

# Waco Community Development

We're putting more neighbors into neighborhoods

September 2007



254-235-7358

1624 Colcord Ave.

www.WacoCDC.org



## Brook Oaks Senior Residences

### Groundbreaking Ceremony Marks Newest Affordable Housing Opportunity

Brook Oaks Senior Residences is the result of collaboration between Mercy Housing and Providence Healthcare Network, a member of the Ascension Health system. Through the partnership, Ascension Health and eight other major health care systems across the country will work with Mercy Housing to increase access to healthcare and affordable housing for seniors. As of summer 2006, the partnership had contributed to the creation of 188 properties with 8,450 rental homes valued at \$867 million.

To help create Brook Oaks Senior Residences, Providence agreed to clear the site by eliminating the environmental issues and demolishing the old hospital building. This cost Providence more than \$1.85 million. Providence also provided the land to Mercy Housing at no

cost and has worked with Mercy Housing's representatives to help secure community support and funding.

Brook Oaks Senior Residences will feature 54 one-bedroom rental apartments for seniors 62 yrs. and up with no more than 50 percent of the area at median income (\$17,650 for one person). Residents will pay only 30 percent of their income for rent. The average rent in Waco in 2005 was \$576. This was costly for many seniors on fixed-incomes from Social Security who must also



## Calendar

### Ways to Get Involved

**\*Sept. 27th 6- 8PM- 6WKS**

**Homebuyer Education I .**

Thursdays beginning September 27th.

To register call (254) 235-7358.

Classes are free!

**\*Oct. 4th**

Waco Community Development  
Board of Directors meeting.

**\*Nov. 3rd 1- 6 PM**

**Homebuyer Education II.** Call the office to register. Classes are free!

worry about health care costs. With Brook Oaks Senior Residences becoming a reality, there will be affordable housing for Waco's senior population. A case worker will be on-site to facilitate services designed specifically for seniors.



The August 28, 2007 a Groundbreaking Ceremony for Brook Oaks Senior Residences marked another positive step in the revitalization of North Waco. The facility will provide a stable, vibrant and healthy community for Waco's seniors.



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

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Construction Manager

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## A CARING COMMUNITY

by Walker Moore

One of the best things about my job is the time I get to spend hanging out with some of the neighborhood boys. We laugh, play basketball, talk about life and work on projects to beautify the neighborhood. A few weeks ago, I was hanging out with some of the boys and planning a neighborhood beautification project that we completed later that week. While we were talking, I noticed that a woman from across the street was walking towards us. When she came close enough she yelled, "Do you kids know him?" The boys responded with confused looks because they have known me for quite a while. So the lady asked again if they knew me. This time they all yelled back, "Yes!" With that she turned around and walked back to her house.

This interchange intrigued me. She seemed to have a genuine concern for the safety of the boys. I decided that I needed to meet anyone who was that concerned for children. So over the objections of the boys, (they said she was "crazy") I went over and introduced myself. I quickly discovered that "Mary" was not "crazy." Instead I discovered that she just wanted to make sure the boys knew me and that I was not trying to take advantage of them. Once she decided I was legitimate we had a great conversation about the neighborhood. In fact, our conversation was so good that she invited me to take a tour of the neighborhood with her. As we drove around in her car, she pointed out the positive and negative aspects of her neighborhood and spoke with pride about her community. I quickly realized that this was a woman who deeply cared for her community and was saddened by its present state. It was good to meet one of the many people who desire positive change in our neighborhood.

When I got back from our neighborhood tour, one of the boys came over to me and told me that had I not come back in twenty minutes, he would have called the police because he was scared that "Mary" might "shoot" me. This day showed me that people in my neighborhood truly care about each other and want to see positive change. It is our job to work with our neighbors to turn their desires into reality.

## "LOCATION, LOCATION, LOCATION!"

by: Mike Stone

Ask any realtor or business person and they will tell you that one of the many secrets to real estate and business is "Location, Location, Location!" Several years ago few people would have seen any advantage to living in our neighborhood because of its negative perception. That perception is changing, and today there are several advantages to living in our neighborhood.

One of the advantages is the availability of low interest rates for purchasing a home in our neighborhood. Currently, most interest rates for home loans are between 6% and 8%. But I bet that you did not know that you can get a better deal if you buy a house in our neighborhood. In fact, you can secure a loan with a 5.85% interest rate if you buy in our neighborhood. To sweeten the deal even more, you can also get an 8% down payment assistance grant. Now *that* is a real advantage for living in our neighborhood! There are some guidelines, but they are not as strict as you would think.

The Heart of Texas Housing Finance Corporation makes this great deal available through a bond program. Currently, there are two lenders in Waco who participate in the program, CornerStone Mortgage and Citizen's Mortgage Corporation.

Families who come to Waco Community Development greatly benefit from this program. For example, a person buying an \$80,000 starter home will save \$85/month because of the program's low interest rate and down payment assistance grant. That is a huge savings for a low-income family buying their first home!

It is not a new statement; you've heard it before..."Location, Location, Location!"

# ANOTHER PERSPECTIVE

by Darrell Abercrombie

One of the blessings and advantages in life is that God has given us visual ability that informs the rest of the body. What we *see* informs us of what measures must be taken. It tells us whether we can smile or frown. The images we view, the things we see, the conditions we experience, they all inform us of how we are to react.

If you look at how things are going on in our world, you may conclude that the world has become very bad. If you focus on problems in the church and families, senseless violence, and disasters around the world, you might say that things look pretty bad.

Some of life's greatest decisions are based on little more than perception instead of basic facts. Whether it is consumer goods, a car or house, we make emotional decisions based on how things look, taste, and feel. We are in tough times, frightening times. Our streets have become hallways of violence and corridors of bloodshed. These are tough times! Our homes have become jail cells, where we lock ourselves out by day, and lock ourselves in at night. We have become leary of our neighbor, and we have alarms in our homes, businesses and even our cars. "Tough Times!"

Must we despair? In spite of the culture, in spite of the

madness, the violence, the disconnectedness from God and spirituality from the church, I am here to tell you to **"Trust in God in spite of how things look."** II Corinthians 5:7 states, **"We walk by faith and not by sight."** Trust in the unrelenting reliance, the reliability and resources of God to be accessible to you just when you need them. It means no matter what you are going through now, trust God to meet you where you are and bring you through. Faith is the initial belief that makes you stand and trust is what makes you hold out. Faith initiates the process and trust ensures the process.

We must learn to trust God in spite of how things appear. He has a different perspective or different view. If the children of Israel would have waited in Egypt until the Red Sea opened, they never would have been able to cross over. They had to get to the Red Sea first. Even though it did not look good when they got there God transformed the Red Sea into an expressway.

Sometimes what we see keeps us reacting and not initiating. What we see keeps us responding to things and never beginning or doing things. God can infuse us with courage, the will, the initiative and divine audacity to move

forward against things that do not look good.

My pastor would always tell me, "If you pray for rain, get your umbrella." Faith is believing that a thing is so, when it is not so, so that it might be so. It is simply trusting God at His word and asking no questions.

The next time someone says that things do not look too well, tell them you have another perspective.

### \*FYI\*

The person you see climbing the rock wall is our own Mike Stone during Cub Scout Camp at Camp Tahauya, near Belton, TX. Our "Fearless Leader!"

### STREET OF DREAMS II



Street of Dreams II will start off with the demolition of the buildings that are currently there. The construction of five homes will begin by the end of September.



### Congressman Chet Edwards Tours CDC Houses in North Waco

On Monday, August 20th, Congressman Chet Edwards, along with Director of Habitat for Humanity John Alexander, Brook Oaks Neighborhood Association President Robert Jackson and Waco Community Development Executive Director Mike Stone, took a tour of North Waco's houses. One of their stops was 929 N. 14th St. to let Congressman Edwards see one of Waco Community Development's completed homes.

The Congressman was extremely impressed with the positive changes taking place in and around our neighborhood.



Mike Stone & John Alexander



Congressman Edwards at 929 N. 14th St.



Congressman Edwards, Brook Oaks Neighborhood Association President Robert Jackson and Mike Stone touring the house.

# Construction Update

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



**New Homeowners for  
1007 N. 14th St.**



**At 1104 N.13th, contractors are working to complete the inside of the house. Could this be your new dream home?**

### DID YOU KNOW?

**1870: The Waco Bridge Company completed work on the suspension bridge spanning the Brazos. The bridge was designed by Robeling; the man who went on to design the Brooklyn Bridge.**



**906 N.13th is finished and ready to fulfill someone's dream of owning his/her own home. Intersted? Call us!**



# By the Numbers

<b>Housing:</b>	
New Homeowners	57
New Homes:	20
Renovated:	9
<b>Opportunities:</b>	
Counseled:	624
Active:	113
<b>Maintenance:</b>	
Volunteers:	2,720
Vol. Hours:	16,461
Lots Mowed:	909

### Where She Stops Nobody Knows!

Abby Sobel has decided to retire from our organization and pursue another adventure with her sister in Jackson Hole, Wyoming. Abby started as a volunteer, moved to our front desk and then became one of our housing counselors. We will miss having her around.

We wish her luck and thank her for her service to our organization these last 3 years.



**GOOD  
LUCK  
ABBY!**

**Waco**  
Community  
Development  
1624 Colcord Ave.  
Waco, TX 76707

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**Newsletter from Waco Community Development.**

*Waco Community Development is a Non-Profit, Christian-based organization committed to promoting housing, economic, and community development throughout Waco.*

*We're putting more neighbors into neighborhoods.*  
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