To talk about Cramer Hill is to talk about redevelopment. "The redevelopment" — the ambitious $1.2 billion plan unveiled in December 2003 by Cherokee Investment Partners of Raleigh, N.C. — promises to reshape Cramer Hill, and it informs every conversation. It is, for the residents of this working-class community, the one common denominator.

It has never been easy to get a handle on Cramer Hill. And it wasn't easy in the six weeks I spent talking to residents, clergy and activists and attending public forums and court hearings contesting the city's plan for the construction of 6,000 homes, big-box outlets and an 18-hole golf course, a blueprint for the future that could result in the displacement of 1,200 low-income families.

Cramer Hill has always seemed different, remote. There are, of course, the physical barriers that separate it from the heart of Camden: the Cooper River, an imposing rail yard, the "hump" on 27th Street. There is also the aesthetic barrier: Cramer Hill has an architectural style that seems to borrow little from the faded elegance of the houses of Lawyers' Row and Cooper Grant; it's known more for its modest bungalows or "cottages."

There is also Cramer Hill's unaffecting appearance. Its main avenue is lined with small, colorful shops, but River Road itself is an ugly gash of pitted asphalt. It isn't that Cramer Hill doesn't have distinctive structures — it does — but they tend to be as elusive as its character, wrapped in a disorienting maze of narrow streets.

The last 20 years have witnessed a tectonic shift in demographics. As recently as the 1980s, Cramer Hill was known for its concentration of working-class whites, many of them the vestiges of a substantial German-American community. Now, Cramer Hill is overwhelmingly Hispanic. But public perceptions lag behind population shifts, and as a result, the contemporary view of Cramer Hill has not completely gelled.

There is one universal, though, and that is redevelopment. Not everyone agrees on it. Scratch the surface, and you find fissures in the community. But sooner or later, every conversation turns to it — to Cherokee, to eminent domain and to a city government that is sometimes viewed with the same affection as an occupying power.

As the following interviews show, Cramer Hill does not speak with a single voice. But everyone speaks of redevelopment. So if you are going to tell the story of Cramer Hill, you have to tell the story of that redevelopment.

Mary Cortes navigates the pockmarked terrain of Cramer Hill in a low-slung black Mustang. The 1989 coupe has the faded but serviceable look of the houses that line Cramer Hill, a triangular patch of Camden that lies between the Delaware and Cooper Rivers. The car's interior is cluttered. Its windows and sun roof are secured by electrical tape. The shocks are gone. But like its owner, the Mustang makes a determined path through the debris-strewn streets of this gritty neighborhood.

Cortes, 49, wears a hot pink painter's cap atop her curly black hair. She has a round face and oversized glasses. She works at a day-care center, but her off-hours are devoted to "the people."

Cortes meets me in Von Neida Park, next to the soccer fields that are used by the city's growing Mexican population on warm Sunday afternoons. On the other side of River Road, which bisects the park, are mounds of dirt where a new library had been proposed. Plans for the library were scrapped in February, $120,000 into the project, when residents — Cortes among them — reminded the city of the perennial problem of flooding, something that has plagued the park, once known as Baldwin Run, since the days of its namesake, Frederick Von Neida, a German American who served as Camden's mayor in the mid-1930s.

Cortes wants to take me through Cramer Hill, show me the vitality of her community. She and other residents are engaged in a titanic struggle with the city — currently run by Melvin "Randy" Primas, a former mayor and now chief operating officer during the "recovery," the interregnum that began in 2002 with the state's takeover of Camden — and Cherokee.

Cherokee has proposed a 10-year plan for Cramer Hill, and the city is determined to leverage a portion of the state's $175 million aid package to reshape the waterfront. Cortes and other residents, represented by South Jersey Legal Services, are standing in their way, unwilling to cede an inch to redevelopment.

"I know I can make a difference," says Cortes, who has been a member of the Cramer Hill Business Association, the Community Development Corporation and the Cramer Hill Residents' Association. She also served on the Committee to Recall Angel

Fuentes, a member of city council. Last November, she told *The Philadelphia Inquirer*, "We must stop wholesale displacement of families. Council President Fuentes did not stand up for . . . families facing displacement as part of Cherokee's plans for Cramer Hill. He must be held accountable."

Cortes has lived in Cramer Hill since 1988. Born in New York, she jokes she is a "New-rto Rican." Her current home, which she purchased in 1993, is a detached, brick bi-level in the 2800 block of Arthur Street. It looks like any number of houses found in Erlton or Kingston Estate. Cortes lives there with her mother and two youngest children, ages 12 and 9. Her other four children are married.

When Cortes came to Camden, she fell in love with the city. She was warned it was blighted, she says, but she didn't see any blight in Cramer Hill. "The blight is on the other side," she tells me and waves vaguely in the direction of South Camden.

As we drive through Cramer Hill, the windows open, we are covered with the dust kicked up by the tractor trailers. The stream of trucks through Cramer Hill is endless. Many are coming from Petty's Island. Others are simply using the city as a shortcut. River Road shows the effects. Cramer Hill's main thoroughfare is narrow — too narrow to accommodate 18-wheelers — and midday traffic becomes snarled. Passenger cars snake through the neighborhoods to avoid the congestion. The road is full of ruts and holes, most of them poorly patched with asphalt, if they are patched at all.

Like the three recycling plants in Cramer Hill, the truck traffic along River Road has become a symbol for Cortes. "Don't tread on me," read the green bumper stickers she distributes throughout the neighborhood. But all the trucks do is tread.

Cherokee is proposing an 18-hole golf course for Petty's Island, and Cortes doesn't like it. She wants this "gigantic island" to become a nature preserve. She mentions the eagles — as many as six, she claims — and as we drive along the river, she points to places where the eagles have been sighted. "They're beautiful," she says. "I have spoken to the mayor of Pennsauken, and I have told him that he must call us to the table." The residents of Camden must participate in any decision on the future of Petty's Island, she says.

Cortes sees nothing but beauty in Cramer Hill. She surveys the new vinyl siding on a house whose windows and doors are encased in iron bars. "Beautiful," she says. A few plants or flowers sprouting in a lot where a house once stood: "Beautiful." A pot-bellied porcelain Buddha in the bay window of a living room: "Beautiful." She says the same of the bungalows — the "pretty frame cottages," as they were once called — along Beideman and Lois Avenues. Even as she strains for a glimpse of the Delaware River through weeds matted with sacks of garbage, she sees beauty.

Cortes is untroubled by the debris that litters Cramer Hill, particularly along the back roads that track the Delaware. Yes, she says, people dump their trash here. But can you blame them? They have nowhere else to put it. Besides, the city itself uses Cramer Hill as a dumping ground.

Cortes, like most Cramer Hill residents, points with pride to Camden's Promise Charter School, which occupies a converted warehouse near Sharp Elementary. She also touts Express Marine — "they are a good, tax-paying company," she says — and Lingo Inc. The latter occupies a plain brick building in the 2800 block of Buren Avenue. Established in 1897, the company has been run by five generations of Lingos. It

manufactures flag poles and other tubular products, like radio and TV antennae and lightning rods. Its poles have been mounted on embassies around the world. They have also been incorporated in the Iwo Jima and Vietnam War Memorials.

As we drive by the one-story brick building, we look in the cavernous shop and see sparks fly as a welder works on another flagpole.

Cortes claims that another company in Cramer Hill has built parts for NASA, but she can't remember the name or locate the business. She can locate the RPL recording studios across from Ablett and Centennial Villages, on the cusp of the Cramer Hill redevelopment zone. It was here that Jim Croce and other stars recorded their hits, she says.

We drive to the Harrison Avenue landfill, which has come to define Cramer Hill, at least to outsiders. Cortes does not want a golf course here, either. But the course is the linchpin of Cherokee's plan. A self-described "illustrator," she presented the city with her own design for the 80 acres of brownfields. She wanted a marina, to supplement the little "yacht club" some "old men" established; a small motel, to accommodate visitors to the area; a football field and arena; a picnic area, with concession stands; a miniature golf course; a bike path; and a retention pond for the runoff from the polluted soil.

So far, the city has shown no interest in her vision for the landfill.

Cortes greets people as we make our labored way through Cramer Hill. She knows most of them by a first name or by their connection to one of her causes. "Look at that old man," she says of a stoop-shouldered figure painting the wooden railing of a trailer home next to what Cortes calls "The Dive," a local bar improbably situated amid a

copse of trees near the Delaware River. "He doesn't look so good. I saw him at one of our meetings a while ago. He looked much better then. I think he's worried."

Cortes tries to remain upbeat. "I've got to be optimistic," she insists. But even she expresses surprise at the number of homes that are on the market. Some people are just "giving up," she says, trying to get what they can and move on.

She is not happy with the city. Neither are many other residents, she says. But some are city employees or otherwise connected with the redevelopment, and they can't talk. "We understand that. We understand that completely. They have to support their families."

After the city's redevelopment plans met with resistance, she says, the city sent code-enforcement officers around to cite homeowners. She sees this as part of a broader effort to intimidate dissidents. "We need to get rid of Primas," she says. She fears the city intends to "seal off" Cramer Hill, make it an affluent "enclave," once the redevelopment is completed.

Cortes talks about the "need to fix what's broken." She wants to offer low-interest loans. Cramer Hill's problems, she says, are largely "cosmetic." She opposes eminent domain, doesn't see the need for wholesale takings. More often than not, though, her thoughts on redevelopment are punctuated by questions: "Where is he going to go? … Where is she going to go?" is her frequent refrain, as we stop by the homes of the elderly. For Cortes, "redevelopment" is synonymous with "relocation," a process that will disproportionately affect the old. Poor families "are going to go. … It's not fair."

Cortes is not a fan of Camden Churches Organized for People (CCOP). An organization that promotes Judeo-Christian principles of social justice, CCOP was

established in 1985. There are 28 member churches, spanning the denominational spectrum, and two housing associations.

CCOP has played a key role in Camden's revival. In June 2000, before the recovery act was passed, CCOP and the Concerned Black Clergy of the City of Camden (CBCCC) held a conclave at St. Joseph's, attended by 1,200, and offered a "Vision for the Recovery of Camden," a "bold and creative strategy." Church leaders implored the politicians to get involved, to take a long look at Camden, a city on "life support." CCOP then watched while Sen. Wayne R. Bryant shepherded an aid package through the legislature. After some initial hesitation, Gov. James E. McGreevey signed the measure. (This happened, one CCOP organizer told me, because McGreevey realized "we weren't joking.")

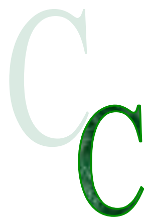
Cortes gives little credit to CCOP. "All they want to do is make deals," she says dismissively. The organization is "a front." It's only concerned with ensuring that "we have a nice relocation." Her views reflect the deep rift between the activists and the church group.

Cortes admits that the residents of Cramer Hill are far from unified. They fall into four categories, she says: those who want to stay; those who have to stay (because they are on fixed incomes); those who want to sell at the highest price; and those who want to remain through redevelopment, even if it means relocation.

Cortes tried to mount a mayoral campaign this spring, but her petition fell 100 signatures short. She still hopes to vie as a write-in candidate, and she has quietly spread the word of her candidacy. Ali Sloan-El, a city councilman, has been able to position himself as the anti-development candidate, and Cortes is careful not to criticize him. It

would be considered divisive and only hurt her chances as a write-in. But, she says with a smile, "I know all about Sloan-El." It's the knowing smile that always seems to greet mention of the councilman's name. People chuckle at Sloan-El's notorious inability to manage his personal finances — his new wife is going to put his affairs in order, he vows — and his reputation as a good-natured but scattershot (and sometimes buffoonish) critic of the current administration.

Cortes says she has plans for the city. "With the right mayor, this city will be something." Camden needs to "fix its closed factories, fill its empty lots and help the people with their liens." She implies that she is the one to do it.



Cramer Hill used to be known for its German Americans. Now, the community is largely Hispanic. The Hispanics have come in distinct waves: first came the Puerto Ricans, then the Central Americans (from countries like El Salvador and Nicaragua) and then, in recent years, the Dominicans and Mexicans.

Eduardo Martinez represents the second wave of Hispanic immigrants. He came to Cramer Hill from Nicaragua in 1984, when he was 21. Other members of his extended family followed. The last, his grandmother, arrived in 1991. She just turned 100 and lives down the street from him.

Martinez describes his family as highly educated. He was one year short of a college degree when his family left Nicaragua, fearing the Sandinistas were moving the country closer to communism.

Martinez completed his education in the United States, and since 1989, he has worked at Veterans Memorial Middle School in Cramer Hill. He currently teaches seventh- and eighth-graders. He lives in a brick rowhouse in the 900 block of Bergen Avenue.

Martinez estimates that Cramer Hill was 60 to 65 percent black when he and his family arrived. Now, he puts the black population at perhaps 15 or 20 percent. Many began moving to Fairview and Pennsauken about 10 years ago, he says. He estimates the Latino population at about 80 percent. The largest group remains the Puerto Ricans. In the late 1980s, Martinez says, there were between 500 and 700 Nicaraguans in Cramer Hill. There are more now, he notes, but many have married other Latinos.

In the 1980s, many Central Americans, like Martinez, came to Camden for political reasons. But by the mid-1990s, the immigrants were coming to improve their economic fortunes. They came from farms, rural areas, the Caribbean islands (the Dominican Republic, Haiti, Jamaica) with little education, in search of economic opportunity.

The most recent influx of immigrants has come from Mexico. "Every group has a year," says Martinez. There are even some Asians (mainly Cambodians and Vietnamese), but they generally settle in East Camden, which borders Cramer Hill.

Martinez takes me through Cramer Hill. We are accompanied by his daughter, Sonia Mixter, an undergraduate at Rutgers-Camden. Martinez notes the preponderance of single-family homes, which distinguishes Cramer Hill from other Camden neighborhoods.

The ownership of businesses has mirrored the changes in demographics. At the end of Bergen Avenue, on River Road, there is a nightclub. It used to be the white-owned Silver Dollar Bar. Now, it's owned by a Dominican, who has refurbished it. It is a popular, upscale club, according to Sonia Mixter, with many of its patrons coming from nearby Pennsauken.

Two businesses are still German-owned: the Crescent Bottling Co., at 25th Street and River Road, which has been around, in one incarnation of another, since the turn of the century, and Louis E. Schimpf Inc., the automotive garage next door. (Martinez notes that Cramer Hill's dwindling black population is located in the residential area behind these two establishments.)

Other prominent stores are Hispanic-owned. There is, for example, Ramos' Market, in the heart of Cramer Hill, at the intersection of 27th Street and River Road. It has been owned by Hispanics since the late 1980s. Down the street is Luis' Records, another popular establishment.

There were still white-owned businesses into the 1980s, says Martinez, but most were purchased by Latinos. Some, including Frank's Deli on River Road, kept their names, presumably to capitalize on the goodwill associated with them.

There are two Mexican businesses at 26th Street and River Road, one a grocery and the other a restaurant. Martinez estimates that they opened 18 months ago. Because so many Mexicans are undocumented, they keep a low profile, he says. His daughter nods in agreement. Mexicans do not cause any disturbances, they say, for fear of drawing attention to themselves. They are also the frequent victims of crimes because perpetrators know they will not complain to the police.

In the center of Von Neida Park are the soccer fields. During nice weather, particularly in the summer, Mexicans from across Camden congregate there for informal tournaments. The matches attract all kinds of street vendors. "Every Sunday, it's solid Mexicans," says Sonia Mixter, describing a carnival atmosphere. There are no problems. "Everyone leaves them alone."

Martinez likes his neighborhood. Crime is not a problem, he says. The population is older, more stable. There had been a police substation in Cramer Hill, but it closed. "Not enough business," he jokes.

Martinez does not want to leave Camden. He supports the redevelopment, although he will discuss it only when prodded, and then, in quiet, measured tones. He understands how divisive the subject is.

In the short term, Martinez thinks the redevelopment will cost him money, in increased property taxes. But in the long run, he thinks he will profit, under the theory that a rising tide lifts all boats. His house is not targeted for eminent domain. And even if it were, he would remain in the city, he says.

Not everyone shares Martinez' enthusiasm for Camden. Carmen Rivera is a "paraprofessional," or instructional aid, at Martinez' school, Veterans Memorial. She has worked there for 18 years. She has more than 20 years invested in the school district. She plans to retire in four, when she has 25. Then she will leave the city.

Rivera is pessimistic about Cramer Hill's future. She sees "decay" in its neighborhoods — dirty, crime-infested streets, abandoned houses, storefronts marred by

graffiti. She says there is no longer a communal spirit. She recalls letting her children play on the street, sweeping the sidewalks. Now, she says, her husband warns her not to go outside.

Rivera has been living in Camden since she was six. For the first few years, she traveled between Puerto Rico, where her father lived, and Camden, where her mother and sister resided. When she first moved to the city, in 1954, she lived in North Camden, on Penn Street. The three-story house is still there, although not much remains of the neighborhood. A day-care center and Rutgers recreational fields have claimed the alley and paper factory that she remembers. Remarkably, for 50 years, her sister-in-law has occupied the same house in the 100 block of Linden St.

When she first moved to Camden, Rivera says, there were still whites in North Camden (mainly Italian-Americans, she thinks). The blacks were living in South Camden, and there was only a smattering of Puerto Ricans (who comprised the bulk of the Hispanic population).

Rivera stayed in North Camden (Cooper Grant) into her teens. When her father died, she returned to Puerto Rico. There, she completed her high school education and married. When she returned to Camden, she and her husband, now a retired dry-wall applicator, moved from house to house. At one time, they even owned a bodega in North Camden before settling into their current home on 24th street in Cramer Hill, where they have lived for the last 32 years.

Rivera's three children are grown. All live outside the city.

Rivera confirms the trends outlined by Martinez. Over the years, she says, the whites have left Cramer Hill. So have many blacks. Puerto Ricans have also left. Many

have returned to the island. The congregation of St. Anthony of Padua, the church she attends on River Road, reflects the demographic shifts in the community. She used to know all the parishioners, she says, but that isn't true anymore.

Rivera also confirms the influx of Dominicans and Mexicans in the last 10 or 15 years. This has resulted in a proliferation of small shops, she says. Rivera describes the Dominicans and Mexicans as good entrepreneurs. They are highly competitive, she says. They like to compete against each other "right down the block," one store after another.

"I love my house," Rivera says, but she doesn't feel safe anymore. She is only staying in Camden another four years, long enough to retire, and then she is leaving for warmer (and safer) climes, perhaps Florida. "It feels like a prison," she says.

To what does Rivera attribute the decline? People went from owning to renting, she theorizes. There is no longer pride in ownership. She also talks generally of a "loss of values." School discipline remains a problem, too. The parents are not engaged. The school tries to get them to attend functions, but there is little response. The "good" students are taken by the charter schools.

Although Camden is an *Abbott* district and is showered with state aid, little of it gets to its intended beneficiaries, according to Rivera. She complains she can't even get basic supplies. Where does all the money go? She doesn't know. Salaries perhaps, she murmurs.

Rivera thinks the only solution is to raze the city and start anew, "for the future of our children." She is skeptical of Cherokee and its redevelopment plans, as are most Cramer Hill residents. The plans have changed too often, she says, and she wonders whether Cherokee can deliver all that it has promised.

Rivera paints a bleak picture of Cramer Hill. She talks like someone who has little invested in it. Perhaps, she doesn't, given her intent to quit the city once she gets her 25.

Bill Holscher doesn't have time to be philosophical. He has a business to run: the Crescent Bottling Co. in the 2400 block of River Road.

Holscher is a German American (his given name is Wilhelm), one of the few remaining links to Cramer Hill's storied past.

I visit Holscher on a cold and rainy day in late March. The temperature is in the low 40s, with gusting winds. Holscher stands in front of his liquor store, which occupies a corner of Crescent's block-long brick structure, and points to nearby properties: the once-thriving bar across River Road, now closed; the rowhouse on the other side of 25th Street, recently remodeled but still sitting next to a shuttered husk, an obvious fire hazard.

"We don't need new homes," says Holscher, a tall, white-haired man who looks younger and more vigorous than his 65 years. "We need to maintain the houses we have." Cramer Hill is a mixed bag, he says. Some homes "are nicer than the one you probably live in." Others have been abandoned, fallen into disrepair. "We need to do something about them."

Holscher feels sorry for residents targeted for relocation. Many have worked hard to maintain their homes. They love them, he says, and now, they are faced with the prospects of relocation. "They don't want to leave."

As for his business, Holscher is taking a wait-and-see approach. There is no indication he will be immediately affected by Cherokee's plans. But he suspects that once the redevelopment begins in earnest, the situation will change.

For now, Holscher's concerns are more immediate. Five years ago, he joined the Cramer Hill Business Association, not because of the redevelopment — that wasn't even on the radar then — but because of the heavy traffic. He would sit in his office, he says, and hear the thumping of large trucks outside his window.

Holscher is also concerned about the viability of his business. Crescent was founded in 1893 by John Schimpf. (Jack Schimpf, the original owner's grandson, still runs the automotive shop next door.) Holscher's father, Ernst, acquired the company in 1937, when he was single. Within a few months, he married his wife, Marie. The liquor store was then in the middle of the block, and the family lived in the attached house on the corner (which now contains the liquor store).

Ernst Holscher was trained as an accountant in Germany, which he fled after World War I. But he did more than the books. Skilled in carpentry and pipe-fitting, he handled everything from installing the bottling equipment and the two-man assembly line in 1945 to reconfiguring the store. Because Ernst had hard edges and did not speak English very well, his wife ran the liquor store.

Ernst was a tough taskmaster, says Holscher, almost unbearable. He could also be unforgiving. If you did something wrong — as apparently his older brother, whom Holscher describes as a "sociopath," did — you were through.

Ernst Holscher died a few years ago. (His wife predeceased him by almost 30 years.) The bottling equipment he installed is still there, but the company has not used it

since 1996, when it became too expensive to purchase the glass containers used for its carbonated beverages. The half-dozen local soda bottlers with whom Crescent competed into the 1960s are long gone.

Crescent now serves as a soft-drink distributor, and Bill and Carl Holscher, his younger brother, are partners. But the future is uncertain. Carl has terminal prostate cancer. The small, closely held corporation is paying his medical bills, and Carl still draws a salary, but it's a drain on the business, and Bill Holscher worries.

Holscher says he was close to settling his business affairs with his brother — putting Bill in a position to transfer the company to his son and an unrelated 46-year-old employee whom he considers a son — when Carl's wife intervened and retained a lawyer.

The involvement of lawyers leaves Holscher pessimistic. He continues to work, making a decent living, but he notes friends his age are starting to retire.

Holscher is not particularly nostalgic about Cramer Hill. He's been interviewed many times before. I tease him about being the area's unofficial historian. He smiles. "That may be true." At times, Holscher is guarded in his observations. He doesn't want to be perceived as the angry white man bypassed by the suburban exodus, left to complain about how blacks and Hispanics have sullied his memories of the "good ol' days."

Holscher does speak nostalgically about his youth — about how he attended military school, at the insistence of his stern father, and then transferred to Friends Select in Philadelphia; about how he would take the train to the city and bum rides to places like Fairmount Park; about how he returned to school in Camden and attended, in succession, Washington, Veterans Memorial and Woodrow Wilson High Schools (from which he

graduated in 1957); and about how, each time, he met a wider circle of friends, a "fine" group of people.

But the city itself does not figure prominently in the story. His nostalgia turns more on the universals experiences of youth: roaming around town with one group or another ("You could walk anywhere back then," he says), the harmless street tousles with this kid or that. But he doesn't frame his experiences in terms of ethnicity. He mentions Cramer Hill's now-defunct German social club, and he talks of some Italian-Americans, but more often, he just talks about "whites," without lamentation, if he talks about ethnicity at all.

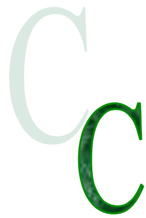
Holscher views the demographic changes as inevitable. He has no rancor. He frequently mentions his fondness for his Hispanic customers. They're all "very nice," he says. And, in fact, as we stand at the door of his liquor store, he greets many by name. For him, this is a business, a going concern, not a neighborhood suffused in the nostalgia of youth.

The family lived in a house on the corner of 25th & Hayes, across from Veterans Memorial. The Holschers sold it to a Spanish family in 2000, and now, Bill jokes, "there are four abandoned cars and seven chickens in the front yard — but don't write that down." Bill lived there for about 24 years, until he married (he's been married for 41 years now) and moved into a duplex in Collingswood. He still owns the Collingswood duplex, but like his brother Carl, he lives in Haddon Township.

Holscher's mother was Austrian and attended St. Anthony of Padua, the Catholic church four blocks from Crescent. The three boys accompanied her. But then the parish priest gave her a form to complete and one of the questions inquired about her husband's

income. "What should I tell him?" she asked her husband. "Tell him you're going to the Lutheran church," Ernst responded. From that point on, the boys and their mother went to Christus Lutheran Church, across the street from their house.

Ernst always managed to find a convenient excuse for not attending.



Churches are the backbone of Cramer Hill. Residents may eye their local officials with suspicion. They may deride their struggling public schools. But they still have an abiding faith in their churches.

Most of the churches in Cramer Hill are Hispanic, either Pentecostal or Catholic, although the Christus Lutheran Church on North 26th Street is still considered "white," with its few remaining German-American parishioners, and there is one African-American church.

Msgr. Robert McDermott — "Father Bob" — is one of East Camden's most prominent clergymen. He is to St. Joseph's Pro-Cathedral what Michael Doyle is to Sacred Heart in South Camden: a spiritual counselor, a spokesman for the poor, a priest unafraid to hold mass on a notorious drug corner, so the people can "take back the streets."

Father Bob is also a savvy businessman, the founder of St. Joseph's Carpenter Society. When he discusses housing, he sounds more like a CEO than a man of the cloth.

A native of East Camden, Father Bob has been at St. Joseph's, Camden's largest Catholic church, for 20 years. In that time, he has heard, probably more times than he can count, the predictions of Camden's impending revival. He knows the issues — they

haven't change since the idea of a "City Within a City," Cramer Hill's first stab at gentrification, was floated 40 years ago — and he is articulate, but his remarks are delivered matter-of-factly, in the manner of someone who has heard it all before.

He is friendly and accommodating — perhaps a little too accommodating: He's 30 minutes late for our interview because he has over-booked his morning, and the session ends abruptly because of another commitment. But it's hard not to like a guy whose humor includes jocular references to rival Sacred Heart and who's greeted by staff with bear hugs and kisses.

There are 1500 families in Father Bob's congregation. The church, located in the 2800 block of Federal Street, runs an elementary school, which has an enrollment of 285. It also runs the Romero Center for Social Justice, which sits behind the church. Suburban students come to the center to study poverty-related issues. They sometimes spend the weekend.

The parish also runs a child development center, which has 75 pre-school children.

The church's main claim to fame is St. Joseph's Carpenter Society, its fabled housing program. Father Bob started the Carpenter Society in 1985, when he was asked by a parishioner to help with the acquisition and rehabilitation of a rowhouse on North 28th Street. "Hey, I can do this," he thought after his initial success, and the idea snowballed. The Carpenter Society now has 20 staffers, including seven full-time carpenters. Over the years, it has sold 600 housing units, averaging 40 a year, the largest of any non-profit housing organization in the state.

The Carpenter Society emphasizes self-reliance and home ownership. The buyers are not required to do any work on the houses, as is the case with Habitat for Humanity. (The Carpenter Society's philosophy also differs from that of the Heart of Camden.) Instead, they are responsible for securing and paying the mortgage. The emphasis is on responsible home ownership. Toward that end, St. Joseph's offers courses at a home ownership academy. Over the years, Father Bob notes with satisfaction, there have only been two or three defaults.

When Westfield Acres was demolished, the Carpenter Society was asked to supervise construction of the new development, Baldwin Run. It was, by far, the Carpenter Society's largest undertaking. Ultimately, it involved the construction of 550 new units, with St. Joseph's acting as the general contractor.

Because of its success (and perhaps because of the cachet associated with its name), St. Joseph's now finds itself enmeshed in the redevelopment, linked with the city and Pennrose Partnership (with which it was paired on Baldwin Run) in a plan to redevelop Lanning Square, in an area known to Camden residents as "Downtown," just south of Cooper Medical Center.

"These things don't happen overnight," Father Bob says of Cramer Hill's troubled redevelopment. "People can get impatient." He acknowledges that the city has been "stumbling," "making a lot of mistakes." And it has muffed the issue of relocation. It doesn't seem to have the requisite expertise or manpower.

He refers to an oft-cited article in the *Courier-Post*, the first notice many residents received of the redevelopment in late 2003, and to the threatening 14-day letters that the city has mailed to residents whose properties are targeted for eminent domain. He sees

these missteps as a public relations disaster for the city (although, he quickly adds, the city has been trying to improve its image in recent months).

Self-interest is the key, he says. The big question for everyone is, "What's going to happen to me?" The city has to answer that question. The administration "has to be the leader, build a bridge to Cramer Hill."

He points to Washington School, which is supposed to be razed, and the six city blocks that will be opened. The homeowners there have been offered generous packages. But will others be offered the same? he wonders.

Father Bob does not have a "feeling of inevitability" about the Cramer Hill redevelopment. The project can be altered. Indeed, he hopes it will be altered, so the city can protect a $1.2 billion investment. Maybe, he suggests, the city should outsource the job. You have to "stick to your core competency," says the successful builder. "Do what you do well."

Like Father Bob, Todd Carpenter is a Catholic priest. But he doesn't have McDermott's star power. He doesn't have his clerical collar, either. He wears the hooded robe of the Franciscans.

Father Todd has been assigned to St. Anthony of Padua, located in the 2800 block of River Road, for six years. For the last three, he has served as the pastor. The Order of St. Francis has been running the church for the Archdiocese of Camden for 20 years. "You might say we are filling in," says Father Todd.

Franciscans take a vow of poverty. They live a simple life, ministering to the poor. A posting at an inner city church is not unusual. A friar can stay at a parish for as long as 10 years, but reassignment can come at any time — and with little warning.

In the old days, Father Todd says, you could receive a phone call one day and be told to report to another parish the next. Now, the Order gives the friars a little more notice (perhaps a few months), and there is a "dialogue" between the friar and the hierarchy. New assignments should play to the friar's strengths, says Father Todd, who is fluent in Spanish and expects future postings to take advantage of his bilingual skills.

Father Todd is 40. He has a boyish face, a bushy head of gray hair and a pleasant smile. He has a substantial build — a little chunky, in fact — and comes to the interview, conducted in the waiting room of the rectory, wearing his brown garb.

Before Father Todd entered a seminary in Washington, D.C. (he was ordained six years ago), he was an accountant in Bergen County, N.J. He had always been active in his local church, so the jump from figures to friar was not as surprising as it sounds.

Father Todd likes his current assignment, although he got a lot of ribbing from friends when Camden was designated the nation's "most dangerous city." St. Anthony "officially" has 1000 families. However, on a typical Sunday, only about 600 people attend services. There are three masses: an English one at 8:00 a.m., which is lightly attended; a Spanish one at 9:30 a.m., which has about 500 Hispanic attendees, the largest of the three by far; and another English-language mass at noon. (Another bilingual priest alternates officiating duties with Father Todd at the Spanish-language masses.)

Father Todd estimates that 85 percent of his congregation is Hispanic. Of the Hispanics, he estimates that 60 percent are Puerto Rican. The Puerto Ricans tend to come from the older, established families in Cramer Hill. They also tend to be bilingual.

The other Hispanics are Dominican (about 15 percent) and Mexican (another 15 percent). They generally speak only Spanish. The remaining Hispanics at St. Anthony come from other countries in Latin and South America.

Father Todd says the Mexicans are the fastest growing Hispanic segment in Cramer Hill. He characterizes them as a "quiet, hard-working, industrious people." Many are "undocumented." (When I refer to "illegal" immigrants, he gently corrects me. "We don't use the word 'illegal.' We prefer to call them undocumented.") In comparison, Puerto Ricans tend to be more social, more "boisterous," according to Father Todd.

The remaining portion of St. Anthony's congregation is Anglo (about 10 percent) — older parishioners who tend to be Irish, Italians and Germans from Camden's "heyday," as he puts it — and African American (about five percent). African Americans do not tend to be Catholic, says Father Todd, so he is not disturbed by their small numbers. He also notes that there is a Catholic church nearby that caters to the African American population.

He estimates that three-quarters of his parishioners come from Cramer Hill. The rest come from other parts of the city, Pennsauken or as far away as Sicklerville. Many are drawn by the Spanish-language mass. (The closest other Spanish church, according to Father Todd, is in Vineland, a haul for most of his congregants.)

When whites leave the city, Father Todd notes, they rarely return; they tend to break their ties to Camden. But Hispanics are different. They are more likely to maintain their ties, return to the city.

In his six years, Father Todd has seen his parish grow slowly. He attributes this to the influx of Mexicans. His church now does 200 baptisms a year, a substantial number. Beyond that, he sees few changes. "We are just happy to keep the parish going. We are in survival mode." He adds, "We are a poor church. We struggle."

Despite its relative poverty, the parish maintains a grammar school, serving grades K to eight. It currently enrolls 200 students. "It is a good, safe school," says Father Todd, who uses his accounting skills to balance the books and prepare an annual budget of about $500,000. There is also an aftercare program that runs until 6:00 p.m.

The school can accommodate 230 students but hovers at 200 (the minimum required by the Diocese) because the parishioners are poor, and many cannot afford the tuition, which runs about $1500 a year (with an additional $40 a week for aftercare).

"The tuition's a problem," says Father Todd, even though it's lower than the national average. "It's too much for many of our families." The church does provide help. The Diocese has an assistance program that extends credit to offset a portion of the tuition, and the Franciscans appeal to other parishes to sponsor children. Father Todd also works with families "one on one," asking them, "What can you afford?" It is imperative, he says, that he maintain a student enrollment of 200.

If the financial problems could be resolved, Father Todd believes the school would be at capacity. Cramer Hill residents are deeply unhappy with their public schools; they cite ongoing problems with discipline and the delivery of quality services.

Father Todd's church is self-sustaining (although the school is not, relying, as it does, on the Diocese) and it offers a variety of services: a free medical clinic one day a week (the care, provided by a volunteer doctor, "is very basic"; more serious problems are referred to Our Lady of Lourdes, which is "part of the Franciscan family," says Father Todd); a pantry with "very basic" foodstuffs; a social worker one day a week (provided through Catholic Charities); and a deacon who offers immigration counseling.

If the church had more money, Father Todd says he would increase the frequency of these services. He would also hire a pastoral associate for community outreach, particularly in the Mexican community. The Mexicans work "so many hours; they even work on Sundays," he says, so there is a need to go to them.

Father Todd has seen "a lot of changes, a lot of ups and downs" in Cramer Hill in the last six years. He is "hopeful" about the future, but there is strong opposition to the redevelopment — and a deep skepticism. "There are a lot of issues," he says, shaking his head.

The talk turns to the CCOP, whose meetings he faithfully attends. He describes the group as "aggressive but not confrontational." Its role, he says, is to "keeps tabs" on the redevelopment.

He knows CCOP's approach is not universally embraced. CCOP is trying to steer a middle ground, he says, establish a "fair process." He wants the city to keep its promises, "not take advantage" of the people. Other groups, particularly the Cramer Hill Residents Association, are more vocal in their opposition and don't share CCOP's willingness to work with the city.

His goal — and that of CCOP, he says — is to ensure that people are treated fairly and that the city makes good on its many promises. "We've been burned before," and there is a lingering fear that the city will again "screw it up." There is, he says, the "potential for a big improvement or a real disaster."

The redevelopment has been hampered by its rocky start, he says. The city failed to communicate at first. The residents didn't hear about the $1.2 billion redevelopment plan until they read about it in the *Courier-Post* in December 2003. That was wrong, he says. And the initial meetings called to discuss the plan were poorly organized and scheduled at inconvenient hours and in rooms that could not accommodate the attendees.

But, says Father Todd, if the city "sticks to its word," provides appropriate housing for those who are relocated, he sees the possibility of success. "This will be a great thing if it works."

He believes there is space in Cramer Hill for all those who want to stay, and he has been told by the city that none of those relocated will have to incur out-of-pocket expenses (a promise that is viewed skeptically by many homeowners). He also believes it's important, when the first 20 families are relocated, that the city "gets it right." He sees the initial relocations as a kind of test. People will be watching, he says. Done properly, the early relocations will inure to the benefit of the redevelopers.

Like Father Bob, he believes the city has gotten better in recent months. There is more communication, more community input. The plan has not changed substantially, but at least the city is listening, attempting to allay fears. He believes CCOP has helped in this regard. He describes CCOP, which has monthly meetings, as a "respected" group in Camden. "We are not viewed as an irritant."

Father Todd is troubled by the golf course, though, and by its symbolism. Hispanics will not play golf, he says. His group has suggested other recreational facilities — for example, basketball courts and soccer fields, particularly for the Mexicans, who are renowned for their soccer skills — but Cherokee will not budge on the golf course. It remains the centerpiece of its plans, and in the final analysis, says Father Todd, "it's better than what's there now. Who knows what they'll find in that dump? Abandoned cars? Dead bodies?"

In the end, he says, redevelopment can give new life to Cramer Hill and put an end to the dirty, empty lots that mar the neighborhoods, and to crime and drugs. "We need more retail stores," says Father Todd, "and a supermarket. Cramer Hill doesn't even have its own supermarket." And the current youth recreational facilities are "a joke." The community center at Von Nieda Park is used for an occasional public meeting but not for the kids.

Father Todd sees hope for his church, too. The Hispanics are not going away, he says. They're going to stay in Camden, and the redevelopment will draw more families to the city and, he hopes, to his struggling parish.

If Father Bob and Father Todd are two of CCOP's spiritual leaders, Zoraida Gonzalez-Torres is one of its foot soldiers. She is a street organizer, and she works from CCOP's headquarters in East Camden.

The offices occupy a converted rowhouse near the corner of 28th and Federal Streets, across from St. Joseph's. They are in the heart of East Camden, on one of the

main drags, but the neighborhood is shabby. There is shattered glass on the sidewalks and debris in the streets, which are lined with drab, tired structures.

I ring the bell, and Torres comes downstairs — the second floor holds cramped administrative offices — and greets me at the door. We sit at a small table on the first floor, which, she explains, serves as a kind of "wellness center."

Torres is 51. She has lived in Camden for 15 years. As a welfare mother in New York City, she obtained a GED and then, in 1987, put herself through Brooklyn College, earning a certification as a bilingual instructor of social studies. She was drawn to Camden, she says, by the hope of a job in her field. She figured her bilingual certification would open doors. She also saw Camden as a place where she could own a home, as opposed to renting one, as she had done in Brooklyn.

"Camden grew on me," she says. "I liked it. I saw the potential. There [were] very good people here."

Torres, her boyfriend (now husband) and her five children came to Camden and settled in Cramer Hill, near 27th Street and Cleveland Avenue. A social studies position never materialized, so Torres took a position at Veterans Memorial School as a bilingual instructor. After a few years, she realized that teaching "was not for me," but she liked working with people, so she became a social worker. She took a job with Head Start in Camden County and worked for eight years as a social worker, with "the poorest of the poor," she says, "because that's what Head Start does." She was then promoted and served for four years as a supervisor.

All the while, Torres continued to worship at St. Joseph's — she was drawn to Father Bob, she says — and to work as a community activist. When CCOP had an

opening for an organizer, she took the full-time position. She has been working there for two years now, covering North Camden and Cramer Hill and, of course, helping with citywide initiatives.

Torres describes CCOP as "churches coming together" and organizing around broad issues. CCOP uses the model established by PICO, the national umbrella organization: a church-based nucleus, stretching into the community and building one-on-one relationships. It follows what Torres calls "the golden rule": "Don't do for others what they can do for themselves." In other words, the focus is on "self interest" and empowerment — "pushing those buttons," she says. CCOP does not want to see the "people left behind."

CCOP works through local organizing committees ("LOCs," in organizers' parlance), and she describes some of the earlier initiatives: "cleaning up" a drug corner at 28th Street and Hayes Avenue; forcing the city to address the problem of stolen manhole covers; launching a public-safety campaign to focus on crime; and getting the city to focus on a universal complaint in Cramer Hill, the noise caused by tractor-trailers that would rumble through the neighborhoods at all hours of the day and night. Torres also notes the success of CCOP's citywide campaign to have abandoned buildings — potential nests for drug dealers — demolished.

The Alliance for the Revitalization of Camden City (ARCC) is the outgrowth of CCOP's work. "It was born right here," says Torres. (Dr. Jeff Brenner is the chairman of ARCC; Father Bob is its vice chairman.)

CCOP continues to press for a useable community center in Cramer Hill. There is already a community center at Von Neida Park, but it is not adequate for the community's

needs, says Torres. CCOP has developed "beautiful" architectural renderings for a center, but the city's reaction has been lukewarm. Nevertheless, CCOP continues to press, hoping, too, that Cherokee will contribute to its efforts. (There is some indication it will, although Cherokee takes the position that the community's recreational and cultural needs are already addressed in its overall plan.) CCOP wants any community center "open to everyone," says Torres.

There is also talk of another Boys & Girls Club in Cramer Hill, with Cherokee contributing. Torres would like a swimming pool for the community but doubts it will materialize.

As for the redevelopment, Torres says, CCOP is not "on the bandwagon *per se*. We are watching, educating" the people. She repeats CCOP's mantra: The community deserves a "fair deal," particularly when it comes to relocation. Toward that end, CCOP conducted a survey and developed in October 2004 a "vision" for the relocation. Some CCOP members have even gone to Baltimore to study the situation there. "We just want the city to respect the people," Torres emphasizes.

Torres tells the familiar story of how she and others heard about the redevelopment for the first time in the *Courier-Post*. People became angry, she says. They weren't provided with information. "How could you sell us out like that?" they asked. The city held meetings in undersized facilities, only fueling community anger.

Torres is ambivalent about the lawsuits filed by South Jersey Legal Services. The truth is, she says, they have bought the CCOP more time, forced the city to "slow down." She is quick to add, however, that no one associated with CCOP, including its community supporters, is part of the litigation. We just don't do things that way, she

says, without explicitly criticizing Legal Services. But like virtually everyone else in Cramer Hill, she believes the use of eminent domain is unfair.

Torres loves the city. Nevertheless, she readily acknowledges "the bad." Just this past October, she was robbed at knifepoint, in her own house, by a young Hispanic male. The boy took her car and her purse. She notified the police but knew she would be unable to make an identification, so unnerved was she. She called her children, and within three hours, even before the police had placed the information in the national crime computer, the children recovered the car — in Cramer Hill. The young man only took the money from the purse and Torres' cell phone; the purse, its remaining contents and the keys were left behind.

Still, Torres does not want to leave Camden. Her five grown children live here, and she hopes her 14 grandchildren will make it their home. She supports redevelopment in some form. "We have to do something," she says. "We can't let the city die."

As Mary Cortes and I drive down Farragut, we turn onto 32nd Street. She wants to show me the "infamous castle."

As we turn the corner, I see it looming: a sagging house imprisoned in scaffolding, vaguely resembling a Victorian castle, with turret and slate roof. The owner is a white guy named Mike Hagan, 51, a house painter with a helmet of gray hair who came here from California in 1986. He purchased the "castle" a year earlier, in 1985, and he is determined, he tells us on this breezy spring day, after some 20 years, to renovate it.

The house was built around 1900, he says. It served as a bait-and-tackle shop in the early 20th century. It was known as Weiner's store then and sat right on the river. The area was later back-filled as part of a WPA project.

"I'm not against redevelopment *per se*," says Hagan. "And I don't have anything against gentrification." It's the city's "attitude," its "arrogance" that he doesn't like. They're telling us, basically, "to get out of the way."

In some ways, he says, the redevelopment has been "a good thing. It's galvanized us." He vows to take the fight to the voting booth. A poster for Sloan-El and his slate is tacked to the front of his house.

No one knows how this story will end. For some, there is a feeling of inevitably. One way or the other, they figure, the city will send them packing, and the developers and their county backers will get their hooks into the lucrative waterfront. Others, like Father Bob, don't think the plans are carved in stone. There are too many variables: an important case on eminent domain pending in the United States Supreme Court, a trial scheduled in Camden County Superior Court, before a judge who has recently come to life, expressing reservations about the city's heavy-handed tactics.

In fact, none of the players — the city, its redevelopment czar, Arijit De, the determined advocate of the homeowners, Olga Pomar, or even operatives for county Democratic boss George Norcross — has a crystal ball. And no one can say how Cramer Hill will look in five years, let alone 15.

As a result, many residents, like Mike Hagan, are left to hedge their bets. Hagan figures his long-delayed renovations will serve two purposes: Either they will defeat claims that his property is "blighted," in the event the city decides to proceed with eminent domain, or they will enhance the value of his property, if he ultimately loses his battle.

Either way, says Hagan with a smile, "I'm sprucing it up. I'm going from no place to show place."