

Waco Community Development

"Helping to inspire and cultivate healthy neighborhoods."

March 2015



Waiting

by Darrell Abercrombie

Do you like to wait?

I didn't think so. It's true that patience is a fruit of the Spirit, but nobody actually likes to wait. Yet, every day we're forced to wait – sometimes for things we need and sometimes for things we want. Statistics show the average person spends close to an hour every day waiting for something – elevators, traffic lights, our turn to pay at the grocery store, a cup of coffee, a table or our food at a restaurant, the computer to load, and even the microwave...which is supposed to keep us from waiting for the oven! When you add up all that waiting over a lifespan of 70 years, the average person will spend more than three years of their lives WAITING for something to happen. The real problem isn't the waiting – it's what happens in our hearts while we wait.



Winfred has been involved with Waco Community Development since 2002. He originally had a window cleaning job and was trying to build up his business. He was married and one morning Winfred woke up and found his wife had died while they were asleep. After months of dealing with depression he finally got a job and started another relationship. He and his girlfriend got married and bought a home. They had a daughter and all seemed to be going well. A few years later Winfred started having medical problems. He was short of breath all the time and he felt he had asthma. After numerous doctor visits they still couldn't figure out what was causing him so many problems.

Eventually his health took a turn for the worse and Winfred ended up in the hospital. He needed heart surgery to bypass four arteries. Winfred was out of work for 6 months. His wife also had to leave work to take care of him. It was a long process. In the meantime they foreclosed on his home, the medical and surgery bills were due and little to no money to pay them. As a result, he and his family were forced to live with family members.

After he was able to go back to work, Winifred returned to Waco Community Development and together he and his wife started rebuilding their credit. They have written letters to creditors to settle accounts, created and maintained their budget, and are a few months away from buying another home. Winfred did not become bitter, he became better because no matter how bad things became nor how long his situation lasted, he found a way to take advantage of the blessing that the day presented to him. He learned that tough times don't last but tough people do. When things are not like you want them to be, just wait, it will change!

CALENDAR

Classes

Financial Literacy
Accelerated Classes

Thursdays
6 – 8 pm

Homebuyer
Education II

Saturdays
1:00 - 6:00 PM

Call for details about
the next classes

Board of Directors:

Billy Davis Jr. –*Pres*
Dr. Van Allen
Josh Caballero
Ken Cooper
Carol Dugat
Tim Holtkamp
Walt Keeler
Johnny Mankin
Rev. Frank Montgomery
Jon Spelman

Hard Hat Tours

1st Thursday
of each Month

At 1pm

1624 Colcord

*Come learn about
Waco Community
Development*

House Construction

Spring is not quite here but our housing construction and remodeling is busy.

We have completed a new house for a family on North 13th street and started a custom house for a hardworking young man on North 5th Street.

With our Remodeling program, we are reroofing a house on Dunbar. This house is available for a family that is looking for a modest sized home.

54 New homes and 18 Remodeled homes and counting.



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

Contact Us

Mike Stone

Executive Director
mike@WacoCDC.org

Elaine Seeber

Development Director
elaine@WacoCDC.org

Darrell Abercrombie

Program Administrator
darrell@WacoCDC.org

Alexis Christensen

Community Organizer
alexis@WacoCDC.org

M.L. Dickey

Construction Manager
ml@WacoCDC.org

Tiffany Fry

Baylor School of Social Work Intern

10TH ANNUAL WACO COMMUNITY DEVELOPMENT GOLF SCRAMBLE

Monday, May 11th 2015

Cottonwood Creek Golf Course

Check-in & Lunch @ 11:30 a.m.

Tee off @ 1:00 p.m.

Come join us for an afternoon of fun!



Board Member Josh Caballero and Intern Tiffany Fry at the

Community Members Take on Blogging

Two community members Waco CD has the pleasure of working with had the opportunity to share about their passion for community work via Act Locally Waco's blog. Minister Sandra Henry, J.H. Hines Book Club Administrator at Pleasant Olive Missionary Baptist Church wrote a moving piece about the importance of reading. Mr. James Gooden, an East Waco resident, writes about "watering your own grass" in your community and the importance of community involvement. These two outstanding neighbors not only "talk the talk" but they "walk the walk" in their communities. To read their blogs visit, <http://www.actlocallywaco.org/blog-2/>.



Lemonade Day Waco

May 3, 2015

Simply put, Lemonade Day is about providing kids of all ages the opportunity to EXPERIENCE entrepreneurship by planning, starting, owning, and operating their own business: a lemonade stand!

For more information: www.waco.lemonadeday.org or call Tim Holtkamp 254-662-2222.



Alexis receiving the Community Partner of the Month award from JH Hines Elementary

Local Citizens Advocate for Change

By Alexis Christensen

With the Texas Legislature in session, Citizens for Responsible Lending's ad hoc Legislative Team could not let the opportunity to participate in advocacy pass them by. On February 4, CRL's Legislative Team joined other community members for *Waco Day in Austin*, an event organized by the Greater Waco Chamber of Commerce to engage legislators on various community issues. Our six member team set up meetings with Representative Kyle Kacal and Representative Doc Anderson to discuss the issue of payday and auto title lending in Texas.

Some members joined the team because the issue hit close to home. Mike Field, a retired attorney, is one of them: "My daughter got caught in that trap and until I came face to face with the unreasonable conditions of those types of loans, I had no idea how destructive they could be. I wanted our legislators to be aware that these predatory lenders are a blight on the community and that reasonable regulation would not drive those entities out of business."

For Lory Latimer, a case manager in town, payday and auto title lending creates a cycle of debt that clients often feel is impossible to escape. "The usual outcome is for the individual to get further in debt with no hope of ever re-paying the loan and/or losing their vehicles," said Lory. She highlighted the main challenge by pointing out that, "Our current state law has no limits on fees, the amount of the loan, the number of times a loan can be rolled over or refinanced, no limits on the ability to repay based on income, and no cap on the interest rate."



Citizens for Responsible Lending with Representative Kyle Kacal

After a long day of conversations with our legislators, the team members left feeling accomplished. "They [the legislators] were very receptive to our presentation and expressed an understanding of inherent problems of the payday and auto title loan lending practices in our state. I hope that a bill will be introduced and passed during this session that will reform the current finance codes and regulation for the industry throughout the whole State of Texas," Lory stated.

"My daughter got caught in that [payday loan] trap... I hope that an actual bill will be filed addressing the lack of regulation of these entities."

- Mike Field

A similar hope was expressed by Mike. "I hope that an actual bill will be filed addressing the lack of regulation of these entities. I realize it may take several legislative sessions before we are successful, but as more and more cities pass ordinances regulating these entities, I believe the legislature will see the wisdom in having consistent, state-wide regulation."

Lory and Mike sum it up well. CRL has a hope for equity and fairness across the board concerning the payday and auto title lending industry.

If you are interested in learning more about the effects of the payday and auto title lending industry on Greater Waco or would like to join CRL, please email us at crlwaco@gmail.com.



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Waco, TX 76707

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Waco Community Development helps to inspire and cultivate healthy neighborhoods.

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Storytelling by Tiffany Fry

One thing that never ceases to amaze me is the power of listening and storytelling. Listening to the stories of others has shaped so much of my learning. What drew me to want to intern at Waco Community Development is the emphasis on relationship building and sharing stories. I think this can often get overlooked in our hustle and bustle lives, but from what I've learned in my social work education is that this is one of the foundations for sustainable change in our communities. I was inspired at the Northeast Riverside Neighborhood Association's tribute to Martin Luther King. I listened to pain and frustration over the work we still have to do for the equality of all, but I also listened to a deep desire for solidarity and positive change. So many people in the room had a passion for education and ensuring we work towards creating a better future for our children. It truly felt like I was listening to the heartbeat of this community. I was surprised how many people shared the same passion for education as I do. I would never have known this had I not sat down and listened. It takes intentionality to quiet ourselves to listen, but I do believe cultivating this virtue allows us to connect with others and build relationships that will allow us to work together for community change.



BY THE NUMBERS

Housing:
Homeowners: 239
New Homes: 54
Renovated: 18

Education:
Counseled: 1755
Active: 109

Maintenance:
Volunteers: 6,916
Vol. Hours: 62,812
Lots Mowed: 3,005