

PBCIP NEWS

A Publication of Parkside Business & Community In Partnership, Inc.

Serving Parkside Since 1992

February 2009

How to Get Your Taxes Done

FOR FREE!

Come out to PBCIP's community meeting on February 10 to find out where you can get your taxes done **FREE OF CHARGE!**

Keep more of your refund by taking advantage of free tax preparation. Several organizations offer trained and certified volunteers. Low and moderate income residents qualify for help completing basic tax returns. Find out:

- ➔ How to avoid high fees
- ➔ When it's a good idea to avoid quick refund schemes offered by some commercial tax preparers.



For more information, come to PBCIP's community meeting at **7:30 p.m., Tuesday, February 10, at Our Lady of Lourdes Hospital**. Use the main entrance to the hospital and stop at the front desk to be directed to the meeting room.

Take a Look at What's New in your Neighborhood!



If you make \$10 or more an hour, you may qualify for a PBCIP home. See page 2 for details.

Great houses and great schools are what set a neighborhood apart. And Parkside's got both.

Over the next few weeks, PBCIP is completing construction on its latest rehab housing project. And, students at the Early Childhood Development Center have moved into their brand new building. Turn the page for more details.



The new ECDC is now open. Get the details on page 3.

It's a New Day In Parkside...Make a New Commitment.

You Can Own “a New Home Within a Historic Facade”

There are a few homes still available for sale in PBCIP’s current Park Boulevard Project construction phase. These homes are “gut-rehabbed,” meaning the beautiful early-1900 exterior is preserved and improved, while the inside of the home is completely renovated to include

new wiring, plumbing, heat and air conditioning, windows, central air, a security system and more.

If you make \$10 or more an hour, you may qualify for a PBCIP home. Through public and private investment in Parkside, PBCIP invests thousands of dollars in renovations, giving you

the opportunity to buy a home at far below the comparable retail price.

Additionally, help is available through first-time homebuyer programs with the city, certain banks and some employers. Within the coming year, PBCIP will be offering workforce housing for sale to working families who want to put down roots in the Parkside neighborhood.

PBCIP’s Hope Institute homebuyer education program ensures that homebuyers are well prepared for home ownership. PBCIP can help you learn to improve credit, budget, save for a downpayment, and successfully own a home. Call Miosha Lawrence at (856) 964-0440 for more information.

A PBCIP home gets the finishing touches for a new homebuyer.



Calendar of Parkside Events: What’s Happening In Your Community

Thursday, Feb. 5, 6:30 p.m. -- **Block Captains** meet at Faison Mews, 1655 Park Blvd.

Tuesday, Feb. 10, 7:30 p.m. -- **PBCIP Community Meeting** at Our Lady of Lourdes Hospital. (See pg. 1)

Wednesday, Feb. 11, 6 p.m. -- **Hope Institute** meets at Our Lady of Lourdes Hospital, 1600 Haddon Ave. **Topic: Are You Ready to Buy a Home?**

Tuesday, Feb. 17, 7 p.m. -- **PBCIP Board of Trustees** meets at Our Lady of Lourdes Hospital.

Wednesday, Feb. 25, 6 p.m. -- **Hope Institute** meets at Our Lady of Lourdes Hospital, 1600 Haddon Ave. **Topic: Budgeting**

Thursday, March 5, 6:30 p.m. -- **Block Captains** meet at Faison Mews, 1655 Park Blvd.

Tuesday, March 10, 7:30 p.m. -- **PBCIP Community Meeting** at

Our Lady of Lourdes Hospital.

Wednesday, March 11, 6 p.m. -- **Hope Institute** meets at Our Lady of Lourdes Hospital, 1600 Haddon Ave. **Topic: Credit Restoration**

Wednesday, March 25, 6 p.m. -- **Hope Institute** meets at Our Lady of Lourdes Hospital, 1600 Haddon Ave. **Topic: Applying for a Mortgage.**

Giving Thanks



♥ “Thank
y o u” ♥
to **Parkside
residents
and PBCIP**

members who contributed to “happy holidays” in several ways. PBCIP’s holiday food basket drive was a huge success with the help of many generous donations and the hard work of committee members Evelyn Morton, John Handy, Delbert Nelson, Kathy Thomas, William and Evelyn West, Bruce Williams, and Cleo Winston, as well as the Camden Police.

Thanks also go out to those who assisted with PBCIP’s Annual Meeting & Holiday Celebration. Many individuals donated food, funds, and time for a great evening.

PBCIP Now Offers Foreclosure Intervention Counseling

How is the current economy affecting you? PBCIP is here to work with families to manage their finances in these difficult times. Homeownership Coordinator Miosha Lawrence is now a nationally certified homeownership and foreclosure intervention counselor who can assist families who are trying to get back on solid financial ground.

Services are **free and confidential** and available to all, regardless of income level or where you live.

Last year’s high gas prices caused a domino

The Early Childhood Development Center for developmentally disabled preschoolers was closed in 2004 because of structural problems to the building, and the youngsters were scattered to other sites throughout the city during construction.

It was truly a blessing that construction went forward through funding cuts and economic hard times to bring the students back together last month for the grand opening of their new building, off of Park Boulevard and across the parking lot from Forest Hill elementary

school.

The new 82,000-square-foot school includes a large gym, airy library, well-equipped art and music rooms and abundant classroom space. The school can accommodate 444 students.



Students & visitors filled the ECDC gym for a recent ribbon-cutting ceremony.

effect, with basic household needs (groceries, utilities) becoming more expensive. Some homeowners received notices that their mortgage payment were about to increase, making the family’s finances unmanageable.

Some homeowners were taken advantage of by mortgage companies pushing predatory loans, high interest rates, and “special” (i.e. interest only) loans. Some mortgage brokers played on the emotional high of obtaining the dream of homeownership without fully explaining terms of the mortgage.

But there is hope. Mortgage companies are willing to work with owners, but communication is key. Make sure you talk to your lender as soon as you believe you will be late on your mortgage. Anyone who has gone through foreclosure but would like to someday purchase another home, needs address the issues that contributed to the lose of their home (i.e. credit card debt, predatory lending).

NEED HELP? Call Miosha at (856) 964-0440 to see how PBCIP can help you learn to get control of your finances.

PBCIP Community Meetings are held on the second Tuesday of each month at 7:30 p.m. at Our Lady of Lourdes Hospital. Block Captains meet at 6:30. Use the main entrance to the hospital and stop at the front desk to be directed to the meeting room.

Feb 10 - Tax Prep

March 10 – Kids Night (activities for kids + info for parents on sports/childcare/extracurricular activities)

April 14 – Finances (mortgage/foreclosure)

May 12 – Nutrition (food demonstration)

June 9 – Home Maintenance

No Community Meeting in July

No Community Meeting in August - join us for Fun Day in Farnham Park

September 8 – Health Screenings

October 13 – Safety and Fire Prevention

November 10 – Insurance & Estate Planning

December 8 – PBCIP Annual Meeting & Holiday Party

Add Your Voice

PBCIP depends on “strength in numbers” to make sure outside forces do not make decisions affecting your job, school or home. With a strong membership base, PBCIP identifies issues that take priority, and act on these issues. We replace negative forces in the neighborhood with businesses, programs and people that uplift and reward Parkside. Dues are just \$12 per year, payable to PBCIP, Inc., 1487 Kenwood Ave., Camden, NJ 08103. **JOIN US: Become a member today!**



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IT'S A NEW DAY IN PARKSIDE



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1487 Kenwood Avenue, Camden, NJ 08103
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Parkside Business & Community In Partnership, Inc.



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