



Bulletin

Community Building with Attorney Resources • August 2001

The Faces of Texas C-BAR

Second in a series of articles profiling the people reached by Texas C-BAR

Ms. Karin Laura Cruz has been renting a dilapidated wooden home in San Juan, Texas, for the last six years. Portions of the house's siding are tearing apart from the house frame, moldy sheetrock crumbles inside, and lead-based paint continuously peels away from the outside walls. Last year, Ana Laura, 6, Ms. Cruz' youngest daughter, was found with traces of lead in her blood. Thanks to the help of the Azteca Community Loan Fund and Proyecto Azteca, Ms. Cruz and her family will be able to purchase their own new home.

Established in December 2000, the Azteca Community Loan Fund (ACLF) is a nonprofit community loan fund that provides flexible loan products at low- or zero-percent interest to colonia residents in South Texas who face barriers to accessing traditional financing. The ACLF builds the financial capacity of



Karin Laura Cruz, daughter Ana Laura, and grandma Reyna Sandoval, sitting in front of their substandard rental house.

extremely low-income rural families in an effort to improve housing conditions and protect family health and well-being. Through the ACLF, hundreds of colonia families will finally be able to meet their housing and economic needs without having to come across the credit- and income-based obstacles that in the past prevented them from owning a home.

The majority of the ACLF's community loans are made to colonia families building a "Cascaron House Kit" with Proyecto Azteca, an award-winning, self-help nonprofit housing development organization. Colonia families using the Cascaron House Kit will have the most difficult and costly parts of home construction—foundation, walls, roof, electricity, and plumbing—completed with Proyecto Azteca's professional assistance for \$10,500. The families then take over the remaining finish work of the home on their own (i.e. hanging sheetrock, installing insulation, painting, etc.). Most of the 3,000 families on Proyecto

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Save the Date: October 16 Texas C-BAR First Anniversary Celebration

Mark your calendars now for Texas C-BAR's First Anniversary Celebration and community block party on October 16, 2001, from 5:30-7:30 in the Blackland neighborhood of Austin. In addition to celebrating our accomplishments over the first year, Texas C-BAR will recognize our pro bono attorneys and numerous supporters who have partnered with us to offer critical legal services to low income communities across the state. We will also be presenting special awards to our four founding law firms, as well as an individual attorney and C-BAR client. Invitations will be sent out in September, or look on our website for the latest information. Over 100 leaders from Texas law firms, the State Bar, corporations, banks, and nonprofit organizations are expected to attend.

Texas C-BAR has accomplished a lot in our first year through the delivery of legal services to more than 40 nonprofits organizations across the state. We look forward to celebrating with you at the block party. 🏠

Snapshot:

Operation Relief Community Development Corporation

Operation Relief Community Development Corporation (ORCDC) is a lead provider of community development services in the City of Dallas. The nonprofit, which has its roots as a faith-based organization, was formed in 1987 as a department of the Urban Evangelical Mission. Since then, ORCDC has provided relief to thousands of low income persons through programs such as food and clothing distribution, an at-risk urban youth program, emergency shelter and utility assistance, and a literacy program. ORCDC's mission has evolved over the years, and in 1992 ORCDC turned towards community economic development to address the critical housing shortage in the Edgewood community of South Dallas and Fair Park.

Operation Relief's first housing program, the Edgewood Place Apartments, provides twelve transitional housing units to families who are required to participate in a self-sufficiency program. In addition to receiving affordable housing, the families receive a wide range of support, including budgeting classes, an after-school program and summer camp for children, and a literacy program. According to **Sherman Roberts**, the Executive Director of ORCDC, "Our organization recognized that without essential community building blocks such as decent affordable housing and jobs, families were going to be trapped in a cycle of poverty."




Edwood Place Apartments under construction.

As ORCDC grows, it is providing an expanding array of services, all aimed at revitalizing the Edgewood community and providing real opportunities for families to break the cycle of poverty. ORCDC's newest project is a 30-unit apartment complex for the elderly. Edgewood Manor Senior Apartments will have rents ranging from \$486 to \$630 a month and will offer the residents a wide array of services,

such as arts and crafts, recreational activities, and job training. **Scott Thornton**, an attorney in Dallas with **Thompson Knight**, volunteered through C-BAR to provide critical pro bono assistance to ORCDC when a property issue arose that was holding up completion of the project. With some simple research and legal advice provided by Mr. Thornton, ORCDC was able to move forward with the project.

"The service provided by

Operation Relief is greatly needed in our community, and I appreciate the opportunity to be a small part of that service," said Mr. Thornton.

While ORCDC's activities expand, its focus remains the same: providing services that encourage individual growth, self sufficiency, self-respect, stability and ultimately economic growth and stabilization of the community. "And a key to our success," said Mr. Roberts, "is access to resources such as C-BAR." 

C-BAR Law Firm Participants

Over the past year, we have built relationships with the following law firms, whose attorneys have helped us improve the quality of life in low income communities all across the State. We are extremely thankful for the pro bono contributions of these firms. C-BAR's first-year achievements would not have been possible without their support:

Baker Botts

Bowers & Stevenson

Brobeck, Phleger & Harrison

Delgado, Acosta, Braden & Jones

Hughes & Luce

Jackson Walker

Jenkins & Gilchrist

Locke Liddell & Sapp

McGinnis, Lochridge & Kilgore

Skadden, Arps

Thompson & Knight

Vinson & Elkins

Winstead Sechrest & Minick

Continued from *The Faces of Texas C-BAR*.



One of Proyecto Azteca's Cascaron House Kits under construction.

through C-BAR a relationship with the Azteca Community Loan Fund and Proyecto Azteca that allows us to play a small role in their efforts today and in the future. Proyecto Azteca's hard work in building a real future for the families in the colonias will translate into growth and success for generations to come."

"Our organization is thankful for these resources," said **Glynis Laing**, with Proyecto Azteca. "Steve is guiding us through the technicalities of our loan closing documents—a process that will protect our families and our program for years to come."

With the ACLF loan program now in place, Ms. Cruz, her husband, and her two young daughters applied to build one of the first Cascaron House Kits and, after 80 hours of sweat equity, their new house frame has been moved to their lot, and the family is working on the finishing touches to their home. "In the past, we've had so many obstacles in the way of us getting a real home," Ms. Cruz states in Spanish, "but now I'm just so thankful that I came across this program and that we were selected to build one of the first kits." When asked about how she feels about getting a new home, first-grader Ana Laura said, "I'm excited. I'm going to invite my friends over and we're going to play and then we're going to have a sleep over." 🏠

Azteca's waiting list to own a home earn between \$5,000 and \$15,000 a year.

C-BAR volunteer **Steven Tyndall**, an attorney with **Brobeck, Phleger & Harrison**, is helping ACLF create the model loan documents ACLF needs, as well as train the ACLF staff on how to conduct a proper closing. Tyndall explained, "We are proud to have

New Funding from HUD and Bank of America

A recent \$150,000 grant from the HUD Rural Housing and Economic Development Program and \$25,000 grant from the Bank of America Foundation will be instrumental in allowing C-BAR to deliver pro bono legal services to community-based nonprofits. The HUD grant is a three-year award for the expansion of C-BAR's pro bono services in rural areas across Texas, primarily along the U.S.-Mexico border. Both awards will allow C-BAR to provide critical corporate, real estate, tax and other business law services to community development organizations working to improve the quality of life in low income communities across Texas. The awards will also increase C-BAR's capacity to match requests from law firms for more transactional pro bono opportunities. Bank of America joins **Chase Manhattan Bank** and **Frost Bank** as C-BAR's lead supporters from the banking community. "We are extremely grateful to these funders for their generous support of C-BAR," said C-BAR Director Heather Way. "In addition to financial support from the legal community, corporate and public funding are critical to C-BAR's success." 🏠

Texas C-BAR Welcomes Our New Volunteers

Texas C-BAR wishes to extend a huge thank you to our newest volunteers who have accepted cases through Texas C-BAR (as of August 1, 2001):

Brad Bradley—*Law Offices of Brad Bradley*
Scott Brutocao—*Brobeck, Phleger & Harrison*

Brandy Copley—*Skadden Arps*

Jim Gordon—*Winstead, Sechrest & Minick*

Sofia Harber—*Baker Botts*

Shari Heino—*Electric Reliability Council of Texas, Inc.*

Rudy Mata—*Delgado, Acosta, Braden & Jones*

Terry McDonald—*McGinnis, Lochridge & Kilgore*

Lynne Messina—*Hughes & Luce*

Carl Moore—*Brobeck, Phleger & Harrison*

Brian Steger—*Winstead, Sechrest & Minick*

William Sultemeier—*Skadden Arps*

Scott Thornton—*Thompson & Knight*

Kyle Voluz—*Thompson & Knight*

Melissa Waden—*Brobeck, Phleger & Harrison*

Robert Weylandt—*Baker Botts*


Wade Williams—*Winstead, Sechrest, & Minick*

Erec Winandy—*Vinson & Elkins*



About Texas C-Bar

Texas Community Building with Attorney Resources ("Texas C-BAR") was founded in 2000 as a special project of Legal Aid of Central Texas, in collaboration with the eight other legal services programs in Texas. Through Texas C-BAR, volunteer attorneys provide free transactional legal assistance to community-based nonprofits pursuing affordable housing initiatives and other community development activities in low-income neighborhoods. In accepting pro bono referrals from Texas C-BAR, lawyers help these nonprofits build communities and ultimately better the lives of thousands of low-income families throughout the state. Texas C-BAR is funded in part by the Texas Bar Foundation.

For more information about Texas C-BAR, or to participate in our pro bono program, please contact the staff of Texas C-BAR at 512-447-7707, ext. 370; email: txcbar@lact.org; www.texasbar.org. 

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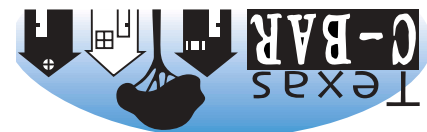
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