

Waco Community Development

"We're revitalizing neighborhoods."

November 2009



254-235-7358

1624 Colcord Ave.

www.WacoCDC.org

IS PERCEPTION REALITY?

by Walker Moore

One Friday evening, I took some boys from our neighborhood to pick up a rocking chair in Hewitt. The house was in a nice Hewitt neighborhood. The lawns were manicured. Everything was tidy and quiet. Many people would consider this an ideal neighborhood, but when I asked the boys about their opinion, they said the neighborhood was "boring." Their north Waco neighborhood has lots of activity, and this quiet Hewitt neighborhood had none. No one was sitting on the front porch. No children were playing in the front yards, and very few people were driving or walking by. Hewitt's website proudly proclaims that Hewitt neighborhood's are "quiet" (<http://www.cityofhewitt.com/>), but to these boys, the lack of activity meant Hewitt was "boring." And without knowing a soul, they made a snap judgment about everyone living in that neighborhood. They decided that if people lived in a "boring" neighborhood, then they must be "boring" as well.

As I reflected on their snap judgment, I began to wonder what a person from that "boring" Hewitt neighborhood would think when they drove through the boys' north Waco neighborhood. Where the boys see friends and family outside talking to each other, in a fun and exciting environment, people from outside of this neighborhood might see noise and disorder. Where these boys see friends, family, fun, and safety, outsiders might see strangers and potential danger. North Waco might be so foreign that the only way they can understand the atmosphere is to label the neighborhood "dangerous," a term all too commonly used for north Waco. Then just like the boys did, a snap judgment might be made that if people live in a "dangerous" neighborhood then they must be "dangerous" as well.

The boys labeled Hewitt and the people living there as "boring" and others have labeled north Waco and the people living there as "dangerous." Both are snap judgments formed while driving through the two neighborhoods. For both the boys and others outside of the neighborhood, the judgment was made without actually knowing the people living there. My suspicion is that if the boys knew the families from that Hewitt neighborhood, they would discover that they were anything but "boring." And if people from outside of the neighborhood knew the people in this north Waco neighborhood, they would discover that they were far from "dangerous."

This is an all too common problem. Labels are placed that may or may not be true, but these labels help form people's perception of a neighborhood. In the case of north Waco, the "dangerous" label helps people form an image of the neighborhood as a place where only "bad" people live, where the schools are bad, and where it is dangerous to live. In fact, it is just the opposite. Some of the best people I have ever met live here. Most longtime residents are extremely proud of this neighborhood. West Avenue Elementary is one of the best elementary schools in Central Texas, and there are excellent churches and community organizations that support the neighborhood. So the next time that we want to label something, I hope that we would all pause and try to understand before deciding a neighborhood is "boring."

CALENDAR

*2010 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.

Classes for 2010 To Be Announced

Waco Community Development Board of Directors Meeting.

*Thursday, December 17, 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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Be Filled with Thankfulness

by Darrell Abercrombie

Throughout history, many people have set aside a time for expressing their thankfulness. In the midst of extreme hardships, the loss of loved ones, and meager supplies, the Pilgrims still believed they were blessed. In 1863, President Abraham Lincoln established "a day of thanksgiving and praise to our beneficent Father."

It sometimes appears that we have lost our original thankfulness when we catch ourselves complaining that Thanksgiving Day has been spoiled by hot or bad weather, disappointing food, sickness or illness. We are the ones who are spoiled by the very blessing that should make everyday a day of thanksgiving, whatever our circumstances.

Billy Graham wrote, "Ingratitude is a sin, just as surely as is lying or stealing or immorality or any other sin condemned by the Bible." Romans 1:21 says, "For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts were darkened. Although they claimed to be wise, they became fools." Nothing turns us into bitter, selfish, dissatisfied people more quickly than an ungrateful heart. And nothing will do more to restore contentment and the joy than a true spirit of thankfulness.

As we pause to thank God for every way He has blessed us, it is good to remember that our greatest treasure is His unfailing love. Too often our thankfulness is equated with our health or financial security. We equate God's blessing with freedom from pain and sorrow. But through faith and experience we learn that God's great love for us is expressed in Jesus Christ, and He can calm our hearts and minds even in the most taxing situations.

So from Mike Stone our Executive Director, M.L. Dickey Construction Manager, Gabriela Gatlin Housing Counselor, Walker Moore Community Organizer, Mary Cashion-Smith Office Manager, Dan Ritter Volunteer Coordinator, Beth Kilpatrick Research Assistant, Karmeshia Miller BSW Intern, Anastasia Collier MSW Intern, Darrell Abercrombie Program Administrator, and the Board of Directors of Waco Community Development, we would like to thank all of the people we have served, volunteers who have helped us and donors who have pledged or sent donations. We thank you for all you have done with us and for us. We know that without your help we could not continue to impact the community and the world as we have done.

No matter what others do, as followers of Christ we have the privilege and responsibility to extend the spirit of thankfulness every day of the year. Have a wonderful Thanksgiving and a Merry Christmas. The Joy of living comes from a heart of thanksgiving and gratitude is a God honored attitude.

A grumbling mood of discontent
Gives way to thankfulness
When we consider all of God's Gifts
And all that we possess.



Issue 27 - 2009

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

Staff

***Mike Stone**

Executive Director
mstone@WacoCDC.org

***Darrell Abercrombie**

Program Administrator
darrell@WacoCDC.org

***Walker Moore**

Community Organizer
walker@WacoCDC.org

***Gabriela Gatlin**

Housing Counselor
gabriela@WacoCDC.org

***Beth Kilpatrick**

Economic Development
Beth_Kilpatrick@baylor.edu

***Karmeshia Miller**

Baylor Social Work Intern
Karmeshia_Miller@baylor.edu

***Dan Ritter**

Community Service Coordinator
Dan_Ritter@baylor.edu

***M.L. Dickey**

Construction Manager

***Mary Cashion-Smith**

Office Manager
mary@WacoCDC.org

**COMING SOON!
5 NEW HOMES
ON N.12TH ST.**

**Future Site
Sullivan # 5**

FOR RENT
1008 N. 16th St.
\$550.00 / mo
OR \$50,000

FOR RENT
605 N. 14th St.
\$550.00 / mo
OR \$50,000

FOR SALE
715 N. 15th St.

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

HOME FOR SALE

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

"I want you to be concerned about your next door neighbor. Do you know your next door neighbor?"

Mother Teresa

A VISION BECOMING REALITY

by Mike Stone

Eight years ago Waco Community Development was formed with the dream of revitalizing north central Waco. We envisioned this neighborhood becoming a place where ***“When you drive down the street, you see a mixture in size of well maintained homes, neighbors taking care of neighbors and a place that anybody can call home”***. Since our inception this vision has guided our efforts, and it is the measuring stick that we use check our progress.

To date we have built and sold 30 new homes. We have also remodeled and sold 9 homes. The following chart shows the breakdown of our goal to create a neighborhood with a “mixture in size of well maintained homes.”

Affordable New Homes -	23
Affordable Remodeled Homes -	6
Market-Rate New Homes -	7
Market-Rate Remodeled Homes -	3

We also want to continue our neighborhood’s racially and economic diverse character. The families who have bought one of our houses breakdowns as follows.

Race/Ethnicity	Adjusted Median Income (AMI) (The median income for a family of 4 is \$51,700/year)
African-American - 10 (26%)	0-60% of AMI - 17 (44%)
Hispanic - 12 (31%)	61-80% of AMI - 12 (28%)
White - 17 (44%)	>80% of AMI - 10 (28%)

Soon after beginning, we realized we needed to provide housing counseling to help families become homeowners. We have had over 1,000 families come to us for housing counseling. These families have ranged from singles on fixed-incomes to college-educated families. 120 of these families have completed our housing counseling program and bought a home. This group is also racially and economically diverse.

Race/Ethnicity	Adjusted Median Income
African-American - 46 (38%)	0-60% of AMI - 61 (51%)
Hispanic - 33 (28%)	61-80% of AMI - 36 (30%)
White - 41 (34%)	>80% of AMI - 23 (19%)

While the numbers tell part of the story, they cannot accurately reflect the transformation that this neighborhood is undergoing. For a better idea I invite you to drive down 15th street between Waco Dr. and Colcord because this street is becoming a place where, ***“When you drive down the street, you see a mixture in size of well maintained homes, neighbors taking care of neighbors and a place that anybody can call home”***.

WELCOMING NEW HOMEOWNERS TO THE NEIGHBORHOOD!

Waco Community Development has welcomed several new homeowners to our neighborhood since our last newsletter in October.



727 N. 15th St.



1624 Morrow



1105 N. 14th St.



1110 N. 15th St.

*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.

HOW CAN YOU HELP?

Many people ask how they can help. So, we have put together a list of opportunities for you to consider:

- 1.) Adopt a lot – mow one of our 60 empty lots during the year. From our perspective this is “priceless.”
- 2.) Sponsor a “Welcome to the Neighborhood Party” - \$75 helps us strengthen the fabric of the community.
- 3.) Lawnmower – our mowers wear out. \$200 helps us to keep our lots mowed and clean.
- 4.) Housing Counseling – \$265 will pay for one family to go through our counseling program.
- 5.) Refrigerator – \$400 provides a great blessing to a new homeowner.
- 6.) Land – \$1,500 will buy an empty lot to build a house. Assist us in making the houses we build even more affordable.
- 7.) Individual Development Account (IDA) Matching Funds – \$2,000 will provide matching funds for the IDA program for a family, encouraging them to develop good savings skills and attend financial literacy classes.
- 8.) Volunteer to teach a Financial Literacy Class – Skilled volunteers donate their time to teach our classes.

We encourage you to help us revitalize north central Waco by the donating your time and/or your financial resources.

*If you are interested, please let us know.

By the Numbers

Housing:

New Homeowners	120
New Homes:	39
Renovated:	9

Opportunities:

Counseled:	1119
Active:	169

Maintenance:

Volunteers:	4,289
Vol. Hours:	22,928
Lots Mowed:	1,282

“WELCOME”

We would like to take this opportunity to welcome the newly founded “North Central Waco Business Association.” Local businesses, working with the Greater Waco Chamber of Commerce and Waco Community Development, have established a business association in north central Waco.

To view meeting times and notes go to www.wacocdc.org and click on NRS (Neighborhood Revitalization Strategy) in the third column.



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