

# Waco Community Development

We're putting more neighbors into neighborhoods

February 2007



254-235-7358

1624 Colcord Ave.

www.WacoCDC.org

## MILESTONE HOUSE CONSTRUCTION UPDATE

If you take a drive by 811 N. 13th Street you will see all of the progress that is being made. New windows installed, new roof, the dormer has been restored, new columns supporting the front porch and undersiding of the house installed.



Take a tour inside and you will see a lot of progress taking place. Sheetrock, tape & bedding, new downstairs bath, upstairs bath remodeled, new stairs leading to 2nd story, new utility area in the kitchen...the list goes on.

What a transformation!

The Zamora family is anxiously awaiting the completion of their new home.

Eddie, Karine, Martin, Genesis & Joshua are extremely excited about all of the beautiful renovations that are taking place and

are very thankful for the items being donated to furnish their new home. First United Methodist Church, First Baptist Church of Woodway and Columbus Avenue Baptist Church have provided many of the items that are listed on the Milestone House Item List. Several Sunday School classes from the above mentioned churches have adopted a room to furnish.. The response has been wonderful! *Interested?* Call our office at (254) 235-7358 for information about the Milestone House Project.

Don't forget to drive by to see what is happening at 811 N. 13th!

## Calendar

Ways to Get Involved

### \*February '07

Homebuyer Education classes are offered. To register for the classes, call (254) 235-7358. Classes are free. 1624 Colcord.

### \*March 8th '07

Waco Community Development Board of Directors meet.

### \*April 16 & May 21, '07

Volunteer to help get Waco Community Development Newsletter ready for mailing. 9:30 AM at our office.

1624 Colcord. (254) 235-7358



Connally  
Golf Course  
Lunch 12Noon  
Tee Off @  
1:30pm

2nd Annual  
Waco Community  
Development  
**GOLF SCRAMBLE**  
Friday, April 13, 2007

For More Info:  
Call (254) 235-7358

## Who's Behind Waco Community Development?

Abby started with Waco CDC as a volunteer in the fall of 2004 after returning from her second volunteer stint in the Peace Corps in Georgia, (former Republic of). Before retiring from the Waco-McLennan County Health Department, she had made a list of the type of agencies she would volunteer with. A newsletter from Waco Community Development with a notice for a volunteer caught her eye and that is how it all began.

Abby has had many careers in her life including working as a CPA for a local accounting firm, helping her husband run the Script Shop Pharmacies, serving in the Peace Corps in Ukraine for two years and then working for

the US Department of Commerce in Ukraine as administrator for the SABIT Program and as previously mentioned, working for the Waco-McLennan County Health Department.

An interesting aspect of working at Waco Community Development has been the research she has done on the neighborhood in 1921-22 garnered from the City Directory of that year. Many of the "Prominent names of Waco" came from our Neighborhood. Many of their homes are still intact. She is working on a tour including those homes as well as the new ones we have built and for a donation to WacoCommunity Development, Abby will set up an appointment to take you or your

Abby Sobel  
Home Buyer  
Counselor



group on a tour of the neighborhood.

Abby strongly believes in the mission of Waco Community Development and enjoys counseling

with people to help them become new home owners.

If she does not "take off" on another out of country project, Abby's goal would be to attend classes to become certified as a Reverse Mortgage Counselor.

Abby's door is ALWAYS open!



**Issue 12 - 2007**  
*Newsletter of Waco Community Development, a Christian-based organization committed to promoting housing, economic, and community development throughout Waco.*

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**Board of Directors:**

- Billy Davis, President*
- Ken Cooper, Vice President*
- Tim Holtkamp, Secretary*
- Jon Spelman, Treasurer*
- Melvin Carter*
- Juan Castellano*
- Walt Keeler*
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- Rev. Steve Ramsdell*
- Bill Shirley*
- Dr. Gaynor Yancey*



We're working hard here at Waco Community Development. Here is an update on our current construction projects.



**1206 N. 15th Street** is across the street from West Elementary on 15th St. The construction on this project has gone smoothly and the new owners have been great to work with. The streetside mailbox is an added touch that adds a lot to street appeal to the house. Soon it will be time to begin all of the trim work, painting, flooring, lighting and installing appliances. Another great addition to the neighborhood!

# Current Projects



**523 N 15th Street's** new owner has moved in. We will plan the "Welcome" party for the Spring.

**Sullivan # 2 820 N. 16th St.**  
 This 2 Story house has 4 bedrooms, 2.5 baths, utility room, attached garage and sits on a beautiful lot.



## Mission Complete



**929 N. 14th Street** has 1400 Sq. Ft. of living space. 3 Bedrooms/2 Baths/Kitchen with Breakfast Bar/Built-In Appliances/Separate Utility/Ceiling Fans/ High Efficiency Heat & Air Conditioning/Isolated Master Bedroom/Security System



**\$78,500**

## BROOK OAKS UPDATE AND INFORMATION



Do you remember when Providence Hospital was a landmark in Waco? It was then restructured as the St. Catherine Center. All that changed when the stately old building was imploded in October of 2006.

What is taking place on the land that Providence once occupied is the preparation for the Brook Oaks Senior Residences, sponsored by Mercy Housing, Inc.

*Brook Oaks will be for seniors 62 years of age and older. It will a great place for low income seniors to reside that do not need assisted living housing.*

*The project will consist of 54 units and is expected to be completed in the Spring of 2008.*



*Waco CDC views Mercy Housing's project as a huge boost to the economic development in this area of North Waco. It is fun watching the project taking shape.*



*Mercy Housing has worked hard gathering input from local groups and neighbors.*



## What Comes To Mind When You Hear “New Orleans?”

by Abby Sobel

What comes to your mind when you hear New Orleans – Katrina? Before visiting New Orleans December 10 through 15, 2006, what appeared on Television during that time was the vision.

Now imagine Waco with only downtown and the area west



of downtown between Franklin and Waco Drive to Valley Milles Drive being all that was left without flood damage. In this area of New Orleans wind damage left residents without electricity for weeks, but the homes could have been easily repaired.

You heard the storm was coming. You left with a few clothes and whatever you

deemed important and when you returned to your home in Lake Air, Parkdale, Woodway, North Waco it had had 9 feet of water inside. How devastating. Hopefully you had a good insurance agent and you had adequate flood insurance to either total or repair your home.

Eighty percent of New Orleans had this type of damage. Can you even imagine this in Waco?

Sixteen months later when you drive around the “Lake Air” of New Orleans you see empty and boarded up homes, vacant lots, some repairs in progress, FEMA trailers, and you realize – this is going to take a very very long time, years in fact.

Many people who have lived in New Orleans all their lives are not going back. The hospitals are having trouble re-opening because some of the Doctors and nurses have moved away. The same is true for all professions, businesses, blue collar workers and laborers.

Another problem is housing

for those who have come to New Orleans to work in construction. Some homes have been gutted and put up for sale, the owner not wanting to complete the job or return to New Orleans.

There are many stories to tell and visions to imagine, but one was told. A bowl sitting on a coffee table in the living room full of photo Christmas cards from years past was found weeks after the flood in a home that had received nine feet of water, safe and dry in the corner of the dining room. Imagine that picture of New Orleans – Katrina.

Can you HELP New Orleans?. If you have a love for the city – GO THERE – the City needs the tourist business it has always relied heavily on before Katrina. All the interesting and fun of New Orleans is still there. CELEBRATE NEW



**UPDATES**  
by Walker Moore

After two years as the volunteer coordinator, I am moving to a new position at Waco Community Development. As a community organizer I will focus on building a coalition of community residents who desire to work together to make our community a better place to live. This coalition will bring about positive change from within the community. This is another example of our belief that change must come from within in order to become permanent change. Another component of my new job will be to collaborate with other non-profits, churches, businesses and individuals who are working to improve our community. We want to establish a network that works together to bring about positive change. Positive change has come to north Waco and we think this new endeavor will bring about even more positive change.

## Don't Let Your Future Be Held Hostage By Your Past!

by Darrell Abercrombie

Lending decisions are based on our history of paying back what we borrow. As the saying goes, “History has a way of repeating itself.” And, it often does. The beauty about credit history is that we only have to worry for the most part, about the past seven years. For example, let’s say that Jane was thirty days late on a credit card payment eight years ago. Today Jane can breathe a sigh of relief because, by Federal Law if it does appear on her credit report Jane

would be able to have the derogatory history removed.

The important thing is to stay within your budget. A budget is a systematic way of looking at what you bring in (income) versus your expenses. If your expenses exceed your income you have a problem called “DEBT!”



“I have a recurring dream in which my debtors meet my creditors and decide to cut out the middle man!”

Get your finances organized so that you can make your payment obligations on time. After all, we all have responsibility to pay for the things that we purchase.

Remember, lenders make their decisions based on how we have paid our bills in the past. Don't let your past take a bite out of your future!



1007 N. 14th Street  
Cleanup with  
Waco Baptist Academy



## A Note from the Director

by Mike Stone

**Can you afford to *NOT* have a bank account?** Some people think that they can't afford to put money into a bank for savings. They think that they can afford to pay a check casher. That got me to thinking, "What is it costing that person to cash their check?"

We did a little reserach this week to find out what these businesses charge. The businesses charge between 1-2% of the value of the paycheck. That sounds like a very small amount to pay. But, it adds up. I don't fault the businesses. They are providing a service and the rates are fair.

Let's say you are an hourly worker making \$10 an hour getting paid on a weekly basis. Guess what? After taxes, you will get \$329 per week. If you go to the cheapest check cashing place then you pay \$3.30 to the check cashing business. I can buy a pretty good hamburger for \$3.30! If you do this every week, you will end up paying \$171.08 for the year.

The smarter thing to do would be to take \$25 and open up a savings account and put \$3.30 each week into your savings account.

Then after a year, you would have \$196.60. It could be as high as \$491.50 per year.

That is a lot of money to me!

So, instead of paying someone else your money... PAY YOURSELF!

***\*For more ideas on how to manage your money and keep what you've earned, come to our Homebuyer I classes on Thursday nights from 6-8pm at our office.***

### BAYLOR UNIVERSITY INTERN

**Funmi is an intern at Waco Community Development. With this internship she hopes to expand her knowledge on community development in urban cities. Funmi was born & raised in Austin, Texas. At 17 she left Austin for Baylor and is currently a sophomore majoring in International studies. Funmi hopes to aquire a career that will allow her to travel as well as improve communities. She enjoys travel, reading, basketball, learning and spending time with family and friends. We have really enjoyed getting to know Funmi and appreciate all she is doing to get articles about Waco Community Development on our website.**

**WELCOME FUNMI!**



## By the Numbers

### Housing:

New Homeowners	43
New Homes:	17
Renovated:	7

### Opportunities:

Counseled:	472
Active:	94

### Maintenance:

Volunteers:	2,200
Vol. Hours:	14,400
Lots Mowed:	970

### Memorials & Honorariums

Waco Community Development now offers you the ability to support our ministry through the giving of memorials and honorariums. The person/family you wish to remember will be sent a card from Waco Community Development acknowledging the gift. Your memorial or honorarium will be listed in our Waco CDC Newsletter.

Waco CDC 235-7358

### \*Memorial & Honorary Gifts\*

\*Your Memorial or Honorary acknowledgement will be placed in this area of the Waco community Development Newsletter.



1624 Colcord Ave.  
Waco, TX 76707

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