

46 - CAPE GAZETTE, Friday, Aug. 13 - Aug. 16, 2004



Submitted photos

### Fifth Avenue Jewelers gives scholarships

Fifth Avenue Jewelers recently presented its annual music and art scholarships to local students. Chavon Bailey, daughter of Sylvester and Caroline Bailey, graduated from Sussex Central High School and will attend Delaware College of Art Design. Shown is Pam Brittingham presenting the \$1,000 scholarship to Bailey.

### Federal housing grants to aid Delawareans

The Delaware congressional delegation announced, July 23, Delaware housing agencies will receive a combined total of \$10,244,649 in federal grants to provide economic, affordable housing opportunities and a suitable living environment, and to expand economic opportunities for lower income families. Delaware has received a total of nine grants ranging from \$92,913 to \$3,017,068.

"This funding is a successful step in helping us to tackle many of the pressing needs in our communities, from developing thriving neighborhoods to providing our families with the tools they need to succeed," said Rep. Mike Castle, a senior member of the House Financial Services Committee which has jurisdiction over housing issues.

"Delaware's real estate market is booming, but we can't let lower income families get priced out of quality, affordable housing in safe, desirable neighborhoods," said Sen. Joe Biden. "These funds will help Delaware address important housing, community and economic development needs."

"All Americans should have equal access to safe and affordable housing," said Sen. Tom Carper. "This is great news for the Delaware agencies that were awarded grants, and it's even better news for those Delawareans who will benefit from their services. The ability to own a home not only helps people gain financial stability but it also gives people a sense of pride that benefits

## Nehemiah Gateway helps low-income families make affordable car repairs

The Nehemiah Gateway Community Development Corporation has announced the availability of loans up to \$4,000 for the purchase or repair of a used car for working parents whose upward and physical mobility is limited by the lack of personal transportation.

This national model program has helped more than 20,000 working parents obtain \$28 million in loans in 42 communities around the country.

In Delaware, Ways to Work is a partnership with PNC Bank Delaware who administers the loans.

The Nehemiah Gateway Community Development Corporation provides a 100 percent loan guarantee and works with each borrower to apply for the loan and successfully repay the debt in a timely manner.

When the loan is paid the borrower has established a successful track record with the bank and has expanded access to more career opportunities.

Due to Delaware's limited public transportation system, many job possibilities are not accessible for lower-wage workers especially those on second and third shifts or in the suburbs, where the

opportunities are greatest.

The purpose of this program is to eliminate barriers to career opportunities and access to credit. Since it started in January, 16 working parents have obtained loans from the program.

For more information, contact Shannon Marchman at 302-655-0803, or email shannon\_marchman@yahoo.com

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