

Waco Community Development

"We're revitalizing neighborhoods."



January 2009

254-235-7358

1624 Colcord Ave.

www.WacoCDC.org

KEEP YOUR MONEY

There is a commercial running on TV right now that says something like, "It is my money and I want it now!" The problem with the statement is the word "NOW". There are a lot of businesses in town that are providing a service for tax preparation. The tax preparers at these services prepare your taxes and charge a fee ("your money"). Also, if you want your money "NOW," they will gladly advance you the money and charge you interest ("your money"). I encourage families to be patient and wait for their direct deposit or checks to be mailed. Otherwise, families are actually giving away "their money" to someone else.



Fortunately, there is a better solution to this problem. Around town there are banners and fliers that say, "Get what you are owed, and don't pay a penny in fees!" This is a great way for families to get free tax preparation. There are 8 locations in town where highly trained volunteers will help people prepare their 2008 tax returns. Call 2-1-1 to find out where to go for help. Please encourage your friends and family to take advantage of this free service and get "their money!"

FREE TAX PREP provided by local non-profit partners! Call 2-1-1.

Calendar

Ways to Get Involved

***2009 Homebuyer Education**
Homebuyer Education I.
6-8 PM for 6 weeks

Begins Thursday, February 26th,
To register call (254) 235-7358.
Classes are free!

***February 21, 2009**

Homebuyer Education II.
Saturday, February 21st, 1-6 PM
Call the office to register.
Classes are free.

***February 12, 2009**

Waco Community Development
Board of Directors meeting.

Board of Directors:

Ken Cooper, President
Carolina Ramos, VP
Tim Holtkamp, Secretary
Bill Shirley, Treasurer
Melvin Carter
Juan Castellano
Billy H. Davis Jr.
Walt Keeler
Ada Nun

Rev. Steve Ramsdell

Dr. Gaynor Yancey

UNDER CONSTRUCTION



1100 N. 15th St.
\$81,000



726 N. 13th St.
REMODEL
\$81,000



1400 N. 4th St.



1105 N. 14th St.
\$81,000



1110 N. 15th St.
\$81,000

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Issue 23 - 2009

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

WACO COMMUNITY DEVELOPMENT WELCOMES NEW STAFF

Gabriela Gatlin joined Waco Community Development January 5, 2009 as a housing and credit counselor. After working as an educator with refugees at Jubilee Partners in Georgia, U.S.A., and as a service worker with the Mennonite Central Committee in Honduras, Gabriela decided to pursue an M.S.Ed. in Curriculum and Instruction at Baylor University. She graduated in December and is thankful for the



Gabriela Gatlin

opportunity to participate in the empowering work of Waco Community Development. Apart from her work at Waco Community Development, Gabriela is an active member of Hope Fellowship Mennonite Church, and through her church involvement, she pursues a relationship with a community of former refugees in El Salvador who are also working to secure ownership of their land and build decent and affordable housing. WELCOME Gabriela!

Karmeshia Miller joined Waco Community Development as our first Bachelor of Social Work Intern. She is a senior in the Baylor University School of Social Work and will finish her program this summer. Karmeshia will help Beth Kilpatrick with the Neighborhood Revitalization Strategy as well as working with C.I.S. (Communities in Schools) at Brook Avenue Elementary. Karmeshia came to Waco Community Development to learn about and practice community based social work. As a native Wacoan, she is hoping to learn even more about her city from the perspective of a community organizer. Karmeshia has an engaging smile and a winsome sense of humor. We are all looking forward to having her work with us this year. WELCOME Karmeshia!



Karmeshia Miller

FILING YOUR HOMESTEAD EXEMPTION

by Darrell Abercrombie

The Texas homestead exemption began as protection for the wives and children of the early settlers in the event the man of the house was lured into a not-so-honest game of chance or decided he needed a few more dollars to continue a night out on the town. More seriously though, the wives and children of a deceased breadwinner were secure in their home(stead) and could not be removed because of some improper or manufactured claim of debt. As a state constitutional protection, it has withstood the test of time and remained virtually unchanged as we have moved from the 19th century to the 21st century.

In Texas, one's home is his/her castle, and the Homestead Exemption is the protection around your home that prevents forceful entry by ruthless creditors. The Texas Constitution provides for homestead protection, exempting a person's homestead from forced sale except under limited circumstances. The primary purpose of the exemption is to preserve family integrity and provide the debtor and the debtor's family a home and means of protection.

Have you filed for your Homestead Exemption? We want to provide each and every homeowner in our neighborhood and Waco, the opportunity to apply for a Texas Homestead Exemption. You only need to file your Homestead Exemption one time. It can be filed as early as January 1st and no later than April 30th.

Remember, your home is your castle, and you want to protect your house, outbuildings and adjoining land that is owned and occupied by you and your family. Most importantly, you want the opportunity to save 15% on your property taxes.

For more information on The Texas Homestead Exemption visit: www.window.state.tx.us/taxinfo/proptax/exmptns.html You can also go to the McLennan County Appraisal District office located at 216 N. 6th Street in Waco, Texas or phone: (254) 752-9864.

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WHEN DREAMS BECOME REALITIES by Walker Moore

For the first few years of its existence, dreams fueled Waco Community Development: Dreams that one day our north Waco neighborhood would be a place where families grew strong and neighbors took care of neighbors. The dream existed that children would receive a great education and be free from the influences of street corner drug dealers. At times, these dreams seemed impossible, but now, these dreams are slowly becoming reality. While Waco Community Development is a part of this process, we are by no means the only reason that change is happening. A quick drive through our neighborhood clearly shows the many organizations that are taking part.

At 15th and Waco Drive there is a sign, designed by the Brook Oaks Neighborhood Association and Waco Community Development, welcoming all into "Our Neighborhood." The first block is "Street of Dreams I," a combination of new homes built and renovated by Waco Community Development as well as other individual homeowners. Sidewalks built by the City of Waco and street lights installed by TXU/ONCOR complete the block. Continuing down the street to 15th and Barron and you will see a former bar that is now Loving Kindness Ministries. 15th and Morrow is home to one of our latest projects, "Street of Dreams II." A five house, mixed income development on land once inhabited by a dilapidated building. This project was made possible by the Paul and Jane Meyer Foundation, City of Waco, Christian Mission Concern, and Mission Waco. Continuing on to 15th and West you come to West Avenue Elementary, one of the best schools in Waco. At this school teachers come early and stay late to make sure that the students receive the best possible education. Andrea Foster, the principal, ensures that her teachers have access to the best research on educating children. These efforts are supported by C.I.S. (Communities in Schools), which provides afterschool programs, tutoring, and counseling to make sure that kids reach their educational potential. Further down 15th street, at the corner of 15th and Colcord, Mission Waco took a once crime ridden corner and turned it into a youth center, restaurant, computer lab, and a host of other programs to strengthen the community. Caddy corner from Mission Waco is D's Mediterranean Grill, offering great Mediterranean food. Turning left on Colcord and going to 15-A and Colcord, you will see the Family Health Center, providing health care for low-income families. Continuing up Colcord to 17th street is Britt's Burger Barn. Home of the best burgers in town (I highly recommend the bacon cheeseburger on jalapeño bread). Finally, at the corner of 18th and Colcord is the new Brook Oaks Senior Residence, a beautiful building providing affordable housing for Waco's senior citizens.

Dreams are becoming realities because a diverse group of organizations are working for the good of the neighborhood. Yes, the neighborhood still has a long way to go, but change is taking place. I invite you to take a drive down 15th street and Colcord to see the dream becoming reality.

IN RECOGNITION OF SERVICE

Waco Community Development would like to take this opportunity to thank Jon Spelman for his tireless and devoted service to the mission of our organization. Jon Spelman has been on Waco Community Development's Board of Directors since it's inception and has served in several capacities on the board over the last 7 years. Jon served Waco Community Development from March 2001 until December of 2008. Executive Director Mike Stone, the Board of Directors and staff would like to thank Jon for his 7 years of service to Waco Community Development.

A NEW YEAR'S RESOLUTION... "HELPING OTHERS" by Jeff Gravens

As the New Year begins, many people look to the past year, and more importantly, forward to the coming year. January is often spent reflecting on changes we want to make and resolving to follow through on those changes. Thus, we create New Year's resolutions. According to numerous sources, "to help others" is perennially among the top ten most popular resolutions. If you find "helping others" on your personal list, consider accomplishing this resolution by volunteering at Waco Community Development. We welcome individuals and groups to come and join our mission to revitalize our neighborhood. From stuffing envelopes to chopping tree limbs, we have a variety of ways in which you can check this resolution off your list! The New Year often brings new things. Thankfully, Waco Community Development thrives on newness. We pray that this year brings plenty of new homeowners and a renewed sense of pride in our neighborhood. Please come take part in revitalizing our neighborhood!



CONGRATULATIONS
Mr. & Mrs. Jeff Gravens!
Jeff Gravens and Katie McGowan were united in marriage on Saturday, January 3, 2009. The newlyweds will reside and work in Waco. Jeff Gravens is our Volunteer Coordinator.

WELCOME
AVA GRACE MOORE
JANUARY 11, 2009
3:40 PM
6 lbs. 14 ozs.
19 1/2 inches
Congratulations To
Walker & Tasha!

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Donations-Pledge Donations-Memorials-Honorariums

Waco Community Development now offers you the ability to support our ministry through the giving of donations. Your generous donation, pledge donation, memorial or honorarium allows us to continue our mission of revitalizing and restoring one of Waco's oldest historical neighborhoods.

Memorial & Honorary Gifts

Your Memorial or Honorary acknowledgment will be placed in the latest issue of the Waco Community Development Newsletter.

THANK YOU

Waco Community Development would like to thank Bank of America for the generous donation given to our organization. Your support allows us to continue our mission of restoring and revitalizing one of Waco's oldest historic neighborhoods. "THANK YOU" Bank of America!

We are also grateful to First National Bank of Central Texas for the generous donation given to our organization. Your donation supports the continued success of restoring and revitalizing our North Waco neighborhood. "THANK YOU" First National Bank of Central Texas!

Waco Community Development would also like to thank Home Depot U.S.A., Inc. for the generous grant issued for Waco Community Development's 2009 Promoting Home Ownership Project. The Home Depot strives to be a partner in the community, investing their talents and their resources with non-profit organizations focused on community development. "THANK YOU" Home Depot!

By the Numbers

Housing:

New Homeowners	94
New Homes:	28
Renovated:	9

Opportunities:

Counseled:	849
Active:	93

Maintenance:

Volunteers:	3,849
Vol. Hours:	20,963
Lots Mowed:	1,116

Honorary Gifts

**Given by Dr. & Mrs. Ben Lowder
in honor of:**

**Dr. & Mrs. Marc Barrett
Mr. & Mrs. Malcolm Duncan
Mr. & Mrs. Russell Trippet
Dr. & Mrs. Ed Carpenter
Ms. Janet Bass
Dr. & Mrs. Gary Becker
Mr.s & Mrs. Rick Bostwick
Rev. & Mrs. Chuck Treadwell
Rev. & Mrs. Brad St. Romain**



1624 Colcord Ave.
Waco, TX 76707

There is nothing stronger
than the heart of a
volunteer.

- Lt. Col. James H. Doolittle

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