

Greetings!

It's been a busy quarter at ACTS Housing, as you'll see in this newsletter, which covers a bit about our families, our partners, our staff, and our approach. Carl's column discusses the story of the foreclosure crisis in the local media and how our work is changing that story. I'd also like to call your attention to some of the coverage we've gotten, which is collected for you at the link below.

<http://j.mp/ActsHousingQ3>



Michael Gosman, Assistant Director

Homeowner profile: Mary Fullilove

For two decades, Mary Fullilove spent a great deal of time and energy moving her family from one temporary residence to another. Then she was introduced to ACTS Housing and her living situation – and her life -- were transformed. Now, she is the proud owner of a house on North 40th Street.

"The people at ACTS really are angels," Fullilove said.

She learned about ACTS through a friend and was immediately intrigued. After a meeting with housing specialist Mary Leach-Sumlin, she realized that she too could become one of the more than 1,600 families ACTS has partnered with over the last 21 years.

Hard-working families like Mary's have earned their share of the American Dream with support from ACTS, dramatically improving the quality of life in their neighborhoods. ACTS helps create an individualized road map on personal finances and credit management success, breaking down the barriers that often prevent people from pursuing home ownership. ACTS can also represent families in real estate transactions and coordinate rehab plans for a newly purchased house.



"ACTS gave us a home and a permanent address. They don't realize how much they help people."

For Fullilove, who once briefly lived with her family in their car, owning her own home was a defining moment.

Now that she doesn't have to worry about moving from location to location, Fullilove can focus her energy on her work and family. She devotes some of her free time to helping teenagers whose mothers are battling drug abuse and other serious issues. She creates a safe environment for these teenagers to discuss their family life, bullying, gangs and peer pressure.

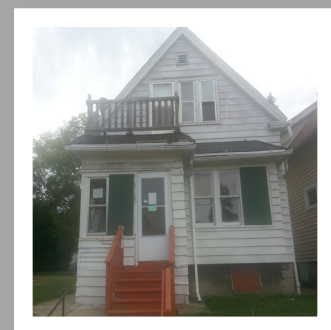
"ACTS gave us a home and a permanent address," she said. "They don't realize how much they help people."

Hot Property

3039 N. 20th Street

Single-family home with four bedrooms and two bathrooms

This home can be yours for only \$3500 plus with a \$5000 rehab grant!
For info, call: 414-933-2215



Watching the news, changing the story



Pay attention to the local news and you'll see that barely a week goes by without a story of Milwaukee's foreclosure crisis and its impact on inner-city neighborhoods and the city's finances.

The story typically goes something like this: the city owns approximately 1200 vacant inner-city properties. There's not yet a consensus about what to do with them, and for many neighborhoods there's not yet a clear path forward. That's usually where the story ends, leaving us to believe this is an intractable problem. It isn't.

This is exactly the kind of systemic problem that ACTS Housing was built to take head-on. We're getting families, banks, contractors, our program partners, and the city working together. We're pushing to get these central city housing markets working again, creating new homeownership opportunities that were recently impossible. Here's what we're proving along the way:

1. Home ownership is a viable option for huge numbers of inner-city families: Since January 2012, we have helped 244 families purchase homes in Milwaukee's inner-city neighborhoods.
2. There is a home ownership market for the vacant, vandalized, foreclosed properties: 171 families have purchased and fixed-up these homes through our program since January 2012.

Bit by bit, block by block, we are making headway. When I took over as Executive Director of ACTS Housing seven years ago, ACTS Housing had only four employees. We have grown into a diverse group of 12 real estate professionals providing comprehensive counseling, brokerage, micro-lending and rehab management services. Really what our

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people are providing is leadership; we're enabling the cooperation it takes to get families into homes they own and neighborhoods they can be proud of.

I'm pleased to tell you that people are noticing. Spend a moment with our recent coverage ACTS has enjoyed on Fox 6, TMJ4, the Journal-Sentinel and other outlets, and see for yourself: we're beginning to change the story of the foreclosure crisis.

Our work is nowhere near finished. There are many more families across Milwaukee that we can help become homeowners. There is much more that entrepreneurial homeownership can do to reinvigorate communities and transform neighborhoods in Milwaukee's central city. Our vision of 60% owner occupancy in our neighborhoods is still ahead of us.

Thank you for standing with us and playing a part in this story. Together we'll make it happen.

Carl Quindel, Executive Director

Production Report: Since January 2012

244
SALES

101
REHAB JOBS MANAGED

171
FORECLOSURES RECLAIMED

Our sincere thanks to the following organizations and individuals who have provided significant support for ACTS Housing over the last quarter:

- Action Coach of Elm Grove + Tom Palzewicz
- Forest County Potawatomi Foundation
- Greater Milwaukee Foundation
- JPMorgan Chase & Co.
- The Lynde and Harry Bradley Foundation
- Metropolitan Milwaukee Fair Housing Council
- Nonprofit Management Fund
- US Bank
- Wells Fargo Bank
- Vaughn Allen
- Bob Gosman
- David Lauer
- John Linnen
- Stephen Rothe

Partner Spotlight: Allied churches

In 1992, Rev. Dennis J. Lewis founded a pilot housing program to encourage families to purchase homes around St. Michael Church. As 2013 winds down, even he has a hard time believing the impact ACTS Housing has made in the lives of central-city families over the last 21 years.

“Who would have thought that what we did for a few people, we now do for so many,” Fr. Dennis said. “We’ve grown by leaps and bounds and reach out to all quarters of the city.”

ACTS Housing has remained a fixture at St. Michael’s Church, and over the years added offices at St. Martin de Porres and St. Rafael the Archangel.

“The generosity of our church partners and their willingness to provide an office has played an essential role in growing ACTS and helping more families,” said Carl Quindel, executive director. “Each church treats ACTS programming as an extension of their social gospel and it’s our privilege to be partners with all three.”



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-Father Dennis

Fr. Luis Pacheco Sanchez of St. Rafael the Archangel at 33rd and Lincoln said ACTS provides a valuable service to the community.

“They have helped build up the neighborhood around the church,” he said. “They do excellent work.”

Fr. David Preuss of St. Martin De Porres at 2nd and Burleigh appreciates ACTS’ determined and results-oriented approach.

“A lot of community organizations like to do a lot of talking,” he said. “What impresses me about ACTS is that they roll up their sleeves and get people into houses. We’re delighted to support them.”

As ACTS prepares for 2014, who better to ask than Fr. Dennis, how ACTS has filled such an important niche. “ACTS developed a program for empowering each family and treating them as owners,” he said. “It’s their baby from the start and they take a lot of pride in that.”

Meet the ACTS team: Mary Leach-Sumlin, North Side

Mary Leach-Sumlin spent seven years as a disability benefits analyst for Northwestern Mutual. Smart and hard working, she had a bright future ahead of her at one of Milwaukee’s iconic companies.

But Leach-Sumlin wasn’t satisfied.

“I wanted to do something that I felt really helped people,” she said.

Leach-Sumlin had always loved houses. She liked how each house had its own character and said something about the individual owner. She wanted to pursue something in real estate and housing but it had to be the right fit.

“I hoped there would be a job in real estate with a social component,” she said.

She found her match in ACTS Housing, which she discovered while doing internet research. For the last six years, she has worked as a Housing Specialist, managing ACTS’ St. Martin De Porres office. From the beginning, she established a reputation as a tireless worker who gets results for her homebuyers.

“I always tell our families, it’s like a clearance rack, we’ve

got to keep looking until we find one that’s got something you just love. It can be location, a particular room, the yard, but you’ve got to find that piece that calls to you, because it inspires you through the work that follows.”

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“Mary has all the qualities you want in a housing specialist,” executive director Carl Quindel said. “She is practical, compassionate, tireless and she is always focused on how home ownership can directly improve a community.”

Leach-Sumlin said she loves her job because she can help people realize their dreams.

“You can see that the work you do assists someone do something they never thought was within reach,” she said.

“When you own a home, you feel more connected to the community; you have a personal stake in it.”



Our Mission

ACTS Housing's mission is to promote affordable homeownership opportunities that fosters a low-income family's ability to be self-empowered, thereby reducing community blight, neighborhood deterioration, and poverty.

Our Vision

ACTS Housing's vision is that each block inside the church neighborhoods we serve is made up of at least 60% homeowners who are self-empowered.

Our Services



Homebuyer Counseling - One-on-one, HUD approved homebuyer counseling for individuals interested in developing a personalized homeownership road map.



Neighborhood Housing - ACTS' licensed realtors represent families in the purchase of affordable central-city homes.



Vacant Home Sales - Rehab management staff represents families during coordination and execution of rehab plans, with a focus on the reclamation of vandalized foreclosures.



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