

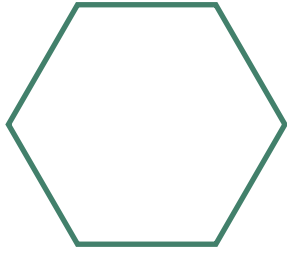
NeighborWorks®

WACO

Quarterly Report

Spring 2026





Mission

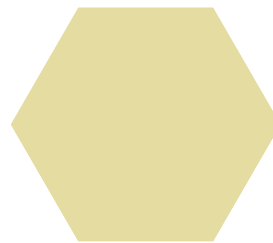
To build stronger neighborhoods through homeownership, quality rental housing, and community building initiatives.

Vision

Through NeighborWorks® Waco and its collaborations, the Greater Central Texas area is filled with vibrant, diverse, and thriving communities.

Mission

To build stronger, more vibrant communities by providing equitable, affordable, and innovative mortgage lending solutions.





FY25-26 NeighborWorks Waco Board of Directors

The dedicated members of the NeighborWorks Waco Board of Directors generously contribute their time, effort, and expertise to make our community impact possible.

Scott Williams
Board Chair

Jean Ann Hoover
Board Vice Chair

Pat Nowotny
Board Secretary

Phillip Prince
Board Treasurer

Rev. Elton Hall
Past Board Chair

Chris Gutierrez, CCIM
Past Board Chair

Delfina Velasquez
Past Board Chair

Jim Smith
Government Representative

Harrison Gray
Building Professional Representative

Kelli Diserens
Business Representative

Luis Guevara
Neighborhood Representative

John Boggs
Neighborhood Representative

Betty Sterling-Black
Neighborhood Representative

Ann-Claire Anderson
Neighborhood Representative

Linda McDonald
Neighborhood Representative

George Springer
Honorary Board Member

Linda Weaver
Honorary Board Member

Connie Lozano
Honorary Board Member



The NeighborWorks Waco Leadership Team



Delisa Burnell-Smith
President & Chief Executive
Officer
NMLS #296823



Karen Saucedo
Vice President & Chief
Financial Officer



Rose Corujo
Office Manager



Martha M. Johnson
Mortgage Loan Officer
NMLS #72225



Antoinette Jones
Housing Counselor and
Lending Coordinator



Katelyn Sharp
Property Manager



John Olvera, Jr.
Construction Manager



Alicia Sawyer
Bookkeeper & Community
Loan Center Liaison



Toby Dominguez
Property Maintenance
Specialist



FROM THE CEO

By Delisa Burnell-Smith

Dear NeighborWorks Waco Community,

Homeownership has long been recognized as one of the most effective and enduring ways to build long term wealth, and that truth remains just as powerful today. While interest rates may not be as low as they were in 2019-2021, this is still an excellent time to begin preparing for the rewarding journey of becoming a homeowner.

At NeighborWorks Waco, we believe preparation is the key to sustainable, confident homeownership. Taking a proactive approach ensures that future homeowners not only achieve ownership but maintain it successfully. This preparation includes:

- Meeting with a housing counselor who can help you develop a personalized roadmap for your homeownership journey.
- Understanding your credit profile and the factors lenders consider during the mortgage approval process.
- Creating and managing a realistic budget aligned with your financial goals.
- Attending our Homebuyer Education Workshop, where you'll learn every step of the home purchasing process from start to finish.
- Participating in our Financial Freedom Workshop to build strong money management habits that support long-term financial well-being.

These tools are essential for becoming a confident, informed, and default-resistant homeowner. And the best part? All of these services are available here at no cost to you.

Beyond education and counseling, NeighborWorks Waco is proud to offer mortgage lending and home construction programs, allowing us to support you at every stage, from your earliest preparation to the moment you receive the keys to your new home. In every sense, we truly are a one-stop shop for homeownership. All of these services exist under one umbrella to make your experience seamless, supportive, and successful.

NeighborWorks Waco offers a unique rental program that allows tenants to break their lease early when they purchase a home through us. We believe your housing should work with your goals, not against them—and we are committed to providing pathways that make homeownership attainable for more families in our community.

At NeighborWorks Waco, we want to empower individuals and families with the knowledge, resources, and opportunities needed to achieve stable and lasting homeownership. We are honored to walk alongside you as you take these transformative steps toward building wealth, strengthening your financial future, and creating a place to call your own. Whether you are just beginning to prepare or are ready to move forward, we are here to support you every step of the way.

Thank you for trusting NeighborWorks Waco. We look forward to being a part of your homeownership success story.



A House Becomes a Home for Shannon and Louis Rankin

For Shannon and Louis Rankin, home has meant more than just a place to live. It has meant stability, memories, and the hope of finally owning the house where they had already built their life.

Shannon was born and raised in Arkansas and moved to Waco in 1984 to attend McLennan Community College's RN program. Her husband, Louis, is an Army veteran who she describes as her biggest supporter and helper in everything they do. Shannon proudly calls herself an "Arkansas Texan" and even displays her Razorback decorations.

For nearly 11 years, the Rankins rented the home they now own. For the last two years, they had been trying to purchase it from their landlord. They once discussed a rent-to-own arrangement, but when that was not an option, they hesitated to invest money into fixing up a home they did not own. Eventually, when the landlord decided to move out of state, she agreed to sell the home to them as-is. The Rankins were thrilled, but they quickly ran into another obstacle. Because of the home's condition, they could not find anyone willing to finance the purchase.

Even on a limited income, Shannon and Louis worked hard to prepare for homeownership. They improved their credit score and even sacrificed one of their vehicles to lower their debt-to-income ratio. Despite all their effort, they still could not secure financing and began to feel overwhelmed by the situation.

Everything changed when mortgage advisor Cory Smith at First State Bank connected them with NeighborWorks Waco. Shannon describes that connection as a blessing. The stress of their housing situation had taken a serious toll on her health, and she suffered a heart attack on her birthday in 2023. After being connected with NeighborWorks Waco, she said their situation began to turn around and the process became manageable with the right guidance and support.

The Rankins took NeighborWorks Waco's free Homebuyer Education Workshop and worked with staff on budgeting and planning. With NeighborWorks Waco's help, they were able to secure a renovation loan with deferred payments to repair the home. NeighborWorks Waco's construction team began working on the house, making major improvements including repairing the roof, replacing the siding, and installing new windows and doors. They also helped the Rankins secure a \$10,000 loan for closing costs and the down payment with monthly payments at an affordable \$47 per month.

Today, Shannon says she is proud of her home. While she did not love the house at first, it reminded her of her grandmother's home in Arkansas, and now she says it is beautiful and truly hers. She enjoys decorating and takes pride in the way the home looks. The improvements have even inspired others on their block to begin fixing up their homes as well. One neighbor joked that the Rankins had made the rest of the houses on the street look bad, so now everyone else had to start making improvements too.

One of their favorite upgrades is the front porch, which was rebuilt so that it is level with the house. They now spend time sitting outside on the porch with their dog and enjoying their neighborhood. NeighborWorks Waco is also currently remodeling their bathroom, which Shannon says was the worst part of the house, and she is excited to see the finished result.

When asked what advice she would give to someone trying to buy their first home, Shannon said she tells everyone she can about NeighborWorks Waco. She encourages people to shop for the best rate, find professionals they feel comfortable working with, and not be afraid to ask for help. She said she appreciated that NeighborWorks Waco felt down-to-earth and focused on helping people, not just making money. She is especially grateful to Cory Smith for connecting them with NeighborWorks Waco and helping them start their journey to homeownership.

For the Rankins, their house is no longer just a place they rent. It is a home they own, a place they are proud of, and a place where they can continue building their future.



Before

After





Why Housing Affordability Remains Under Pressure in Central Texas

By Martha M. Johnson, Mortgage Loan Officer

Housing affordability in Central Texas continues to tighten, even as the pace of price growth has cooled from pandemic-era highs. Elevated mortgage rates, still-high home prices, and limited housing supply are combining to keep homeownership out of reach for many local buyers.

Mortgage rates for a typical 30-year fixed loan remain in the mid-6% range, while home prices across Central Texas, particularly in Austin and its surrounding suburbs, remain well above pre-2020 levels. Although some markets have seen modest price corrections, monthly mortgage payments remain high due to elevated borrowing costs. For many households, housing expenses now consume a larger share of income than lenders traditionally consider affordable.

Interest rates play an outsized role in the Central Texas market. Even small increases can push buyers out of qualification in areas such as Williamson, Bell, Hays, and McLennan counties. While the region was once seen as a more affordable alternative to major metropolitan areas, higher borrowing costs have eroded that advantage, particularly for first-time buyers and households without large down payments.

A lack of income growth and ongoing supply constraints continue to compound the issue. Many homeowners are locked into ultra-low mortgage rates and are reluctant to sell, limiting resale inventory. New construction remains active but faces higher material costs, labor shortages, and rising development expenses, keeping supply tight in the most in-demand price ranges.

The result is a market where demand has cooled, yet affordability remains strained. While lower mortgage rates, expanded housing supply, or policy interventions could ease pressure over time, Central Texas is likely to remain a challenging market for buyers in the near term.

Sources: U.S. Department of Housing and Urban Development (HUD); Zillow



NeighborWorks Waco Offers Affordable Rentals

By Katelyn Sharp, Property Manager

As Waco continues to grow, so does the need for affordable, quality rental housing. NeighborWorks Waco, a nonprofit organization with a longstanding commitment to strengthening neighborhoods, is helping meet that need by offering rental homes designed for families and individuals seeking stability, affordability, and community.

Founded with the mission of building stronger neighborhoods through homeownership, quality rental housing and community-building initiatives, NeighborWorks Waco also operates a robust rental program. The organization owns and manages a range of rental properties throughout McLennan County, including single-family homes and duplexes. Each unit is maintained with the goal of offering safe, clean, and accessible housing.

We understand that not everyone is ready to buy a home, so our rental program provides an affordable and dignified option for those looking to live in quality housing while preparing for future homeownership or simply needing a reliable place to call home. What sets NeighborWorks Waco apart is its commitment to helping tenants move forward financially. One unique feature of the rental program is that tenants who purchase a home, whether through NeighborWorks Waco or elsewhere, can be released from their lease without penalty. This policy is designed to eliminate a common barrier renters face when they're ready to take the leap into homeownership.

Unlike many traditional rental agencies, NeighborWorks Waco is a mission-driven organization. Rental rates are designed to be affordable, often below market value, and the organization emphasizes long-term tenant success. We also offer financial coaching, credit counseling, and homebuyer education to residents interested in eventually purchasing a home.

Homes are available in various neighborhoods across McLennan County, with locations near schools, parks, and public transportation.

In a market where rising rents are a growing concern, NeighborWorks Waco continues to be a reliable option for people looking for more than just a place to live, but a pathway to a stronger future.

To learn more about available rentals or to apply, visit www.nw-waco.org or call 254-730-7176.



Empowering Workers Through Affordable Loan Programs

By Alicia Sawyer, Bookkeeper & Community Loan Center Liaison

At NeighborWorks Waco, I serve as the bookkeeper and Community Loan Center of the Heart of Texas liaison. In this dual role, I help ensure that our organization's finances remain strong and transparent while also expanding access to affordable, small-dollar loans that can ease financial burdens and open doors to opportunity.

The Community Loan Center (CLC) offers affordable small-dollar loans to employees of participating employers, providing a safer way to manage unexpected expenses. Designed as an alternative to payday or auto title loans, the program stands out in several key ways.

Key Features:

- Considered a benefit offered through participating employers
- Loan amounts up to \$1,000
- Repayment terms up to 12 months through payroll deduction
- Interest rate: 18% (APR 21.58%)*
- Monthly payment example: \$93.35**
- No credit check
- \$20 application fee
- Fast approval, with funds available within 24 hours

*Interest rate and APR are subject to change.

**Payment amount is subject to change based on rate and APR calculation.

Why It Matters:

This year alone, we have issued 1,481 loans, saving local families thousands of dollars in fees and interest. Every loan represents a step toward financial stability and peace of mind.

Benefits for Employees:

- Avoid high fees and interest
- Access emergency funds quickly

Benefits for Employers:

- Support employee financial wellness
- Reduce stress and absenteeism
- No cost to the employer

This work is deeply meaningful to me because it allows me to combine practical skills with a mission-driven purpose. Every balanced account and every loan we process contributes to building stronger neighborhoods and healthier communities in Waco and the surrounding areas.

Beyond my professional responsibilities, I am also active in my church, where I find a strong foundation for service and faith. My involvement there continually reminds me that the work I do is part of a larger calling to serve others and to carry out God's work in tangible ways. That spiritual grounding gives me strength and perspective, and it inspires me to approach my role at NeighborWorks Waco with integrity, compassion, and dedication. I am grateful to be part of a team that believes in empowering people, fostering financial stability, and creating opportunities for brighter futures.

WHAT IS THE CLC?

IMAGINE A LOAN PROGRAM THAT'S NOT JUST A BENEFIT, BUT A GAME-CHANGER FOR YOUR EMPLOYEES.

The Community Loan Center (CLC) of the Heart of Texas program is a **zero-cost** perk for employers that protects and saves employees from predatory lenders when they need help the most.



EMPOWER YOUR WORKFORCE WITH THE CLC OF THE HEART OF TEXAS LOAN PROGRAM.

It's not just a loan; it's peace of mind, packaged as an employee benefit.

Here's the deal: When unexpected expenses arise, your employees can tap into a small-dollar loan program that's as simple as clicking the "Apply Now" button on the CLC of the Heart of Texas website. They don't have to wait for business hours or stand in line; they can apply 24/7, from the comfort of their homes.

The magic happens with our streamlined process. No more daunting paperwork or nerve-wracking credit checks. Once employment is confirmed, your employee digitally signs the loan documents, and voilà, the funds land directly in their bank account. Repayment? It's a breeze with automatic payroll deductions starting from their next payday.

And the cherry on top? The CLC of the Heart of Texas program features:

- Zero collateral — say goodbye to risks.
- Affordable repayment options — designed for real life with 12 full months to repay.
- No pre-payment penalties — because we're not here to penalize progress.
- Speedy approval — because emergencies can't wait.
- Efficient underwriting — keeping it simple.
- No credit reports — their job is their credit.

JOIN US AND BE THE EMPLOYER THAT OFFERS MORE THAN JUST A PAYCHECK!

LEARN MORE:
<http://www.clchot.org/>



MANAGED BY:





Celebrating John Olvera, Jr.'s Promotion to Construction Manager

NeighborWorks Waco is proud to announce the promotion of John Olvera, Jr. to Construction Manager. John has long been a valued member of our team, and this promotion reflects both his exceptional craftsmanship and his ongoing commitment to the families and neighborhoods we serve.

Raised in Waco, Texas, John now lives in nearby Robinson with his wife, Erica, and their two loyal dogs. With more than 20 years of hands-on experience in the construction trade industry, John has built a strong reputation for his skill, attention to detail, and passion for fine woodworking and custom cabinet building. His work has contributed to the quality and care that NeighborWorks Waco brings to every home and project.

Outside of work, John enjoys spending time in his garage restoring classic pickup trucks. He enjoys finding older models, restoring them, and bringing them back to life before passing them on to new owners. It is a hobby that reflects both his technical ability and his appreciation for craftsmanship and history.

John also enjoys spending time with his family and exploring Texas wineries with Erica. These moments are especially meaningful because of the journey he has walked. John is a two-time cancer survivor and credits his strength, healing, and every breath of life to his unwavering faith, giving all praise and glory to the Lord.

John's promotion to Construction Manager is a reflection of his hard work, resilience, and dedication. We are grateful for the leadership, skill, and heart he brings to NeighborWorks Waco each day, and we look forward to the continued impact he will make in this new role.



Welcoming Antoinette Jones To NeighborWorks Waco

NeighborWorks Waco is pleased to welcome Antoinette Jones, Housing Counselor and Lending Coordinator, to our team. Antoinette is a seasoned housing professional with more than a decade of experience in property management and housing counseling, and she brings a deep commitment to housing stability, financial education, and community empowerment.

As a HUD-certified Housing Counselor, Antoinette has provided guidance and support to a wide range of clients, including homebuyers, homeowners facing foreclosure, seniors exploring reverse mortgages, and individuals working through complex housing and financial challenges. Her professional expertise includes credit education, financial literacy, and heirs' property protection, all areas that play an important role in helping families build stability and long term success.

Throughout her career, Antoinette has served in several leadership roles where she directed financial operations, managed vendor partnerships, and supported team development across multiple properties throughout Texas. Her hands-on management style and strategic approach contributed to budget optimization, stronger tenant relations, and improved operational performance.

Prior to joining NeighborWorks Waco, Antoinette served as a Homebuyer Program Manager and Senior Housing Counselor at a nonprofit organization in Florida. In that role, she led homeownership seminars, developed community partnerships, and provided personalized counseling services. Her dedication to client advocacy and education made her a trusted resource for both nonprofit organizations and property management teams.

Antoinette holds multiple housing education certifications, including NCHCEC Homeownership Certification, Foreclosure Counseling Certification, and Freddie Mac Rental Counseling Certification. She is also involved with the NAACP and remains actively engaged in efforts that support housing access and community development.

Beyond her professional work, Antoinette is deeply committed to service and volunteers with organizations such as Feed My Sheep and United in Jesus. She comes from a large, loving family and enjoys her roles as a devoted wife, mother, and proud grandmother to her grandson, Chance, whom she lovingly calls her "little munchkin bunchkin."

We are excited to welcome Antoinette to NeighborWorks Waco and look forward to the knowledge, compassion, and leadership she brings to our organization and to the community we serve.



Welcoming Toby Dominguez to NeighborWorks Waco

NeighborWorks Waco is pleased to welcome Toby Dominguez to our team as Property Maintenance Specialist. A proud Waco native, Toby brings more than 20 years of experience in the construction trade, along with extensive hands-on expertise in property upkeep, repairs, and improvements that support safe, quality housing.

Toby's background in construction allows him to approach each project with attention to detail, reliability, and a strong commitment to excellence. His work plays an important role in maintaining homes that are safe, functional, and well cared for, helping ensure that the families we serve have quality housing they can depend on.

Toby is excited to contribute his skills to NeighborWorks Waco and is passionate about supporting the organization's mission to strengthen neighborhoods and expand access to quality housing throughout the community. He takes pride in knowing that his work directly impacts the lives of local families and helps maintain homes that serve as a foundation for stability and growth.

Outside of work, Toby enjoys spending time with family and friends. He is also an avid barbecue enthusiast who enjoys bringing people together around the grill, whether for family gatherings or community get-togethers.

We are excited to welcome Toby to NeighborWorks Waco and look forward to the positive impact he will make for the families and neighborhoods we serve.



Kelli Diserens Connects Resources and Community

For Kelli Diserens, a career in banking has always been about more than numbers. It has been about people, partnerships, and finding ways to connect financial resources with real community needs. With more than 35 years in the banking industry and the last 11 years focused on community development, Kelli brings extensive experience and a strong commitment to service to the NeighborWorks Waco Board of Directors.

Kelli currently works with SouthState Bank, where part of her role entails serving as a liaison between the bank and community organizations. In this role, she focuses on understanding the needs of the community and helping develop products and partnerships that respond to those needs. Her work has included helping create special-purpose loan products, small business lending products, and mortgage programs designed to support low- to moderate-income individuals and families. She also connects community partners with bank employees who provide financial education, small business expertise, and other technical assistance, helping ensure that partnerships are meaningful and responsive to local needs.

Her leadership in community development has expanded over the years, and she now leads a team of community development officers serving Texas and Colorado. Following the merger of Independent Financial and SouthState Bank, her team became part of a larger community development network that now spans eight states and hundreds of locations. Despite the size of the organization, Kelli values the bank's focus on building meaningful, lasting relationships and maintaining a strong local presence in the communities it serves.

Kelli believes NeighborWorks Waco is an important part of the solution to Waco's affordable housing challenges. She sees the organization's nationally recognized homebuyer education program as a pathway to homeownership and a tool that can help families build generational wealth. She has seen firsthand how homeownership can create long-term financial stability, including in her own family, and she is passionate about helping ensure that future generations have the same opportunities. She also appreciates the role NeighborWorks Waco plays in providing high-quality affordable rental housing while helping residents prepare for homeownership through financial and homebuyer education.

As a new board member, Kelli is currently participating in the organization's onboarding process and learning more about its programs and services. She has been assigned to serve on the Board's Loan Committee and is especially interested in helping connect NeighborWorks Waco with down payment assistance programs, affordable homeownership grants, and other financial resources that can expand access to homeownership in the community. As she describes her role, "More than anything, I see myself as a connector in the community, and that's my favorite job."

Kelli shared that she has admired NeighborWorks Waco for many years and had always hoped to become involved. When the opportunity to serve on the board became available, she welcomed the chance to contribute and looks forward to working alongside the board and staff to support housing opportunities and strengthen the Waco community.





Welcome New Board Member Luis Guevara

NeighborWorks Waco is pleased to welcome Luis Guevara to its Board of Directors as a neighborhood representative for the Oakwood community. A native of Waco, Luis brings a strong sense of community pride and a genuine desire to serve the neighborhood he has called home for most of his life.

Luis was born in Mexico and raised in Waco's Oakwood neighborhood. He attended A.J. Moore High School and later earned his bachelor's degree in business from the University Center at McLennan Community College in 2017. His professional journey reflects dedication and a strong work ethic. Luis worked at Papa Rollo's Pizza for 15 years before transitioning to his current role with Uber.

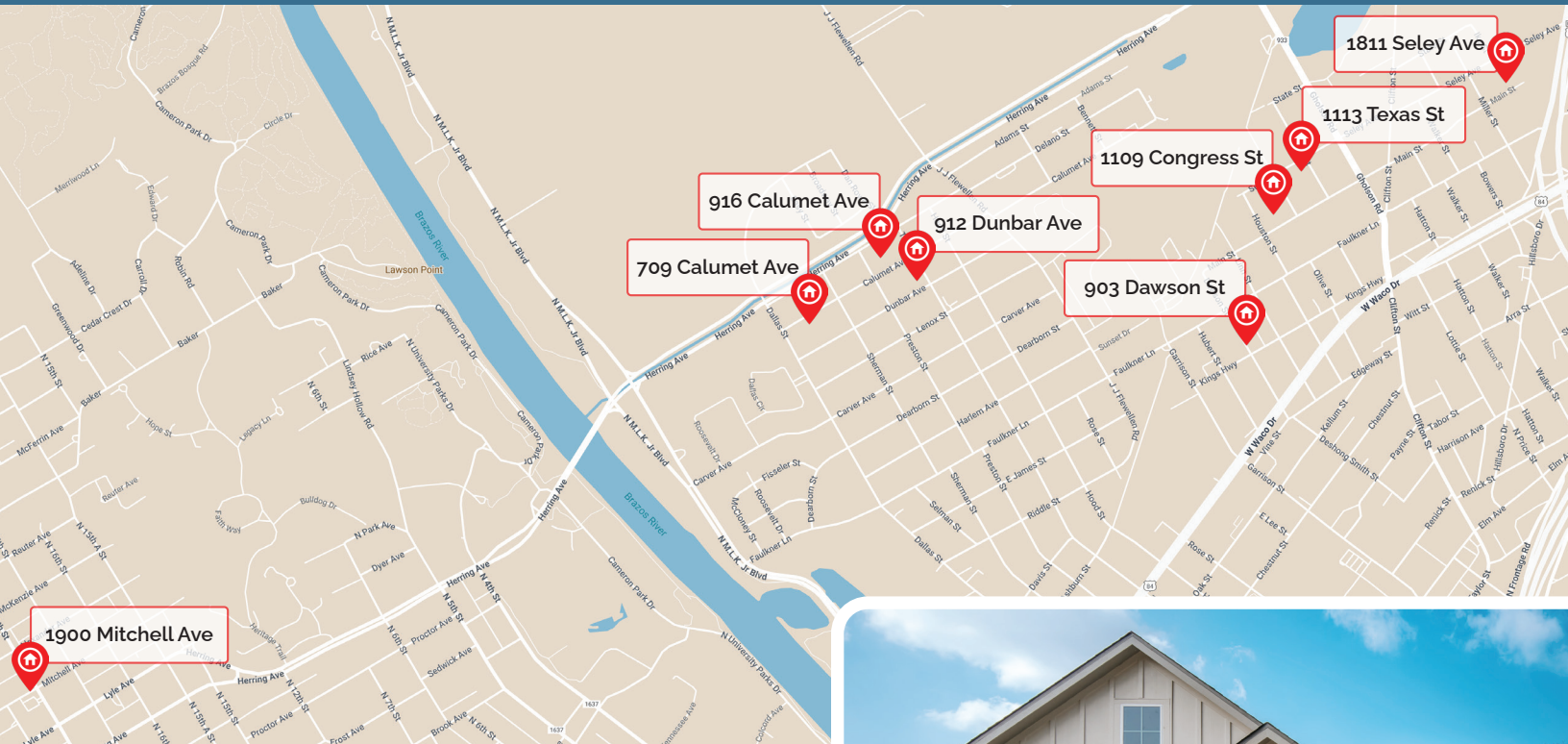
Luis became involved with NeighborWorks Waco through his work with the Oakwood Neighborhood Association, where he worked alongside former NeighborWorks Waco Board Member and now Honorary Board Member Connie Lozano. It was through this connection that he was encouraged to apply to serve on the NeighborWorks Waco Board of Directors as a representative for the Oakwood neighborhood. Seeing it as an opportunity to give back and serve his community, Luis applied and was approved to join the board.

During his first few months on the board, Luis has spent time learning more about the organization's programs, including the loans and services NeighborWorks Waco provides and the role the organization plays in supporting neighborhood housing. He believes NeighborWorks Waco benefits the community by helping provide accessible housing and creating a pathway to homeownership for local families.

As a new board member, Luis is focused on learning as much as he can about the organization and identifying ways he can best support the NeighborWorks Waco mission. His commitment to the Oakwood neighborhood and his desire to serve the community make him a valuable addition to the NeighborWorks Waco Board of Directors.



Affordable New Homes in Waco



NeighborWorks® Waco is building quality, energy-efficient homes inside the Waco city limits. Choose a plan that fits your family and a lot in East Waco or North Waco. Our team will guide you from application to closing.

FLOOR PLAN OPTIONS

- 3 bedrooms / 2 bathrooms / 1-car garage / Brick exterior
- 2 bedrooms / 2 bathrooms / 1-car garage / Brick exterior

CHOOSE YOUR LOT*

East Waco

- 1113 Texas St, Waco, TX 76704
- 1109 Congress St, Waco, TX 76704
- 709 Calumet Ave, Waco, TX 76704
- 903 Dawson St, Waco, TX 76704
- 912 Dunbar Ave, Waco, TX 76704
- 916 Calumet Ave, Waco, TX 76704
- 1811 Seley Ave, Waco, TX 76704 (six lots available)

North Waco

- 1900 Mitchell Ave, Waco, TX 76708

**Addresses and availability are subject to change as lots are sold.*



EXTRA HELP FOR BUYERS

You may qualify for **down payment and closing cost assistance** through the City of Waco. Ask us how to combine these resources with our affordable financing to lower your out-of-pocket costs.



START YOUR PATH TO HOMEOWNERSHIP

Contact Martha Johnson,
Mortgage Loan Officer
NMLS #72225

254-327-5400
mjohnson@nw-waco.org





WACO

Annual Plant Sale

Purchase some beautiful greenery or flowers for your yard or garden at **discounted prices**. All purchases support the ongoing community development and housing work done by **NeighborWorks Waco**.



SATURDAY, APRIL 11, 2026

9:00 AM - 1:00 PM

922 Franklin Avenue - Waco, TX 76701

nw-waco.org | 254-752-1647 | NMLS #336077; NLS, LLC NMLS #2643216



Community Happenings



Waco Association of REALTORS® Casino Night

A great night at the Waco Association of REALTORS®' Casino Night! We enjoyed connecting with fellow real estate professionals and having some fun while strengthening relationships.

Mission Waco | World Champions of Christian Service Breakfast

The NeighborWorks Waco team attended the World Champions of Christian Service Breakfast hosted by Mission Waco at The Baylor Club! This inspiring annual event celebrates Christian service in our community and raises support for Mission Waco's impactful programs, including housing and services for veterans. Guests enjoyed breakfast, a keynote address, and even a live painting auction, all centered around faith in action and service to others. We're grateful to be part of a community that lifts up those who serve and leads with purpose.



Housing in Waco: Dreaming for the Future

Delisa recently served as a panelist for Housing in Waco: Dreaming for the Future, a powerful community conversation about expanding homeownership and building stronger, more equitable neighborhoods in Waco. She joined an inspiring group of leaders: Darius Ewing, Waco City Councilman, District IV, Milet Hopping, President & CEO, Waco Housing Authority, and John Alexander, Executive Director, Habitat for Humanity Waco. Together, they shared insights on housing policy, accessibility, and the future of Waco's neighborhoods. We're proud to have Delisa at the table helping shape what comes next for our community.



Waco Association of REALTORS® \$10,000 Donation

NeighborWorks Waco is honored to receive a generous \$10,000 donation from the Waco Association of REALTORS®. This investment directly supports our mission to expand homeownership and education opportunities, strengthen neighborhoods, and build brighter futures for families across Waco. We are grateful for their continued partnership and commitment to helping our community thrive.



National Night Out

The NeighborWorks Waco team had a wonderful time participating in National Night Out at the WorkSITE! Hosted by TSTC in Waco, the event brought together families, local organizations, and law enforcement agencies for an evening dedicated to building stronger relationships and promoting neighborhood safety. We loved connecting with community members, sharing resources, and celebrating the partnerships that make Waco a great place to live.





Greater Waco Chamber of Commerce's Economic Outlook Luncheon

NeighborWorks Waco recently attended the Greater Waco Chamber of Commerce's Economic Outlook Luncheon. The event brought together business and community leaders to explore national and regional economic trends, industry outlooks, and data-driven insights shaping the future of the greater Waco economy. We appreciate the opportunity to learn from Dr. Ray Perryman, President & CEO of The Perryman Group, and engage in meaningful conversations that help inform our strategic planning and community impact.



40th Annual Dr. Martin Luther King, Jr. Wreath Laying and Candlelight Vigil

NeighborWorks Waco was honored to attend the 40th Annual Dr. Martin Luther King, Jr. Wreath Laying and Candlelight Vigil. This meaningful gathering brought our community together in remembrance and reflection on Dr. King's enduring legacy of service, justice, and equality. We are grateful to stand alongside our neighbors in honoring his vision and commitment to creating stronger, more inclusive communities.



Sunflower Bank \$2,000 Donation

NeighborWorks Waco is grateful to Sunflower Bank for their generous \$2,000 donation! Support from community partners like Sunflower Bank helps us provide education, resources, and opportunities that empower families and build stronger neighborhoods throughout Waco and the surrounding communities. Thank you, Sunflower Bank, for investing in our mission.



STEAM Center Ribbon Cutting

We were proud to join the community at the ribbon-cutting of the Bledsoe-Miller STEAM Center in East Waco. This new space opens doors to science, technology, engineering, arts, and math opportunities for all ages and marks an exciting step forward for Greater Waco. We appreciate the opportunity to support this important milestone!



SouthState Bank \$4,500 Donation for Homeownership Education Programs

We are grateful to SouthState Bank for their generous \$4,500 donation in support of NeighborWorks Waco's Homeownership Education programs. This investment helps equip individuals and families with the knowledge and tools they need to take confident steps toward sustainable homeownership. Thank you, SouthState Bank! Your support helps open doors to homeownership and strengthens families across our community.



Baylor's Dr. Martin Luther King, Jr. Celebration Luncheon

NeighborWorks Waco was honored to attend the Dr. Martin Luther King, Jr. Celebration Luncheon hosted by Baylor University's Multicultural Affairs Department. Graced by keynote speaker, Councilwoman Andrea Barefield, she inspired attendees with her powerful words and vision for a more equitable future. This gathering was a poignant reminder of Dr. King's enduring legacy, fostering a spirit of reflection, unity, and community engagement. Together, we celebrated the progress made and reaffirmed our commitment to the work that still lies ahead. Let us continue to strive for justice and equality in our communities.



Greater Waco Chamber of Commerce/NeighborWorks Waco Business After Hours

What a great evening at the Greater Waco Chamber of Commerce's Business After Hours!

NeighborWorks Waco was honored to host an evening filled with meaningful conversations, new connections, and shared commitment to strengthening our community. From supporting families on their path to homeownership to investing in neighborhood revitalization, we loved sharing how our work is making a lasting impact across Waco. Thank you to everyone who stopped by. We are stronger when we work together.



Waco Association of REALTORS® Money, Markets & Momentum Event

NeighborWorks Waco was proud to attend the Waco Association of REALTORS®' Lunch & Learn, Money, Markets & Momentum. Guest speaker Joe Calao of the Calao Group at Morgan Stanley delivered valuable insights on current market trends, economic conditions, and the strategies shaping today's financial landscape. Events like this help us stay informed and better serve our partners and the families working toward homeownership in our community.



Workforce Solutions HOT Award Banquet

NeighborWorks Waco attended the Workforce Solutions for the Heart of Texas 2026 Annual Awards of Excellence Banquet. The event recognized outstanding individuals and organizations making a meaningful impact on our local workforce and community. We are grateful to be part of a network committed to strengthening opportunities for families across the Heart of Texas.

Congratulations to this year's award recipients!



Greater Waco Chamber of Commerce's First Pitch Luncheon

The Greater Waco Chamber of Commerce's 2026 First Pitch Luncheon brought together business, education, and community leaders from across Waco. NeighborWorks Waco attended as Baylor and MCC coaches shared season previews and Drayton McLane delivered a keynote centered on leadership and community impact. Strong communities are built through strong partnerships.



Faith Leaders Summit

The 2026 Faith Leaders Summit brought together city services and nonprofit expertise to collaborate on solutions impacting Waco, with a strong focus on housing. NeighborWorks Waco values these conversations that strengthen partnerships and move our community toward greater housing stability.



Leadership Waco Non-Profit Day Fair

NeighborWorks Waco was excited to take part in the Leadership Waco Nonprofit Day fair, a Greater Waco Chamber initiative that equips current and emerging leaders to make a lasting impact in our community. Karen Saucedo connected with Leadership Waco participants and shared how our programs support housing stability and opportunity for families in Waco.

Nonprofit Day provides a valuable opportunity for community leaders to learn about local needs, build relationships with nonprofit organizations, and discover meaningful ways to get involved.



McLennan County NAACP Scholarship Banquet

NeighborWorks Waco joined community leaders, organizations, and residents at the McLennan County NAACP Scholarship Banquet. The event celebrated the NAACP's 90-year legacy of advancing civil rights and educational opportunity in McLennan County, while supporting scholarships that help students pursue their academic goals. Investing in education strengthens communities and helps create pathways for future generations.



Community Loan Center Retreat

The Community Loan Center 2026 Retreat in San Antonio, TX brought together representatives from Community Loan Centers from across the country to connect, share success stories, and learn from one another. Conversations focused on how to continue expanding the program and reaching more working Americans with a safe, affordable alternative to predatory payday loans.

Our own Alicia Sawyer attended the retreat, joining partners from across the nation to exchange ideas and strategies that support financial stability for employees and communities.



NeighborWorks America National Training Institute

NeighborWorks Waco recently attended the NeighborWorks America National Training Institute, joining housing and community development professionals from all 50 states and beyond. During the training, the team explored key topics including affordable housing development, homeownership and community lending, multifamily asset management, leadership, community engagement, rural development, and neighborhood revitalization. Continued learning helps strengthen the work being done here in Waco and Central Texas to expand housing opportunities and build stronger communities.



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