

# Waco Community Development

*"Helping to inspire and cultivate healthy neighborhoods."*

May 2013



## Two Generations of Homeowners

By Gabriela Gatlin



Salome Ibañez walked into my office on January 28<sup>th</sup> and asked to buy our newly renovated house on N. 13<sup>th</sup> Street. On February 28<sup>th</sup> he sat down with Mike Stone at the title company, signed closing documents, and took the keys to his new home. Salome took a month to accomplish what most of my clients prepare for over several months or several years.

Salome is the son of a Waco Habitat homeowner on North 15<sup>th</sup> Street. The ease with which he bought his home is the fruition of the hope that those of us who work as housing advocates long to see come true. We hope that the children of homeowners are more likely to become homeowners themselves, making homeownership an achievement that produces generational stability and wealth for both families and communities.

Salome walked into my office already credit worthy, demonstrating a history of responsible behavior with loan repayment. He had chosen a house with a sales price that was affordable for his monthly budget, reflecting his willingness to match aspirations to sustainability. Salome's biggest "problem" was that he and his wife earned too much income to qualify for down payment assistance programs. But of course, Salome was prepared for this hurdle; he and his wife had enough savings to cover down payment and closing cost assistance on their own.

Throughout Near North Waco, houses built by Waco Habitat for Humanity and Waco Community Development stand side by side. Our two organizations share a dynamic partnership in promoting homeownership and revitalizing neighborhoods. And now there are two generations of our homeowners living a block away from each other, each in their own right making this neighborhood a great place to live!

## Honoring the Worthy: School-Organization Partnership

By: Alexis Christensen



From left to right: Substitute Coordinator Bettye Fawcett, Administrative Coordinator Leah Gorham, Director Anne Broaddus, and Mentor Jeanie Moore.

On May 10, at the Waco ISD Legacy Honor Luncheon, Kids Hope USA and Brook Avenue Elementary were awarded the *Golden Apple Award for Academic Enrichment*. Director Anne Broaddus and the committed 86 mentors and 9 substitute mentors who visit the campus once a week are true partners with the school. Their hearts are entwined with the students, administrators and the families at Brook Avenue. Pictured are a few of the mentors who represented Kids Hope at the luncheon.

## CALENDAR

### Classes

**2013 Financial Literacy**  
6-8 PM for 6 weeks  
Next class series  
begins June 20th

**Homebuyer Education II**  
Next class will begin  
June 15th  
1-6 PM

### \*Memorials\*

In Memory of Lacy Clifton (Pat)  
Given by  
Jean & Jon Spelman

WELCOME TO THE  
NEIGHBORHOOD  
KATHERINE



## Board of Directors:

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Issue 46 - 2013

The newsletter of Waco Community Development whose mission is to help inspire and cultivate healthy neighborhoods throughout Waco.

## A Fun Place for Kids to Play



What does it mean when you see 10 boys playing army, 3 girls' roller skating and 4 boys riding bikes up and down the street?

It means you have a great neighborhood!

At one of our last open houses, I drove up to the house and watched 10 boys chasing each other around the house and fence with their sticks and squirt guns, pretending to be in the army.

By: Mike Stone

In the driveway, when I pulled in 2 girls were roller skating up and down the new sidewalks and turning around in the driveway.

After showing the house to a young family with 3 young kids, I watched as 4 young boys tirelessly rode their bikes up and down and up and down the sidewalks and streets.

It made me feel good to know that our efforts to rebuild the neighborhood helped to create a fun place for kids to play.

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### Picture Perfect:

## An Evening with Mom and Dad at Brook Ave. Elementary

By: Alexis Christensen



The crowd began to gather thirty minutes before the event even started. Fathers, mothers, grandparents, uncles and aunts, all were wearing their best—dresses with fur, shiny shoes, even a two piece suit! The atmosphere was thick with excitement, flowers in vases, balloons, and covered tables. The 1<sup>st</sup> Annual Family Dinner: An Evening with Mom & Dad at Brook Avenue Elementary was off to a great start. As Alicia Brinkley, mother of three, said, "Everything was perfect!"

More than 140 people attended the event, exceeding all the expectations of staff and the parents. Crystal Perales, kindergarten teacher and organizer of the event, said, "It went beyond my expectations. At the school we've been talking about how to make connections with parents and families. We want them [parents] to know that the school is a support system; that we want to work with them. We thought this would be a neat way to connect with all the families in our school."

Morris Haynes, a father, drove all the way from Dallas to attend the event. "My daughter called and asked me to attend. It was a way to spend time with her." The event included a photo booth area for family pictures, a spaghetti dinner, a dance floor and door prizes. Chantal Hart's favorite part was the Mother-Son dance. "I got emotional dancing with him during the *Mama* song! And I framed the picture we got and put it on the wall at home."

All of the hard work of Ms. Perales, her family and other teachers and staff paid off. Yolanda Torres, mother, said it best, "These types of things bring more parents to campus. I will definitely attend this next year."

## The Opportunity

By: Darrell Abercrombie

A few weeks ago several non-profits came together to help citizens in the community find the resources they needed. Most of the people that I talked with were having a hard time making it through the month with enough money to cover their expenses.

These conversations reminded me of a woman in the Old Testament in 2 Kings 4:6-7. Her husband had died, and the authorities were getting ready to take her children to debtor's prison for what she owed. She had no solution to her problem. As a single parent, she heard nothing but creditors knocking at her door. The creditors didn't care that she was alone and had no way to get them their money. All they knew was that she was saying she couldn't pay her bills.



Each month Waco Community Development helps people understand their finances through our financial literacy courses. We spend time helping them to understand that “debt” is the root to most of the problems that are occurring. I know that the economy is trying to recover, but you can help yourself and your family if you understand your monthly income versus your monthly expenses, and spending accordingly.

Waco Community Development also assists homeowners who are behind on their mortgage to contact the mortgagee to see if we can find a solution to help them keep their house. We help our clients with all of the necessary documents that the mortgage company will need in order to process a loan modification or special forbearance.

Most people are like the woman in 2 Kings who needed a spiritual solution to her financial problem. The prophet told her to go to her neighbors and ask them to give her the empty pots they had in their houses. He told her to take anything her neighbors had to spare, and then pour what was left of her oil in them. She could have easily told the prophet that his solution didn't make sense. But in faith, she trusted God and gathered the empty pots. The single woman went into her home and closed the door and began to pour the oil that she had. As she began to pour, she saw that the oil would not run out. She filled all of the pots then went out and sold the oil for money. She made enough money to keep her children out of debtor's prison.

She learned how to use what she had and not to complain about what she didn't have. We want to help everyone use what they have to help them save or own for the future. There are ways to cancel out your debts and turn your situation around. Come by sometime, and let us help you turn your losses into financial gain.

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## A Mentor Who Lost Hope

By: Ryn Farmer



Last year, several community members started giving of their time at the newly established GED site in East Waco. However, after several months, one of them stopped going because she felt like the students were not making progress and she was not helping make a difference. We spoke several times and she wanted to return but was unsure what to do. She told me that she knows change can be *slow* but in the moment she simply did not have the motivation to return. However, when I first met her, she told me, “Teaching is who I am. It is so much a part of me that I can't help but do it, even now, after being retired for so many years.”

Last week, this woman was attending an event and the speaker challenged those in the room to be patient and persistent as mentors and volunteers. He said that many of us have had someone invest in our lives and have helped us get to where we are today. He said we need to continue that pattern in the lives of others. She heard the speaker's message and because of her innate desire to teach, she was back at the site the next day, working alongside the students as they strive to achieve their goals.

As a community organizer at Waco Community Development, my role is to help identify and encourage leaders in the community who desire to come together for positive change. We work with pastors, church members, parents, school administrators, teachers, neighborhood association members and so many other individuals who work and live within the community. These individuals join together because they truly believe in something greater than their own singular efforts in our wonderful community of East Waco.



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### Xeric, Semi-Edible Garden!

By: Gabriela Gatlin



What kind of garden is that? Thanks to the generous donations of Westview Nursery, Edible Lawns, Xscape Texas and the invaluable hands-on consultation of Rick Allen, we have a xeric, semi-edible garden in the triangle plot in front of our office.

**Xeric** *adj.* suited for dry habitats, requiring little water

**Edible** *adj.* can be eaten

Rick Allen attended a neighborhood mixer that we hosted at our office earlier this year for the Sanger Heights Neighborhood Association. During the event, Alexis and I shared our dreams for cultivating garden space at the office, and Rick shared ideas about how to make it happen. And then he spent a morning helping us plant our front office garden.

We hope you'll come by and see our garden as it grows. Every plant in the garden flowers at some point in the year, some of the plants can be eaten, and many grow in abundance to encourage sharing. As our garden grows, we hope to share new starts with homeowners who are interested in having their own xeric, edible gardens. Thanks, Rick, for starting the gift.

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254-235-7358

BY THE NUMBERS	
<b>Housing:</b>	
Homeowners:	200
New Homes:	46
Renovated:	16
<b>Opportunities:</b>	
Counseled:	1508
Active:	102
<b>Maintenance:</b>	
Volunteers:	6,294
Vol. Hours:	52,708
Lots Mowed:	2,594

[www.WacoCDC.org](http://www.WacoCDC.org)