

# Waco Community Development

*"We're revitalizing neighborhoods."*

October 2009

254-235-7358

1624 Colcord Ave.

www.WacoCDC.org



## **"NOTHING VENTURED, NOTHING GAINED!"**

By Mike Stone

"One of our neighbor's house is falling down," said Walker Moore, our community organizer. Is there anything we can do to help them?" I replied, "I'm sure we can, or we will find someone who can." The next day, we invited the "Smiths" to the office to talk about their options.

They were an elderly couple on a fixed income. The Smiths had worked hard all their lives and were enjoying retired life. The only problem was that their house was falling apart. Once, a big beautiful house, but the ravages of time had taken its toll. Mr. Smith's health was deteriorating and basic repair jobs that were once easily completed were now impossible; their fixed income prohibited them from hiring someone to do the work. To top it off, their house was far from energy efficient, and they had a tough time paying their utility bills, especially in the summer heat and winter. They wanted to know if there was any way they could obtain assistance in order to renovate their house.

We knew that the best program to renovate their house was the City of Waco's Reconstruction Program. The Smiths filled out the application with the hope that the city would be able to provide them the funds to renovate their house. Unfortunately, when the city inspected the house, they found that the amount of repairs required exceeded the amount of funds available to rehab the house.



The City of Waco suggested that they apply for a reconstruction loan. A reconstruction loan is where the City of Waco demolishes the existing home and then builds the family a brand new home. The new home is smaller than the original, but it is much more energy efficient. The Smiths agonized over their decision for several weeks. They loved their old house, but they knew they could not afford to

keep it. After agonizing over the decision, the Smiths decide to apply for a reconstruction loan.

With some sadness, the Smiths moved out of their house into temporary housing and watched as their old house was demolished. Now with great hope and expectation they are watching their beautiful new home rise up from the ground. Mrs. Smith stopped by the office this week and with a beaming smile she talked about how much she liked her new house. Yes, it was painful for them to build a new house, but they are excited about moving into an energy efficient house without pressing repair needs.

For years the Smiths have been anchors in this neighborhood, and we are thankful that this wonderful couple will now have a new energy efficient home that will enable them to live here for years to come.

*This is a fairly common problem that we are seeing in the older parts of Waco. Elderly families with fixed incomes in houses that they cannot afford to maintain. We do not know the total solution; but we are grateful that the City of Waco has great programs that can help these families.*

## **CALENDAR**

### **\*2009 Homebuyer Education Homebuyer Education I.**

**6-8 PM for 6 weeks**

Begins Thursday, November 5th

To register call (254) 235-7358.

Classes are free!

**\*November 14, 2009**

### **Homebuyer Education II.**

Saturday, November 14th, 1-6 PM

Call the office to register.

Classes are free.

### **Waco Community Development Board of Directors Meeting.**

\*Thursday, October 15, 2009

#### ***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*

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Issue 27 - 2009

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

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**INDIVIDUAL DEVELOPMENT ACCOUNTS: AN INCENTIVE TO SAVE**

By Gabriela Gatlin

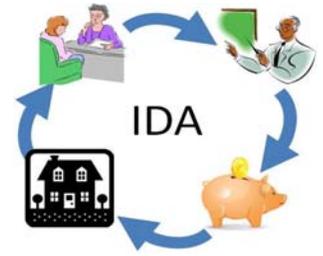
November 2009 marks the two year anniversary of Waco Community Development overseeing the Individual Development Account (IDA) program. During this time, the IDA program has helped 47 families purchase their first home.

The IDA program provides a substantial monetary incentive for individuals to participate in financial literacy training and save towards the purchase of a home within Waco city limits.

For every \$1 a participant saves, the IDA program matches it with \$2. The maximum amount that will be matched is \$1,000. For example, if a person saves \$1,000, then they receive \$2,000 for a total of \$3,000 towards the purchase of their home. In order to qualify, the person's income cannot exceed 80% of Waco's median income (\$41,350 for a family of four), and they must purchase a home within the Waco city limits.

The IDA program is an amazing opportunity to move towards homeownership and investing in your future. If you are interested in this program please come by our office.

Waco Community Development would like to thank the following entities for helping first-time homebuyers access the IDA program and reach their goal of homeownership: City of Waco Housing and Community Development Services, Waco Habitat for Humanity, NeighborWorks Waco, EDC Homes, Wells Fargo Bank - Waco and Extraco Bank - Waco.



**PROPERTY & CONSTRUCTION STATUS**



726 N. 13th St.  
REMODEL  
\$80,000



826 N. 15th St.  
\$83,000

**THANK YOU!**

Waco Community Development would like to thank Wells Fargo Bank - Waco for their generous grant. Thank you for helping us revitalize north Waco.

## Watch What You Say!

By Darrell Abercrombie

Do you remember the Unabomber, the long-sought killer who mailed letter and package bombs to people for about 15 years. Several people were killed in these attacks, and others were badly maimed when they opened what they thought was a normal package, only for it to explode in their faces.

I bring this up because there are some spiritual Unabomber's running around in the body of Christ today. These people use their tongue to destroy others, sending out verbal bombs that explode in people's lives and maim them spiritually and emotionally. Husband and wives beat each other down through criticism and the use of destructive language. Some parents maim their children with verbal explosive words such as "You can't do anything right," "You are never going to amount to anything," "Why can't you be more like your brother or sister." Children do their own damage by refusing to give honor and respect to the parents.



In the book of James 3:2, it says, "If anyone does not stumble in what he says, he is perfect (completely mature) man, able to bridle the whole body as well." If you want things to improve in your life, watch what you say to others. Get control of your tongue, because your tongue has the power to control your life.

We all have problems. Some of our problems can be serious. But one of the reasons some Christians cannot fix some of the things that are wrong in our lives is that we have not dealt with the root of our problems. James says if we get what we say right, we will be able to get the other things in our lives under control.

The tongue is a very small member in the body, but it has a lot of power, "But no one can tame the tongue; it is a restless evil and full of deadly poison." James 3:7-8. This compares the damage our tongues to the venom of a poisonous snake. When a snake bites you, you now have in your system what is in the snake, his poison. And when you hang out with "snaky" people, you are going to get what is in them. You say, "I'm not a gossip." But if you allow another person's gossip to poison your spirit, that person's venom has influenced you. Some believers have started gossip fires that consume other people's reputations. Remember, a person who will gossip to you will certainly gossip about you.

And when it comes to gossip, it's not the things that go in one ear and out the other that does the most harm, but the things that go in one ear, get all mixed up, and then slip out your mouth. Proverbs 26:20 says, "For lack of wood the fire goes out, and where there is no whisperer, contention quiets down."

Let me ask you a question: If you were given ten dollars for every helpful, edifying word you have ever said and lost five dollars for every hurtful and destructive word that you have ever said, would you be rich or poor today?

When our words are profane or hurting or inappropriate, we sadden the Holy Spirit who lives within us. This is important because the Holy Spirit is the one who gives you the power to live the Christian life. Therefore, grieving the Spirit and thereby rendering His power ineffective in your life, is like allowing corrosion to build up on the battery of your car.

The corrosion interrupts the charge from your battery that will make your engine roar to life. Many believers have too much corrosion around their mouths, so the Holy Spirit is grieved and no power to changed the circumstances in our life (Eph. 4:29-30),

The Christian who is being sanctified and growing toward God's standard of perfection keeps his words in check. So what are you going to say about your neighbor now? Watch what you say!

Inspired by Dr. Tony Evans book "[The Perfect Christian](#)."

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## WHERE IN THE WORLD IS BETH KILPATRICK?

Trying to catch a sighting of Beth is a little bit like trying to spy a cardinal in Central Texas. You really have to know when and where to look to catch a glimpse. Beth was hired in the fall by the Texas Hunger Initiative (THI) to work as their Associate Director. She manages staff, writes grants, and helps develop strategy for ending hunger in Texas by 2015. The Texas Hunger Initiative is working in communities developing Food Planning Associations to help make the system of food provision more efficient, and it is working on policy in Austin to make laws and regulations work better so that people can more easily access food. Along with her work with THI, Beth continues her work at Waco Community Development on Mondays and home-schools her oldest son Benjamin with her husband Andy.



TEXAS HUNGER INITIATIVE

A Collaborative Ministry of Baylor University,  
the School of Social Work Center for Family & Community Ministries  
and the Baptist General Convention of Texas

At Waco Community Development, Beth continues her work on moving the Neighborhood Revitalization Strategy (NRS) through the approval process. Those interested can take a look at the Neighborhood Revitalization Strategy on Waco Community Development's website at [www.wacocdc.org](http://www.wacocdc.org). Click on NRS in the third column to view the NRS document as well as action plans and benchmarks for housing, infrastructure and business. The site also posts notes from meetings of local businesses that are working with the Greater Waco Chamber of Commerce and Waco Community Development to establish a business association in North Central Waco.

**\*Donations-Pledge Donations  
Memorials- Honorariums\***

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

**THE PACK IS GROWING AND GOING STRONG!**



Pack 893 of West Avenue Elementary has started up again for the fall and has grown even larger. We now have 20+ boys attending every week. Each boy starts off the meeting by getting his leather name tag that he stamped with his name. The boys are rewarded with beads for their name tags for attendance and good behavior. The boys spend each week

learning how to conduct a flag ceremony, the Cub Scout Promise, Cub Scout Law and one character connection of Cub Scouts. Last week we worked on "Responsibility, choices and making good decisions". The boys have lots of fun and do not realize that they are also learning. We have great plans for this fall with a hike in Cameron Park and at least one special guest visitor. Walker Moore and Mike Stone from Waco Community Development help lead Pack 893. If you want to become a part of the Cub Scouts at West Ave. Elementary give us a call.

## By the Numbers

<b>Housing:</b>	
New Homeowners	118
New Homes:	35
Renovated:	10
<b>Opportunities:</b>	
Counseled:	984
Active:	157
<b>Maintenance:</b>	
Volunteers:	4,187
Vol. Hours:	22,514
Lots Mowed:	1,222

**1008 N. 16th Street  
Rehab Project**

Rehabilitation has started at 1008 N. 16th Street. This wonderful old house was given to Waco Community Development in September by the Nunn family. We have started to restore this home for a family working towards owning their own home. We look forward to sharing more pictures of the rehabilitation as it progresses.



When you are out, drive by and take a look at 1008 N. 16th Street.



1624 Colcord Ave.  
Waco, TX 76707

**NONPROFIT  
U S POSTAGE PAID  
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"Progress is impossible without change, and those who cannot change their minds cannot change anything."

George Bernard Shaw

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