

Waco Community Development

“We’re revitalizing neighborhoods.”

February 2008

254-235-7358

1624 Colcord Ave.

www.WacoCDC.org



MIKE GOES TO WASHINGTON D.C.

The City of Waco’s Dedri Hafer of the Housing and Community Development Department and Mike Stone of Waco Community Development traveled to Washington DC to attend the National Community Development Association’s Winter Conference and to receive a **2008 Terrence C. Duvernay National Community Development Award** on Thursday January 24, 2008.

Waco Community Development’s “Street of Dreams” was recognized as an exemplary use of HUD HOME funds that have improved the lives of low-income families and neighborhoods.

What a tremendous honor to be among five other groups from various regions of the country, to receive an award for God’s work in Waco, TX.

The conference took place in the Senate Office Building, several senators and congressmen



encouraged us to continue doing the good work we were doing in restoring our communities, and then a representative from each recognized group gave a five minute talk regarding the awarded projects.

Mike’s talk was on “Dream Big Dreams and Let God Work Out the Details.” Protocol did not allow awards to be given out in the Senate Office Building, so they were given at a later time during the conference.

Mike took time, on his own, to take a walking tour of Washington D.C. where he visited the Capital, Library of Congress, Smithsonian, WWII, Korean and Vietnam War memorials. He also stood on the steps of the Lincoln Memorial where Martin Luther King gave his “I Had A Dream” speech.

Mike attended a meeting to hear a representative from HUD discuss Neighborhood Revitalization Strategic Area (NRSA) Plans where the ideas of obvious geographical



Calendar

Ways to Get Involved

***2nd Session 2008**

6- 8 PM for 6WKS

Homebuyer Education I.

First Class / Thurs. Feb. 28th
To register call (254) 235-7358.

Classes are free!

***February 2008**

Homebuyer Education II.

Saturday, February 23, 2008

Call the office to register.

Classes are free.

***Wednesday Feb. 13, 2008**

Waco Community Development
Board of Directors meeting.

MEMORIALS

***In memory of Mrs. Tom Smith
given by Mrs. Virginia Cashion
Marstaller.**

***In memory of Dr. J.W. Lane
given by Mrs. Virginia Cashion
Marstaller.**

***In memory of Derrell Carlile
given by Barbara T. Kasmiroski.**

boundaries and a lot of collaboration and achievable goals were reemphasized. Noticeable changes can be seen in 5-10 years...something already happening here in Waco.

The completion of the “Street of Dreams” helped address affordable housing for many families and acted as a catalyst to encourage others to help with the revitalization of this neighborhood.



Issue 18 - 2008

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

***Mary Cashion- Smith**

Office Manager
mary@WacoCDC.org

***Walker Moore**

Community Organizer
walker@WacoCDC.org

***Claudia Olivas-Meza**

Housing Counselor
claudia@WacoCDC.org

***Stephen Johnson**

Volunteer Coordinator
stephen@WacoCDC.org

***M.L Dickey**

Construction Manager

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Melvin Carter

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Ada Nun

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Welcome To Waco CDC



Waco Community Development would like to welcome Christian Tamayo to our organization.

Christian is a 2003 graduate of Waco High and holds a degree in Policy Analysis and Management from Cornell University in Ithaca, NY.

Researching what his options would be upon graduating from Cornell, Christian decided he was not quite ready for the corporate world. What he did want, while he was young and did not have the responsibilities of a family, was to do something that was fulfilling.

In late September of 2007 he contacted Carrie Arroyo, the MCYC AmeriCorps Program Coordinator in Waco, TX. He traveled home

in early October to interview with Carrie as well as with Mike Stone and Walker Moore of Waco Community Development.

Christian was contacted in mid November and accepted into the AmeriCorp program. On January 14th he became the new Volunteer Coordinator for Waco Community Development.

WELCOME CHRISTIAN!



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Waco Community Development would also like to welcome social work intern Dori Messarra to the organization. Dori will be working with Walker Moore as the assistant community organizer.

Dori grew up near Corpus Christi, Texas and spent the last eight years in Houston. She graduated from the

University of Houston-Clear Lake in 2007 with a Bachelor's degree in Social Work. During her undergraduate education she was a leader in the Social Work Student Organization as well as other organizations and activities at her university.

Dori is pursuing a dual graduate degree of Social Work and Divinity at Baylor University. Her vision is to serve as a career international missionary. Her most recent mission trip was to the San Francisco bay area assisting several churches with Vacation Bible School, block parties, neighborhood outreaches and service projects.

Dori states that she is excited to use her knowledge and skills at Waco Community Development.

WELCOME DORI!



THE GIFT OF HELPING

By Claudia Olivas-Meza

Someone once said, "We make a living by what we get. We make a life by what we give." I never truly understood what this meant, until after I graduated from Baylor. While I was a student, I focused on myself and no one else. I never took the time to look beyond my selfish needs or wants. My goal was to make a great living for myself at all costs. However, this all began to change when I stumbled into my first job after graduation; an immigration law firm.

While working there, I began to understand that everyone around us needs our help. By definition, 'help' means to give assistance or support; to make more pleasant or bearable; to further the advancement of; and to change for the better. I will always remember in particular, a gentleman from a Middle Eastern country who came to the U. S. fleeing persecution. Although, his purpose of hiring an attorney was to seek professional help, he needed more than that. After a few meetings I had with him to discuss the details of his case, I could not help but to offer him my help. He responded by telling me I had done enough by simply listening and truly caring about what he had to say. He said my care had made his life more bearable, despite his traumatic situation.

Although sometimes we are too busy with life to give our helping hand, 2008 is a brand new beginning. We should take the blessing of a new year and give our help to those in need. Even if it is in a small way, it will help make their lives more pleasant or bearable. Some people give time, some money, some of their skills and connections, some literally give their life's blood. But everyone has something to give. As Charles Dickens once said, "Do all you can, and make as little fuss about it as possible."

UNDERSTANDING AND MANAGING YOUR CREDIT SCORE

by Darrell Abercrombie

If you have ever applied for any sort of credit, a credit card, cellular phone service, utility service such as gas or electric, then you have: *A Credit History *A Credit Report and *A Credit Score.

How did this happen without you knowing about it? Why were you not consulted?

When you went out and applied for your first loan or credit card, you filled out an application. The credit issuer called a credit bureau, probably one of the country's big three, TransUnion, Equifax or Experian, to check up on you. The bureaus recognized that they did not have any information on you, so they started a credit file.

The other bureaus learned about you just a short while later. Let's say the application you filled out was a credit card. You signed the form, bought a few things and when the bill came, you paid it. Your credit card company closely monitors how you handle that transaction and sent the details on you to all three credit bureaus, telling them whether you paid on time, what percentage of the outstanding debt you paid, and whether you stayed within your credit limit.

If you are just starting out, your report will not be very deep or detailed, but now you have a credit file. Each time you pay your bill on time, or 30 days late, 60 days late or 90 days late, it goes into your credit file. As you add creditors, the file is transformed into a credit report. Although some information falls off the report as it ages, much of it follows you around for the rest of your life.

Six-months into the life as a borrower, there is usually enough information in your file for the credit bureaus to generate you a credit score. This numerical translation of your credit history will be used by lenders, as well as insurers, employers, landlords and others to make a decision about whether they want to do business with you and how much to charge if you ever do business with them. The credit score changes all the time as new information about you and your credit behavior is reported to each bureau.

Since it is time for the income tax refunds, it would be best to pay off some of your old debt and put your money into a savings account. We would be happy to show you ways to use your money to go toward the purchase of a home. Stop by our office or call to set up an appointment so that we can help you get out of debt and work toward owning your own home. We want you to pay yourself instead of your landlord!

Construction Update

1400 N. 4th Street



Street of Dreams II



801 N. 15th St



805 N. 15th St



809 N.15th



811 N.15th



817 N. 15th St

VOLUNTEER RECOGNITION

Waco Community Development would like to thank the wonderful volunteers who help teach our Homebuyer Education classes on Thursday evenings and Saturday.

Their commitment to helping our mission is greatly appreciated and they offer so much to those taking the classes.

We want to thank Regina Brader, not pictured, for also teaching the Homebuyer Education classes.

THANK YOU!



Jacque Walker



Nora Reed



Tim Holtkamp

“A Taste of North Waco, Part I”

by Walker Moore

I love good food. In fact Tasha, my wife, tells me that I have a “bottomless pit for a stomach.” In an effort to satisfy my “bottomless pit” and have yet another excuse to eat at some of my favorite restaurants, I have taken on the role of restaurant reviewer. So this article is first in a series about the fine dining to be found in North Waco.

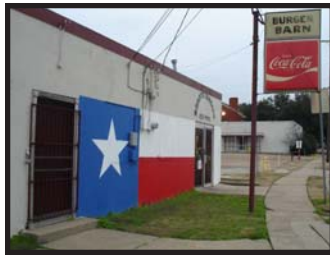
Britt’s Burger Barn is a family owned and operated restaurant located at 1700 Colcord Ave. (across the street from Waco Community Development and the demolished old Providence Hospital). It is a relic from a bygone era that is completely opposite from today’s “fast food” restaurants. Britt and Liz Edwards opened shop in April of 2005 and have built a loyal and diverse customer base brought together by their common love for the best burgers in Waco. The smell of their burgers hangs in the air outside of the restaurant, drawing customers in for a great meal in a family-like atmosphere. Britt and Liz greet each customer with a smile and take the time to know their customers. The atmosphere is further enhanced by the eclectic décor that is “Americana” at its best. Every piece of decoration has a meaningful story attached to it that helps bring the customer into Britt and Liz’s life.

The menu is a mix of reasonably priced hamburgers, sandwiches, and salads for those who desire healthy food. My favorite meal is the less-than-healthy bacon cheeseburger and an order of onion rings for less than \$6.00.

I have eaten at Britt’s Burger Barn for over two years now, and I have yet to eat something that was not excellent. So the next time you are interested in a great burger and fries, stop by Britt’s Burger Barn and enjoy a great meal in great atmosphere. Feel free to call your order in ahead of time if you are in a rush (254) 235-9003.



Britt’s Burger Barn



By the Numbers

Housing:	
New Homeowners	61
New Homes:	26
Renovated:	9
Opportunities:	
Counseled:	673
Active:	86
Maintenance:	
Volunteers:	2,851
Vol. Hours:	17,062
Lots Mowed:	909

Mike Stone receiving the generous donation from Bank of America presented by Judy H. Guyer, Banking Center Manager.



Mike Stone receiving the generous donation from Grande Communications presented by Kevin Parker and Jeanne Wallace.



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