

2026 Community Impact Report

NeighborWorks® WACO



NeighborWorks® Waco

Mission

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

Vision

Our service area is filled with vibrant, diverse, thriving communities.

Neighborhood Lending Services, LLC

Mission

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



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Board Chair



Jean Ann Hoover
Board Vice Chair



Pat Nowotny
Board Secretary



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Past Board Chair
In Memoriam



Chris Gutierrez, CCIM
Past Board Chair



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Harrison Gray
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Neighborhood Representative



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Linda Weaver
Honorary Board Member



Connie Lozano
Honorary Board Member

Leadership Team



Delisa Burnell-Smith

President &
Chief Executive Officer
NMLS #296823



Karen Saucedo

Vice President &
Chief Financial Officer



Rose Corujo

Office Manager



Martha Johnson

Mortgage Loan Officer
NMLS #72225



Antoinette Moses

Housing Counselor &
Lending Coordinator



Katelyn Sharp

Property Manager



John Olvera, Jr.

Construction Manager



Alicia Sawyer

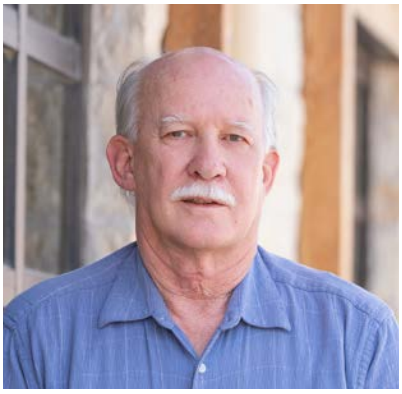
Bookkeeper & Community
Loan Center Liaison



Toby Dominguez

Property Maintenance
Specialist

Chairman's Message



In July, the Board of Directors held a strategic planning session to outline priorities for the next five years. These sessions require board members to take time away from their careers, families, and other commitments, and their dedication and participation are greatly appreciated.

For the first time, staff members joined us during the planning process to share their perspectives, discuss their needs, and provide insight into the challenges they face in their daily work. Their participation proved invaluable, giving the Board a deeper understanding of operational realities and opportunities for improvement. It was a welcome addition to the process, and I hope it becomes a permanent part of our strategic planning efforts. It is important that we all recognize that we are part of the same team. Achieving our mission requires the commitment, collaboration, and contributions of every one of us.

The obstacles to affordable homeownership continue to grow, making our mission more challenging than ever. One of the most pressing issues is the availability of comprehensive and reasonably priced homeowners insurance. Additional challenges include rising construction costs, increasing property assessments, and higher tax levies. Insurance providers are closely evaluating regions with high claims activity, and Texas continues to face significant weather-related risks, including storms, hail, floods, and tornadoes.

Despite these challenges, our President/CEO and staff remain committed to identifying innovative solutions, new tools, creative financing options, and sources of affordable capital to further our mission. We continue to seek new partnerships, discounts, and opportunities to collaborate with organizations that share our commitment to expanding affordable housing opportunities.

This past year, staff began a comprehensive capital improvement initiative across our rental portfolio. This effort includes renovations to existing properties, as well as a careful evaluation of others to determine whether they continue to meet the needs of our clients or should be sold. Our rental program plays a critical role in generating resources that enable us to build and acquire additional housing opportunities while maintaining a portfolio of safe, quality rental homes. This significant investment in our properties will continue throughout the coming year.

Another top priority is expanding educational opportunities for our clients. Education is key to helping our clients attain homeownership and build generational wealth and stability for their families. We will continue to offer training and support to our clients throughout the homeownership experience.

Helping families purchase a home is only the beginning. We are currently exploring ways to notify homeowners when refinancing opportunities may benefit them, allowing them to reduce costs and strengthen their financial position. We are also evaluating enhancements to our homeowner education curriculum to ensure clients receive the most current and relevant information available.

This past year has been a whirlwind of activity and progress, particularly in the growth of our lending program.

After completing this message, I learned of the passing of Reverend Elton Hall, a longtime champion of our organization. Reverend Hall devoted decades of service to our mission as a board member, board president, and committee member. He believed deeply in the work we do and demonstrated that commitment through his actions.

Even during periods of illness, Reverend Hall continued attending board and committee meetings, often with the support and assistance of his wife, Mamie. His presence meant a great deal to him and to all of us who had the privilege of serving alongside him.

Beyond the gifts of his time, wisdom, and leadership, Reverend Hall leaves a lasting example of what it means to be a caring, engaged, and dedicated member of the community. His strength, insight, compassion, and gentle sense of humor will be deeply missed, but his legacy will continue to inspire our work for years to come.

Scott Williams

NeighborWorks Waco Board Chairman

Together We Create Lasting Impact



The years have a way of quietly passing us by, and this past year was certainly no exception. What once seemed far on the horizon quickly became reality as we navigated a year filled with growth, challenges, opportunities, and meaningful accomplishments.

As I reflect on the many years NeighborWorks Waco has served our community, one truth stands out above all others: none of our successes have been achieved alone. Behind every family served, every home renovated, every neighborhood strengthened, and every success story is a dedicated team of individuals committed to making a difference.

I am deeply grateful to the staff of NeighborWorks Waco, whose passion, professionalism, and steadfast commitment to our mission make our work possible every day. Their tireless efforts to serve families, overcome challenges, and create opportunities continue to transform lives and strengthen our community. I also extend my sincere appreciation to our Board of Directors for their leadership, guidance, dedication, and unwavering support. Together, their collective efforts ensure that we remain focused on creating lasting impact and expanding opportunities for those we serve.

We are deeply grateful to the City of Waco, NeighborWorks America, our financial institution partners, and the many funding organizations whose investments allow us to provide critical programs and services. We value the contractors, developers, and community partners who contribute their expertise and resources to housing and neighborhood revitalization efforts. We are equally thankful for the educators, counselors, and volunteers who generously share their time and knowledge to help families achieve financial stability and reach their goals.

Our appreciation also extends to the real estate professionals who help families navigate the homebuying process, as well as the home inspectors, insurance professionals, title companies, lenders, attorneys, other nonprofit agencies, and countless others whose expertise helps transform the dream of homeownership into reality.

We are also excited about an upcoming milestone that reflects the power of collaboration. In the coming months, we will share more information about our fundraising home project in partnership with Jim Patterson Construction and supported by numerous generous businesses and community partners. This project represents far more than the construction of a house; it is a testament to what can be accomplished when organizations, businesses, and individuals come together in support of a common purpose. We look forward to recognizing all who have contributed during the project's open house celebration.

Together, these partnerships form the foundation of everything we do. They allow us to expand opportunities, strengthen neighborhoods, create pathways to homeownership, and build generational wealth for families throughout our community. As we look to the future, NeighborWorks Waco remains committed to working alongside our partners to ensure that more individuals and families have access to safe, affordable housing and the resources they need not only to succeed, but to thrive for years to come.

We are thankful for each of you who shares our vision and helps turn it into reality each and every day.

Delisa Burnell-Smith
President and Chief Executive Officer



25 Years of Purpose: Why I Love Working at NeighborWorks Waco

For the past 25 years, NeighborWorks Waco has been more than just my workplace—it has been a place of purpose, passion, and lasting impact. Every day I come to work, I am reminded why I chose this path and why I continue to love what I do.

What makes NeighborWorks Waco so special is the opportunity we have to truly change lives. Every home we build, every family we support, and every neighborhood we strengthen is a chance to make a meaningful difference. It is not just about construction or financing—it is about creating stability, hope, and opportunity for individuals and families in our community.

Over the years, I've had the privilege of designing homes throughout our community. There is a deep sense of pride that comes from driving through neighborhoods and recognizing the homes I've helped create. I know the care, effort, and quality that went into each one, but I also know the stories of the families they were built for. I know those are not just houses—they are homes where families will grow, children will be raised, and memories will be made for generations.

The most rewarding part of my job is walking through a home just before closing. There is nothing quite like seeing the joy and excitement on a buyer's face as they prepare to step into a home of their own. In that moment, you can see dreams coming true. You can feel the pride, the relief, and the promise of a fresh start. Being even a small part of that journey is something I never take for granted.

I truly cherish the relationships I've built over the years. It means so much to me when homeowners call me years after purchasing their home because they trust me. Whether they have questions about their loan, taxes, insurance, or even home maintenance, they know they can reach out and I will be there to help. That level of trust is something you earn over time, and it speaks to the mission and values we live by every day.

At NeighborWorks Waco, we are not just building houses—we are building relationships, strengthening communities, and creating lasting impact. After 25 years, I can honestly say I still love coming to work. Every day brings a new opportunity to help someone, and that never gets old.

I am proud to be part of an organization that truly cares about the people it serves. And I look forward to continuing this work—one home, one family, and one neighborhood at a time.

Karen Saucedo

Karen Saucedo
Vice President and Chief Financial Officer

WHAT IS THE CLC?

COMMUNITY LOAN CENTER
OF THE HEART OF TEXAS
Affordable Small Dollar Loans

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: NeighborWorks® WACO

A Place to Be Still

Chaquinta Hill's 20-Year Homeownership Journey

When Chaquinta Hill moved to Waco in 1999 for a new job, she expected to stay for only a year. Homeownership was not part of her plan, and neither was starting a family.
Then life changed.

After welcoming her son and becoming a single mother, Chaquinta began thinking about the kind of childhood she wanted to give him. Having grown up in a military family, she was accustomed to moving from one place to another. She knew what it felt like for life to be temporary, and she wanted something different for her child.

"I just wanted to know what it felt like to be still," she shared. "I wanted my child to be able to go outside and play in his own backyard."

Chaquinta had never been taught how to save, build credit, invest, or prepare for homeownership. When she learned about NeighborWorks Waco, she applied and discovered that buying a home would require more than simply finding a property and qualifying for a mortgage. It would also require education, preparation, and patience.

At first, the classes felt like another responsibility added to an already busy life. "It was almost like going to night school to learn how to become a homeowner," she recalled. "At first, I was aggravated. I thought, 'I have to go to school on the weekends or in the evenings?' But I learned so much."

Through NeighborWorks Waco, Chaquinta learned how to read and understand her credit report, communicate with creditors, reduce debt, and develop financial habits that she still practices today. The experience was eye-opening for the 26-year-old mother who was living paycheck to paycheck and raising a nearly one-year-old child.

She also completed a homebuyer education course that prepared her for the practical responsibilities of owning a home. The lessons covered financing options, property taxes, mortgage insurance, household expenses, and basic home maintenance, including details she had never needed to consider while living in an apartment.

NeighborWorks Waco helped Chaquinta identify the financing option that best fit her circumstances. She qualified for nearly $18,000 in assistance through the City of Waco homebuyer assistance program. Those funds significantly reduced the amount she needed to finance for her newly built home.

Over the next 20 years, that house became much more than the stable place she had imagined for her child. It became a gathering place for family, friends, and neighborhood children. After-school visits, holiday celebrations, summer parties, and post-game gatherings filled the home with activity.

"My house became the home for all the friends," she said. "Their parents knew that, if nowhere else, they had a second home here." The children began calling her "Mom," not as a replacement for their own mothers, but because they recognized her as another trusted adult in their lives. Her home had become a safe place where they could gather, eat snacks, spend time together, and know they were welcome.

One of Chaquinta's most meaningful memories connects her home to advice her maternal grandfather gave her as a child. He often told her, "When you get older, get you a piece of land and park it." At the time, she did not understand what he meant. Today, when she sits in the backyard she has turned into an oasis for her family, she understands completely.

Over the years, the backyard has included a trampoline, a swing set, a fire pit for roasting marshmallows, and a pool. It has been a place for her family to gather, watch the sunset, and enjoy the life they built together. "He meant, 'Find you a piece of land and make a home out of it,'" Chaquinta said. "I feel like that's what I did."

Chaquinta's relationship with NeighborWorks Waco also continued long after she received the keys to her home. During difficult financial periods, staff members helped her get back on track with her mortgage payments. When she later needed the original plans for a home improvement project and information about her property line, NeighborWorks Waco still had the documents on file.

For Chaquinta, that continued support reflects the difference between completing a real estate transaction and building a lasting partnership. "From beginning to end, and even today, I can call NeighborWorks and ask questions about my house," she said. "They are still partnered with me."

That partnership is one of the reasons Chaquinta strongly encourages prospective homeowners to complete homebuyer education, even when they do not plan to purchase their home through NeighborWorks Waco.

She believes buyers need to understand more than whether they can afford a mortgage payment. They must also consider utilities, property taxes, insurance, maintenance, and the long-term costs of caring for a home. "You may think you can afford the monthly payment, but can you really afford the house?" she said. "The education, coaching, and partnership are what stand out."

She also advises homebuyers to think beyond their present circumstances.

When Chaquinta built her three-bedroom, two-bath home with a one-car garage, she was a single mother with one child. She could not have known how much her life would change in the years ahead. "I did not anticipate getting married later in life and my family growing," she said. "Plan for your future, not just today," she advised. "Find a home you can grow into."

Today, most of the children are grown, but the home remains the center of the family's story. It is where Chaquinta raised her children, welcomed their friends, built traditions, and created the stability she had longed for as a child.

For Chaquinta, home means safety, freedom, and the ability to breathe. "When I put the key in the lock and turn it, I know it's mine," she said. "When I walk through that door, I can breathe. I worked for it. My children know what home means. They have stability, and they know this is their safe space."

Twenty years after moving in, Chaquinta remains proud of the home she worked so hard to obtain and maintain. What began as a desire to give her son a backyard became a lasting foundation for an entire family and a safe haven for many others.

After a childhood spent moving from place to place, Chaquinta finally found a place to be still.



"I wanted my child to be able to go outside and play in his own backyard."

A Clear Path Forward

Chris Stalling Builds Toward Homeownership

At 27, Chris Stalling knew he was ready to begin building a more independent future. He wanted to move out of his mother's home and eventually purchase a home of his own, but he had little experience to draw from as he considered taking that step.

"Not many people in my family, besides my grandpa and my auntie, have bought a house," Chris said. "I really didn't know how to go about it or what I needed to do."

A nurse who helps care for Chris's younger brother introduced him to NeighborWorks Waco. After researching the organization and learning that its education and counseling services were available at no cost, Chris decided to reach out.

He began with NeighborWorks Waco's Homebuyer Education Workshop, driving from Killeen to attend the class in person. He earned his homebuyer education certificate and continued working with the organization through their financial and homeownership counseling services to better understand his finances and readiness for homeownership.

For Chris, having access to information was especially valuable. He was beginning to navigate many of the financial responsibilities that come with adulthood, but no one had previously taught him how the homebuying process worked.

"Getting the information was very important to me and very eye-opening," he said.

Before attending the workshop, Chris expected homebuying to be confusing, intimidating and difficult to understand. Instead, he found an environment where he felt comfortable asking questions and learning at his own pace.

He especially appreciated working with Antoinette Moses, Housing Counselor and Lending Coordinator, whose warmth and ability to explain complicated information made the experience feel less overwhelming.

"She made it very fun and informative," Chris said. "She broke it down to where everyone could understand. I felt very comfortable. I wasn't scared, afraid or overwhelmed."

The workshop helped Chris understand that purchasing a home involves much more than finding a property he likes. He learned about appraisals, surveys, inspections, negotiations and other important steps that can protect a buyer before a purchase becomes final.

Those details gave him a greater sense of control over the process. Rather than entering a transaction without knowing what questions to ask, Chris now understands how to examine a property carefully, identify concerns and make informed decisions.

He also began thinking differently about the long-term value of homeownership. Friends and family had warned him about the responsibilities that come with owning a home, including the cost of repairs and maintenance. Chris recognized those responsibilities but also saw the opportunity to invest in something that would eventually belong to him.

"I would rather pay for something that I'm trying to own instead of renting something that I'm never really going to own," he said.

Individualized counseling gave Chris a clearer picture of his current financial position. A review of his credit showed that his credit score was strong, but his existing debt needed to be reduced before he would be ready to qualify for a mortgage.

Although that meant Chris could not move forward with a home purchase immediately, the conversation did not discourage him. Instead, it gave him a practical plan.

"I thought it was going to be a lot scarier, more strenuous or more confusing," he said. "But they broke it down really well for me, and it was easy to understand."

Chris now knows what he needs to address and plans to focus on reducing his debt before returning to the homebuying process. He hopes to be ready to purchase a home within the coming year.

Just as important as the information he received was the way it was delivered. Chris never felt pressured to make a decision or move forward before he was ready. He felt that Antoinette and the NeighborWorks Waco team were there to support his goals, whatever timeline he chose.

"It was her presence and her warmth," he said. "It was like, 'Whatever you decide is going to be okay, and I support you wholeheartedly.' She wasn't trying to force me to do anything."

That encouragement helped Chris see that learning he was not yet mortgage-ready was not the end of

his journey. It was simply one step in preparing for a successful purchase later.

Today, Chris feels more confident evaluating his finances and making decisions about homeownership. He recommends NeighborWorks Waco to others, including those who know they may not be ready to buy immediately.

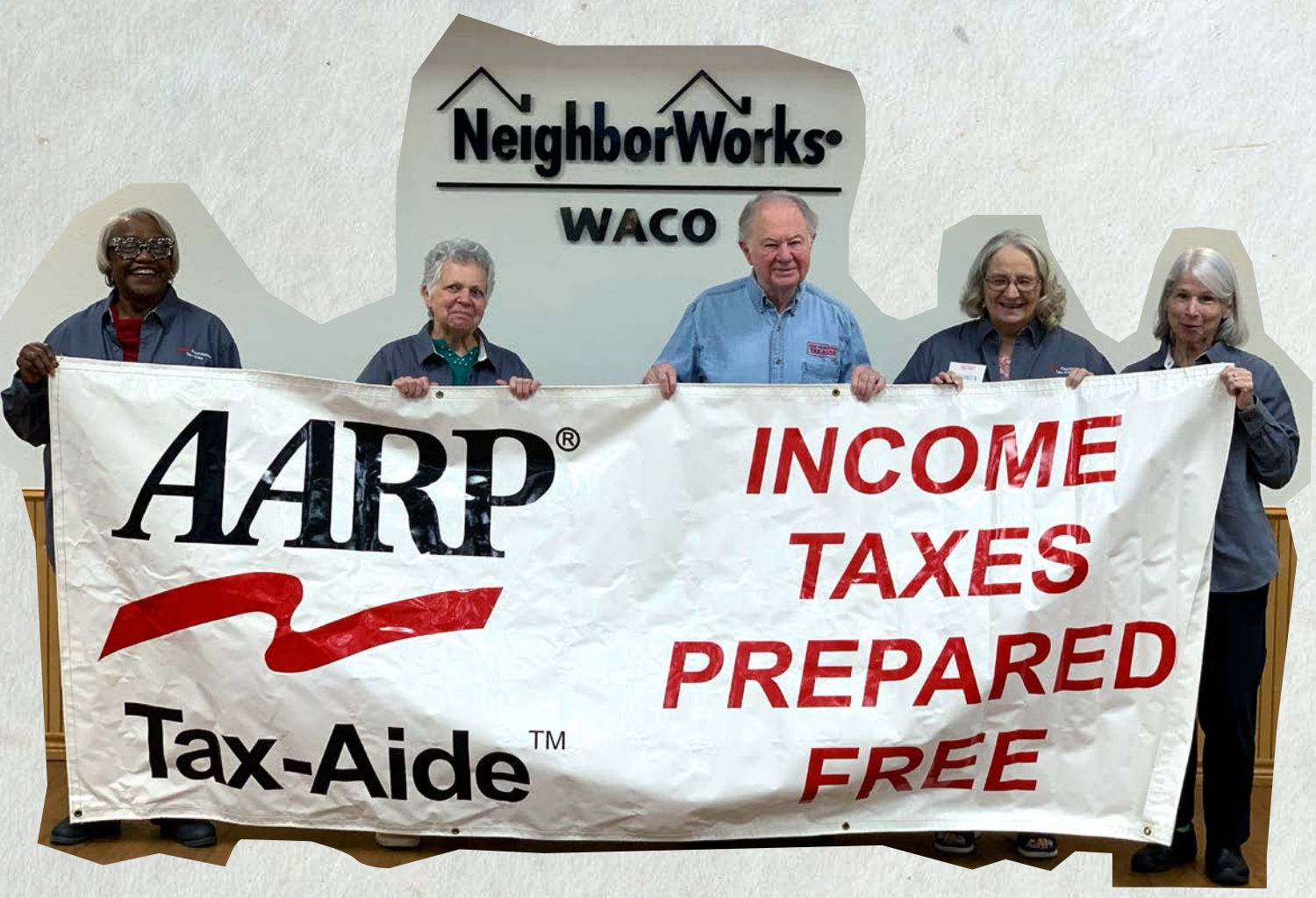
"They lay everything out on the table for you, and it's easy to understand," he said. "They give you the information you need, and if you have a question, you can ask. They give you a broader understanding so you won't be confused on your own."

For Chris, beginning his homeownership education early has replaced uncertainty with knowledge and fear with a plan.

"It was an amazing experience," he said. "I'll always keep it near and dear to my heart because it broadened and opened my mind. I'm so happy and glad I was able to experience something like that early in life. It's not as scary anymore."



"They give you a broader understanding so you won't be confused on your own."



AARP Tax-Aide Delivers Nearly $1.5 Million in Refunds

NeighborWorks Waco has had the privilege of supporting the AARP Tax-Aide Program in our district for over 20 years. For many years, we have proudly served as a reliable host site, helping ensure residents have access to free, high-quality tax preparation services. Although three locations were available across the district this year, NeighborWorks Waco remains honored to host a Tax-Aide site year after year.

This tax season, the program had a significant impact. A total of 19 dedicated volunteers across the three sites donated more than 2,003 hours preparing 1,195 tax returns at absolutely no cost to clients. Yes, you read that right, no cost. Using a conservative national average of $250 per professionally prepared return, this equates to approximately $298,750 in total savings for taxpayers who otherwise would have paid out of pocket. These savings enabled individuals and families to keep more of their income and improve their overall financial stability.

In addition, the program returned $1,440,398 in total refunds to taxpayers across the district. The median income of clients served was $30,691, underscoring how critical free tax preparation services are for low- to moderate-income households. Importantly, 89% of clients were age 50 and older, with ages ranging from 17 to 98, demonstrating both the program's targeted reach and broad community impact.

At the NeighborWorks Waco location alone, 423 returns were prepared, generating $496,843 in refunds returned directly to our local community while also saving residents an estimated $105,750 in tax preparation fees.

We are deeply grateful to the AARP Tax-Aide volunteers whose generosity, professionalism, and dedication make this program possible. We are proud to support an initiative that delivers meaningful financial relief and promotes economic stability in our community. For individuals and families looking to keep more of their hard-earned money by avoiding costly tax preparation fees, we strongly encourage them to take advantage of the AARP Tax-Aide Program and visit us next tax season. This program continues to make a real and lasting difference for those we serve.





NeighborWorks Waco New Construction Homes

Built to Last. Designed for You.

When you purchase a new construction home from NeighborWorks Waco, you're investing in more than just four walls and a roof. You're choosing quality craftsmanship, energy efficiency, and peace of mind backed by more than 25 years of experience in homebuilding and remodeling.

Ready to step into a home built with quality and care?

Contact us today to learn more about available homes. Your dream home is closer than you think!

254-752-1647

www.nw-waco.org

Here's what sets our homes apart:

Strong Foundations

Every home begins with an engineered slab foundation, customized based on site-specific soil samples. We use post-tension slab designs, which offer superior strength and are less prone to cracking. A third-party inspector verifies the foundation before any concrete is poured to ensure long-term stability.

Quality Framing

We wrap all exterior walls in durable OSB for structural integrity and improved energy efficiency. Our homes are also treated with Bora-Care, an environmentally safe and longer-lasting termite solution compared to traditional methods.

Advanced Insulation

Each home features Tyvek house wrap to reduce moisture and air leakage, along with sill seals for added draft protection. Inside the walls, open-cell spray foam insulation delivers exceptional energy performance.

Durable Roofing

We use 30-year architectural shingles that stand up to weather and wear while enhancing the curb appeal of your home.

Energy-Smart Windows

Our Low-E insulated glass windows help keep your home comfortable by reflecting heat while allowing in natural light. Vinyl frames offer durability and low-maintenance convenience.

Low-Maintenance Exteriors

Our brick and cementitious siding combination resists pests and moisture, improves durability, and contributes to energy efficiency.

High-Efficiency HVAC

Each home includes a high-efficiency heat pump system, a digital programmable thermostat, and pleated air filters that improve air quality. The system comes with a 10-year parts warranty and uses environmentally friendly refrigerants.

Safe, Reliable Electrical Systems

Our electrical setup features Square D panels and breakers, GFI and GFCI outlets where required, and ARC-fault protection in all bedrooms. Smoke and carbon monoxide detectors are hardwired with battery backups for added safety.

Stylish Kitchens and Baths

Enjoy custom wood cabinetry and sleek granite countertops designed to combine beauty with everyday functionality.

NeighborWorks® Waco, NMLS # 336077
Neighborhood Lending Services, LLC, NMLS # 2643216
922 Franklin Avenue | Waco, TX 76701

NeighborWorks® WACO

NeighborWorks® CHARTERED MEMBER

EQUAL HOUSING OPPORTUNITY

A Home Filled With Love

Gloria Fitch's Story of Strength and Stability

When Gloria Fitch arrived in the United States from Colombia, she was eight months pregnant and beginning a life far from everything familiar.

Soon after her daughter was born, Gloria's marriage ended. She found herself raising a child on her own while also rebuilding her education and career. Because her professional credentials from Colombia were not fully recognized, she returned to school, prepared for a career in education, and worked full time while caring for her daughter.

It was a demanding season, but Gloria remained focused on creating a stable future for her family.

That determination eventually led her to NeighborWorks Waco. After connecting with Delisa Burnell-Smith, Gloria completed the required classes and began exploring available homes. She toured several properties but could not find one that felt right. Rather than settling, she returned to NeighborWorks Waco and asked whether building a home might be possible.

The answer was yes, but she would need to be patient.

NeighborWorks Waco was preparing to build three houses, and one of them would become Gloria's home. Staff members kept her involved throughout the process, asking what she needed and inviting her to make decisions about the design and colors.



For Gloria, being able to participate in creating the home made the experience even more meaningful. "I was involved during the time they were building the house," she recalled. "They asked what I needed and what colors I wanted."

As a single mother experiencing financial challenges, Gloria also received assistance that helped make the purchase possible. City of Waco funding helped cover many of the upfront expenses, while NeighborWorks Waco guided her through the paperwork and each stage of the process.

Gloria especially remembers the care and personal attention she received from Delisa and the NeighborWorks Waco team.

"Delisa was fantastic, and she still is," Gloria said. "She helped me through all the paperwork and always called me when there was something I needed to do."

That guidance did not end when Gloria moved into her home. Over the years, NeighborWorks Waco continued helping her understand documents, taxes, insurance, and other responsibilities associated with homeownership.

Rather than being left to navigate those details alone, Gloria knew she had people she could contact whenever questions arose.

That continued support allowed her to focus on what mattered most: living in the home, raising her daughter, and building a secure life for their family.

More than 20 years later, Gloria still has no desire to leave. "I love my house," she said. "I want to stay in my house. I don't want to move anywhere else."

The home provided the stability Gloria had worked so hard to create for her daughter. It was a place her child could always depend on, no matter what changed around them.

Today, Gloria's daughter is married and preparing to welcome a baby of her own. During her pregnancy, she returned to Gloria's home and moved back into the same bedroom she had as a child. "She still claims that room as hers," Gloria said with a laugh.

Soon, Gloria's grandchild will spend time in the same room where the baby's mother grew up. For Gloria, it is a beautiful reminder that the home she worked to obtain has become part of her family's story across generations.

Her daughter always knew she had somewhere safe to return. "That is the main point," Gloria explained.

"Nobody can take it away from me, and I will always have a roof over her head."

Gloria's home has also welcomed relatives from Colombia, including two of her sisters, who had a comfortable place to stay when they visited the United States. Holidays and family gatherings have filled the house with laughter, conversation, and memories.

Visitors often tell Gloria they do not want to leave. "Everyone who comes to the house says it is full of love," she shared. "They feel comfortable. They feel safe. They feel loved." For Gloria, those words describe exactly what a home should be.

Owning a home in a new country also represented a significant personal accomplishment. She had arrived as an immigrant, raised her daughter as a single parent, returned to school, built a career, and established a place of her own.

Her home became a visible reminder that her hard work had created something lasting. It also became an example for her daughter. After growing up in a home her mother owned and maintained, Gloria's daughter later purchased a house of her own. Gloria believes the stability and determination her daughter witnessed helped show her what was possible.

"What I did impacted her, too," Gloria said. "It showed her that she has to work hard and work toward what she wants."

After more than two decades as a homeowner, Gloria encourages others to begin their journey with the right people beside them. She recommends contacting NeighborWorks Waco, completing the homebuyer education classes, and taking advantage of the tools and information the organization provides.

"You need to have the right person on your side," she advised. "You need great people to help you reach the goal you want to have, and that goal is a home."

Gloria remains deeply grateful for the people who helped her achieve that goal. Their guidance gave her more than the opportunity to purchase a house. It helped her create a secure place where her daughter could grow, her family could gather, and future generations would always be welcome.

What began as one woman's dream of stability became a home filled with comfort, safety, and love. And after all these years, it remains the place Gloria and her family can always return to.



A Home of Her Own

Kirsten English's Journey to Independence



In her mid-20s, Kirsten English was ready for a change. She had moved away from her family and spent approximately five years living in an apartment. While the apartment gave her a place to begin building an independent life, she eventually realized she wanted something more permanent.

"I was tired of apartment life," Kirsten recalled. She wanted greater privacy, a place that belonged to her, and the security of knowing she could settle into a home of her own.

At the time, Kirsten worked at American Income Life. As she began talking with her coworkers about purchasing a home, one of her trainers recommended NeighborWorks Waco. The trainer was going through the organization's homebuying process herself and believed its services could help Kirsten overcome one of her greatest concerns: finding the money for a down payment and closing costs.

Kirsten contacted NeighborWorks Waco and began learning what purchasing a home would require. Staff members reviewed her budget, helped her understand the financing process, and worked with her to determine what she could comfortably afford.

Once the financial pieces began falling into place, Kirsten's father helped her search for the right house. Together, they found the home where she still lives today.

Kirsten closed on the property on March 13, 2008. Becoming a homeowner also meant learning how to care for and maintain a home. Through NeighborWorks Waco's homebuyer education program, Kirsten learned about the many responsibilities that come with ownership. "The course taught me all the little processes of how to own a home and take care of it," she said. "It was very interesting. You learn a lot."

The education helped her understand that buying a home is not a single transaction. It is a step-by-step process that requires preparation, patience, and a willingness to learn.

For Kirsten, the effort was worthwhile.

Homeownership gave her the privacy she had been missing while living in an apartment. She no longer had neighbors above or beside her, and she had her own place to park. More importantly, she had a space that felt entirely her own.

Over the years, Kirsten also formed meaningful relationships within her neighborhood. She fondly remembers an older woman who lived next door when she first moved in. The two became good friends, and Kirsten watched as the woman and her son, a veteran who lived across the street, looked after one another. Although the neighborhood has changed over time and some of the neighbors Kirsten once knew are no longer there, she continues to appreciate the community and the sense of familiarity surrounding her home.

When she looks back on her homeownership journey, Kirsten feels proud that she completed the process and established a lasting home for herself. She also remains grateful for the support that made it possible. "I'm really glad NeighborWorks was there to help," Kirsten said. "If they had not been there, I don't know how I would have gotten into this house."

Her advice to prospective homebuyers is to understand that the journey will take time. Buyers must be prepared not only to complete the purchasing process, but also to accept the ongoing responsibility of caring for a home. "Take it all in," she advised. "It is a step-by-step process. Enjoy the journey."

Kirsten especially recommends homebuyer education because it helps buyers understand responsibilities and expenses they may not have considered. The knowledge she gained gave her greater confidence as she took this important step in her life.

Nearly two decades after receiving her keys, Kirsten continues to enjoy the independence and peace that homeownership provides. For her, home means having a private, secure place where she can feel comfortable and safe. It represents the freedom to make her own decisions and build a life within a space that belongs to her.

"It's a very safe space," Kirsten said. "I really feel that sense of safety in my home."

What began as a desire to leave apartment living behind became a lasting source of pride, stability, and independence. With preparation, support, and determination, Kirsten found more than a house. She found a place of her own.

NeighborWorks® WACO



Solutions for Every Buyer, Every Step of the Way

NeighborWorks Waco is here to support your clients—at every income level—through each step of the home-buying journey. From money management and credit education to securing a mortgage loan, shopping for a home, and protecting their long-term investment, we provide guidance and support every step of the way.

Our full suite of services includes down payment and closing cost assistance for qualified buyers, as well as access to FHA, VA, USDA, and Conventional loans.

We also offer lending solutions for clients who may not qualify for traditional banking products, helping to ensure more families have a pathway to attainable homeownership.

NeighborWorks Waco portfolio mortgage loans:

- No down payment required
- No FICO requirement
- Can be paired with our down payment assistance loan (see details below)
- No prepayment penalty

Down payment assistance loan - can be paired with your lender's programs, except FHA, or with our 100% financing program described above:

- Max $10,000*
- Extended to 30 years
- No prepayment penalty

Additional loan products:

- All conventional products: 620 min FICO, 3% down payment minimum**
- VA/FHA/USDA: 580 FICO***
- Bank statement loans
- 1099 loans
- P&L loans
- DSCR loans
- Restricted stocks
- Asset depletion loans
- Hard money for investors
- Buy before sell: 0% interest bridge loan

* $10,000 loan amount extended over 30 years, 7.001% APR, payment $63.21 per month.
** 3% down for qualified buyers with 620+ credit score. Example: $300,000 loan amount, 30-year fixed loan, APR 6.25%, $1,798.65 per month. Subject to change.
*** 0% down for VA eligible borrowers. 580 minimum credit score. Example: $300,000 loan amount, 30-year fixed loan, APR 6.25%, $1,798.65 per month. Subject to change.



Looking for a partner and trusted resource for your buyers?

Contact Martha Johnson, Mortgage Loan Officer (NMLS #72225), at 254-327-5400 or mjohnson@nw-waco.org to learn how we can help.

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NeighborWorks Waco: By the Numbers



294

Total Counseling and Education Customers



112

Loans Produced



117

Rental Homes in our Portfolio



$18,288,000

Investment in our Community

Remembering Reverend Elton Hall: A Legacy of Service and Faith

For more than two decades, Reverend Elton C. Hall Sr. faithfully served on the Board of Directors of NeighborWorks Waco, dedicating his time, wisdom, and leadership to helping families achieve financial stability and the dream of homeownership. His service continued until his passing on August 29, 2026, leaving behind a legacy that will forever be woven into the fabric of NeighborWorks Waco and the communities it serves.

Reverend Hall believed that strong neighborhoods are built when families are given both opportunity and knowledge. He understood that homeownership was about more than purchasing a house. It was about creating stability, building wealth, and providing a foundation for future generations. Throughout his years of service, he championed programs that equipped families with the tools they needed to succeed, from improving credit and managing finances to understanding the homebuying process.

As he often shared, "Not only do we build houses, but we also educate people on the homebuying process and how to get their credit straight so they can buy a home." His commitment to education reflected his belief that empowering people with knowledge could transform lives.

Among the accomplishments closest to Reverend Hall's heart were two developments that helped reshape opportunities for families in Waco. One was Legacy Square, a 12-home community built on the former R.L. Smith School site in East Waco, a location made even more meaningful because it was where his wife, Mamie, began her teaching career. Another was Belmont Village, a 27-duplex homeownership incubator community near Interstate 35 that provided families with a pathway toward sustainable homeownership.

Seeing families move into safe, affordable homes brought Reverend Hall tremendous joy and pride. He often remarked, "When you see that people have a nice, safe place to live and raise their families, it makes me proud." For him, every home represented hope, security, and opportunity.

Reverend Hall was also a strong advocate for NeighborWorks Waco's Homebuyer Education and Financial Freedom Workshops. He believed that understanding budgeting, credit, financing, and long-term financial planning could change the trajectory of a family's future. His leadership consistently reinforced the importance of preparing families not only to purchase a home, but to thrive as homeowners.

Today, Reverend Elton Hall's legacy lives on through the homes that stand as symbols of opportunity, the families who achieved their dreams through education and counseling, and the neighborhoods strengthened by his vision and service. His steadfast faith, servant leadership, and belief in the potential of others continue to inspire NeighborWorks Waco as it carries forward its mission of creating pathways to financial freedom, homeownership, and community revitalization.

While we mourn his passing, we celebrate a life well lived, a mission faithfully served, and a legacy that will continue to impact generations to come.



Finding Hope on the Path to Homeownership

The Lomas Family Never Gave Up on Their Dream



For Arturo and Maria "Susie" Lomas, the dream of owning a home was years in the making.

After spending many years paying rent, Arturo and Susie were ready to take the next step and purchase a home of their own. They had the income to manage a monthly mortgage payment, but an unexpected hardship made reaching that goal more difficult than they anticipated.

Their son had experienced a serious illness, leaving the family with unexpected medical bills that affected their credit. When Arturo and Susie began trying to purchase a home, their credit score became a barrier. They faced rejection more than once, and over time, those experiences began to make the possibility of homeownership feel increasingly out of reach.

Then they learned about NeighborWorks Waco.

Because of what they had experienced before, Arturo and Susie approached NeighborWorks Waco with some uncertainty. They did not know whether this experience would be any different from the others. It was.

From their first interactions with Mortgage Loan Officer Martha M. Johnson, Arturo and Susie felt they were being treated with respect. "Martha gave us hope," they shared. "She never made us feel we should stop coming and pursuing our dream."

Rather than focusing only on the obstacles standing between the couple and homeownership, Martha helped them understand what they needed to do to move forward. She walked them through the process, explained the documents they would need, and helped guide them from one step to the next.

Just as importantly, Arturo and Susie say they never felt judged or discouraged. "Never in the process did she give us a word of discouragement," they said. "She treated us with respect and professionalism."

That experience was especially meaningful after previous attempts to obtain financing had left them feeling discouraged and, at times, diminished. At NeighborWorks Waco, they found something different: people who listened to their story, respected what they had been through, and helped them continue working toward their goal.

Arturo and Susie also credit Mario Perales and Antoinette Moses for the roles they played in helping make their home loan possible. They remember each staff member they encountered for the kindness, integrity, and professionalism they demonstrated throughout the process.

For the Lomas family, receiving a home loan meant much more than completing a financial transaction. It meant finally reaching a goal they had continued pursuing even when circumstances made it difficult.

Today, Arturo and Susie are grateful they did not give up. They are also eager to encourage other families who may feel uncertain about whether homeownership is possible for them.

"We will highly recommend NeighborWorks Waco to anyone seeking financial assistance to buy a home," they shared. "You make dreams come true." For Arturo and Susie, those words come from personal experience. What once seemed beyond their reach became possible with the right guidance, encouragement, and support.

And after years of hoping for a home of their own, they can finally say that dream became a reality.

“Martha gave us hope... She never made us feel we should stop coming and pursuing our dream.”



Community Happenings







Women Unlocking Dreams

NeighborWorks Waco President & CEO Delisa Burnell-Smith participated as a panelist at Women Unlocking Dreams, hosted by HLN Conectar–Connect on March 20 in Waco. The panel brought together women leaders to discuss homeownership from the perspectives of lending, real estate, community development and housing stability, while highlighting resources that help families achieve their homeownership goals.

TSTC Construction Technology Center

NeighborWorks Waco joined community partners to celebrate the opening of Texas State Technical College's new Construction Technology Center. The state-of-the-art facility brought building construction, electrical, HVAC, plumbing and solar energy programs together under one roof, helping prepare the next generation of skilled professionals and strengthen the talent pipeline supporting quality housing in the Waco community.

Waco Business League

NeighborWorks Waco President & CEO Delisa Burnell-Smith participated in a Waco Business League panel discussion focused on connecting local employers with valuable community resources. The event brought together CEOs, presidents and business owners from across McLennan County to share insights and resources they could use to support their teams.

Texas Association of Community Development Corporations Conference

NeighborWorks Waco attended the 2026 Texas Association of Community Development Corporations (TACDC) Conference, joining organizations committed to advancing affordable housing and community development across the state. The conference addressed challenges affecting Texas families, including limited housing supply, aging homes, reduced buying power and rising energy costs, while highlighting collaborative efforts to build stronger, more resilient communities.



Melody Grove

NeighborWorks Waco attended a community event highlighting the redevelopment of the former Estella Maxey apartments, now known as Melody Grove. The multi-phase project reimagined one of East Waco's longest-standing housing communities as a neighborhood centered on quality, dignity and opportunity. Phase 1 included 79 updated units with modern features designed to better serve residents and expand access to safe, high-quality housing.











TAA ONE Conference

NeighborWorks Waco Property Manager Katelyn Sharp attended the TAA ONE Conference in Fort Worth, the Texas rental housing industry's largest annual gathering. During the three-day event, she connected with multifamily housing professionals and gained valuable insights to support NeighborWorks Waco's continued efforts to serve residents and strengthen communities.

Baylor University's Asian & Pacific American Heritage Month Celebration Luncheon

NeighborWorks Waco attended Baylor University's Asian & Pacific American Heritage Month Celebration Luncheon. The event honored the diversity of Asian and Asian American communities while sharing stories of perseverance, cultural pride and community impact. The luncheon offered a meaningful opportunity to learn, connect and celebrate the traditions and experiences represented across the Asian diaspora.

Avanti Legacy Parkview

NeighborWorks Waco attended the ribbon-cutting ceremony for Avanti Legacy Parkview, an affordable housing development built by Madhouse Development. The project expanded access to quality housing and created new opportunities for individuals and families to thrive in a strong, supportive community.

National NeighborWorks Association Legislative Day

NeighborWorks Waco joined housing and community development advocates from across the country in Washington, D.C., for the 2026 National NeighborWorks Association Legislative Day. The event called for congressional support for $185 million in NeighborWorks America funding to strengthen affordable housing and community development efforts nationwide. NeighborWorks Waco also met with members of Congress, including U.S. Representative Pete Sessions, to discuss the importance of continued investment in local communities.

Community Opportunity Event

NeighborWorks Waco participated in the Community Opportunity Event (COE) at the Dewey Community Center alongside organizations dedicated to supporting local youth and young adults. Hosted by the Waco Police Department's Neighborhood Engagement Team and Waco Parks and Recreation, the event connected hundreds of attendees with resources related to life skills, education, mentoring, workforce opportunities and mental and physical wellness.











YES! Expo

NeighborWorks Waco participated in the YES! Expo hosted by Workforce Solutions for the Heart of Texas. The annual event connected students with employers, educators and community organizations to explore in-demand careers, industries and educational pathways. NeighborWorks Waco engaged with students and shared information about community resources and opportunities.

Greater Waco Chamber's Business PowerHour: Speed Networking

NeighborWorks Waco participated in the Greater Waco Chamber's Business PowerHour: Speed Networking, connecting with fellow Chamber members and sharing the organization's mission. The event provided an opportunity to learn about local organizations, strengthen professional relationships and explore partnerships that could expand access to homeownership resources across the Greater Waco community.

Pop Top Ice Cream Soda Shop

NeighborWorks Waco's Pop Top Ice Cream Soda Shop brought neighbors together for an afternoon of sweet treats, warm conversations and community connection. The event welcomed familiar faces and new friends while continuing a fun summer tradition in Waco.

National Association of Hispanic Real Estate Professionals

NeighborWorks Waco attended a National Association of Hispanic Real Estate Professionals (NAHREP) event, connecting with housing professionals from across the region to exchange ideas and strengthen relationships. The event highlighted efforts to expand sustainable homeownership through education, advocacy and collaboration while supporting continued work to help more individuals and families achieve their homeownership goals.







2026 Parade of Homes Kick-Off Event

NeighborWorks Waco attended the 2026 Parade of Homes Kick-Off event benefiting the TSCS Foundation. Presented by the Heart of Texas Builders Association and The First National Bank of Central Texas, the event brought together builders, industry professionals and community partners committed to strengthening homeownership opportunities across Central Texas.

Greater Robinson Chamber of Commerce's Casino Night & Annual Banquet

NeighborWorks Waco attended the Greater Robinson Chamber of Commerce's Casino Night & Annual Banquet. The event celebrated the businesses, organizations and community leaders whose contributions helped make Robinson and the Greater Waco area strong places to live, work and grow.

Waco Housing Authority's Family Self-Sufficiency Program

NeighborWorks Waco partnered with the Waco Housing Authority's Family Self-Sufficiency (FSS) Program to help participants advance their financial and homeownership goals. Vice President & CFO Karen Saucedo shared information and resources to support families working toward greater financial stability and preparing for homeownership. NeighborWorks Waco also sponsored lunch and connected with program participants.

Middle Class Matters Podcast

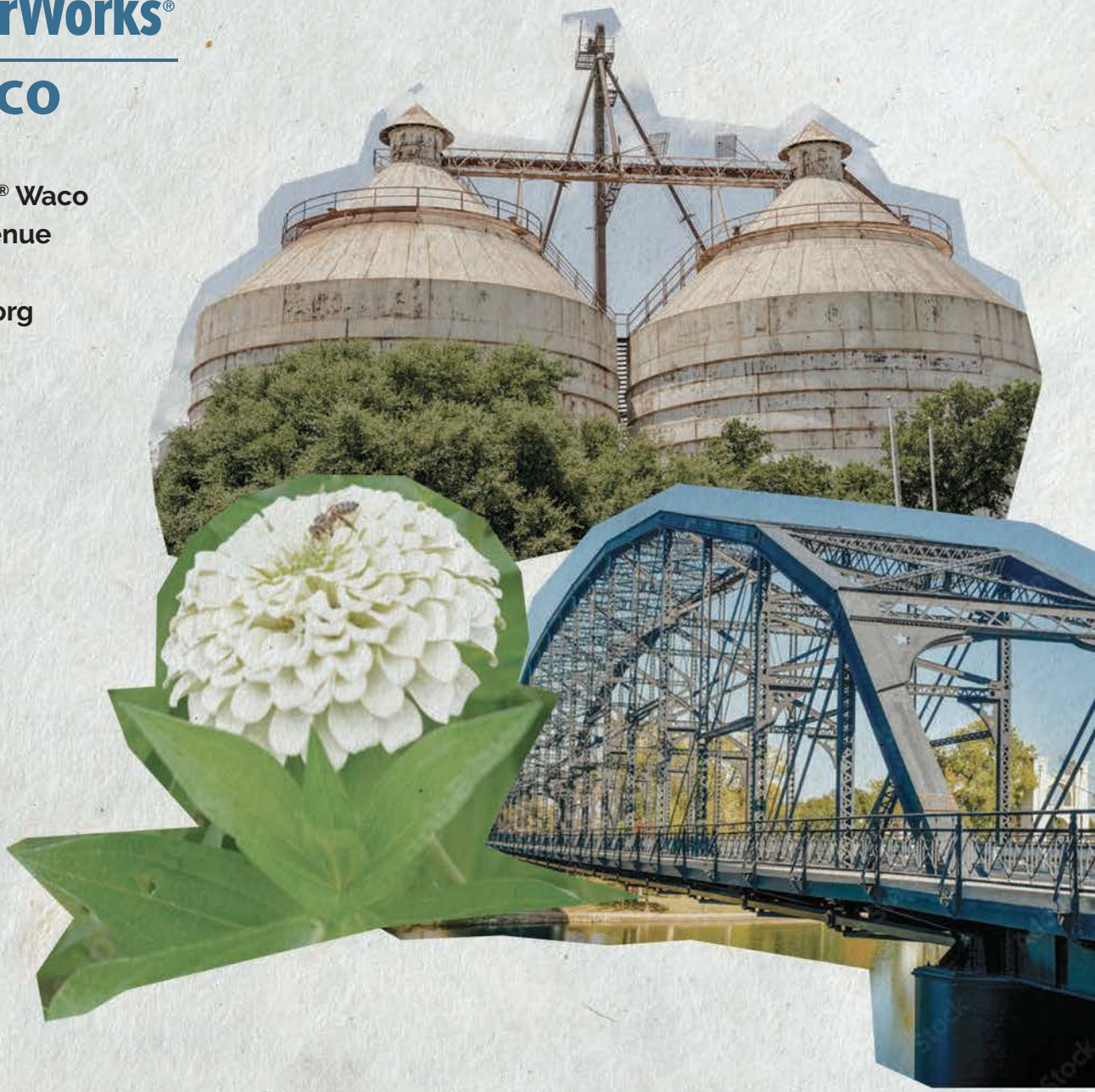
NeighborWorks Waco's Delisa Burnell-Smith and Alicia Sawyer joined the Middle Class Matters podcast to discuss homeownership, financial challenges and the realities facing Central Texas families. The conversation explored common barriers along the path to homeownership and the importance of access to trusted information, resources and support.



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