newjerseycommunitycapital.org
Community Asset Preservation Corporation (CAPC), a subsidiary of New Jersey Community Capital, is equipped with full-service real estate experience serving buyers and sellers of homes throughout New Jersey. CAPC Brokerage and our Address Yourself program help families throughout New Jersey achieve their homeownership goals.
Evaluating the Impact of Our Work

We provide a range of services for individuals and families including:

- Budgeting and credit counseling
- Prepurchase housing counseling
- Referrals to real estate professionals and lenders
- Down payment and closing cost assistance programs
- Low-cost mortgage products
- Valuable housing market analyses
- Real estate services for buyers, sellers, and renters

For questions or more information, please contact:
Community Asset Preservation Corporation
(973) 841-2674
addressyourself@newjerseycommunitycapital.org
Community Asset Preservation Corporation (CAPC), a subsidiary of New Jersey Community Capital, is equipped with the financial strength, regional reach and real estate expertise to stabilize neighborhoods through the acquisition and redevelopment of vacant and abandoned properties, returning them to productive use as quality, healthy and affordable homes. CAPC leverages partnerships with local nonprofits and minority contractors to build capacity and complete community-oriented real estate projects in underserved communities.
Evaluating the Impact of Our Work

2,300+ ACQUIRED HOUSING UNITS
2,100+ UNITS COMPLETED
1,600+ UNITS SOLD
5,800+ INDIVIDUALS IMPACTED

Services Provided:

- Single-family Development
- Multi-family & Commercial Development
- Construction Management
- Property Management

For questions or more information, please contact:
Community Asset Preservation Corporation
(973) 841-2674
capcinfo@newjerseycommunitycapital.org

100 Albany Street, Ste 250, New Brunswick, NJ 08901 | newjerseycommunitycapital.org
New Jersey Community Capital’s Community Strategies Team provides tailored neighborhood planning and strategic consulting services to community organizations and local governments to help them develop revitalization strategies and plans that empower community members to tackle problems and bring vitality and economic opportunity to their communities.
Our Community Strategies Team’s work includes:

• Neighborhood Planning: We are the state leader in creating high-quality neighborhood plans that help our partners qualify for NJ DCA’s Neighborhood Revitalization Tax Credit (NRTC) Program.

• Public Policy Development and Implementation: We work with local governments to help them improve their local ordinances and develop implementation systems to address abandoned and vacant properties, enhance code enforcement, preserve housing affordability and advance overall revitalization.

• Access to Resources: We support our clients in competing for and accessing the resources needed to maximize their impact, whether they be public or private grants, or financing services.

• Building Community and Organizational Capacity: We help our clients achieve goals through organizational capacity building, identifying and empowering community leaders, and effective community organizing.

• Strategic Consulting: We provide strategic guidance, research and technical assistance on effective policies and revitalization strategies based on our clients’ unique situations, opportunities, and capacities.

For questions or more information, please contact:
Jason Rowe
Managing Director, Community Strategies
(917) 903-6708
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