

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



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NEW JERSEY COMMUNITY CAPITAL

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.



About New Jersey Community Capital

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



**FINANCING
DEPLOYED**



**HOUSING UNITS
CREATED OR
RETAINED**



**EDUCATION SEATS
CREATED OR
RETAINED**



**COMMERCIAL &
COMMUNITY SPACE
DEVELOPED**



**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

35 YEARS

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.



NEW JERSEY
COMMUNITY
CAPITAL

Evaluating the Impact of Our Work



FINANCING DEPLOYED



**HOUSING UNITS
CREATED OR RETAINED**



**JOBS
CREATED OR RETAINED**



**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



NEW JERSEY
COMMUNITY
CAPITAL

For questions or more information, please contact:

Leah Apgar

Managing Director, Lending

(732) 640-2061, x302

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NEW JERSEY

EARLY EDUCATION & CHILD CARE

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.



NEW JERSEY
COMMUNITY
CAPITAL

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



NEW JERSEY
COMMUNITY
CAPITAL

For questions or more information, please contact:
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35 YEARS

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.



NEW JERSEY
COMMUNITY
CAPITAL

Evaluating the Impact of Our Work



FINANCING DEPLOYED



**HOUSING UNITS
CREATED OR RETAINED**



**JOBS
CREATED OR RETAINED**



**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



NEW JERSEY
COMMUNITY
CAPITAL

For questions or more information, please contact:
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THRIVE

THRIVE SOUTH JERSEY

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.



NEW JERSEY
COMMUNITY
CAPITAL

Evaluating the Impact of Our Work



SMALL BUSINESSES
SUPPORTED



JOB'S CREATED
OR RETAINED



COMMERCIAL AND
COMMUNITY SPACE
DEVELOPED



HOUSING UNITS
DEVELOPED



PRIMARY AND SECONDARY
EDUCATION SEATS



REAL ESTATE TAXES
CREATED/RETAINED

Loan Products

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



NEW JERSEY
COMMUNITY
CAPITAL

For questions or more information, please contact:

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Program Director, THRIVE South Jersey

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REAL ESTATE

HOMEOWNERSHIP

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.



NEW JERSEY
COMMUNITY
CAPITAL

Evaluating the Impact of Our Work



750+

**CLIENTS REFERRED FOR
HOUSING COUNSELING**



\$710K+

**DOWN PAYMENT
ASSISTANCE IN PAST 2 YEARS**



81%

**OF BUYERS WITH CAPC BROKERAGE
ARE FIRST TIME HOMEBUYERS OR
HOUSEHOLDS OF COLOR**

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



NEW JERSEY
COMMUNITY
CAPITAL

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

REAL ESTATE

DEVELOPMENT & PROPERTY MANAGEMENT

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.



NEW JERSEY
COMMUNITY
CAPITAL

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



NEW JERSEY
COMMUNITY
CAPITAL

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

STRATEGY

COMMUNITY STRATEGIES

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.



NEW JERSEY
COMMUNITY
CAPITAL

Evaluating the Impact of Our Work



**COMMUNITY-DRIVEN
NEIGHBORHOOD
PLANS**



**RESOURCES
DELIVERED
TO OUR CLIENTS**



**COLLECTIVE COMMUNITY
DEVELOPMENT
EXPERTISE**

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.



NEW JERSEY
COMMUNITY
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