

Greetings!

What a great first half of 2014 it has been. ACTS is growing to meet the demands of the foreclosure crisis, adding three new team members in just the past couple of months. These new teammates are allowing us to do more to help families reclaim the toughest projects, especially City of Milwaukee tax foreclosures. Want to learn more? E-mail me at mgosman@actshousing.org and you can participate in an upcoming neighborhood bus tour.



Michael Gosman, Assistant Director

Alumni Profile: Ana and Henry Vivas

The title of homeowner will never get old for Ana and Henry Vivas.

Asking Ana to pick her favorite aspect of homeownership is like asking her to choose which of her two sons she likes best. But if you press her, Ana said it's hard to beat watching her two sons play outside in the fresh air in the safety of their very own backyard.

"I just love that," she said.

Ana and her family, who live on North 18th Street, have been homeowners about half a year; and the reality of this accomplishment is still sinking in.

"I would never have expected this," she said.

Ana, a homemaker, and her husband, an auto mechanic, realized their dream of homeownership thanks to ACTS Housing, an innovative central-city non-profit. ACTS partners with hard-working families and guides their journey from renters to owners.

From 2012-2013, ACTS helped 60 families purchase tax foreclosed properties. Since its founding in 1992, ACTS has partnered with more than 1700 families and supported them through every step of the home-buying process.

Recently, Milwaukee Mayor Tom Barrett announced a

\$200,000 contract with ACTS Housing so that ACTS can help even more families purchase tax foreclosed properties.

He made the announcement right outside the Vivas house.

"It was a very exciting moment," Ana said. "We never expected the Mayor would be at our house."

The Vivas family put in hundreds of hours to repair their home for responsible owner-occupancy. Friends and families helped every step of the way to transform a foreclosed house into a vibrant home for a family of four.

With the weather finally warming up, Ana now has more opportunities to watch her children play outside. And as she watches, she smiles while reflecting on the last couple of years and the future ahead for her family.

"Working with ACTS was a great opportunity for us," she said. "And now that we're home owners, we can focus on saving money for college."

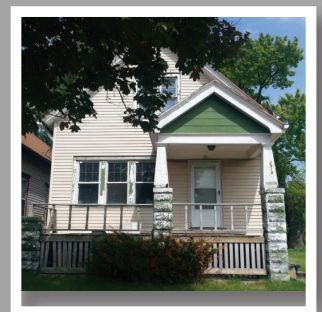


Hot Property

2918 N. 7th Street

Come to the Home Sale Event on June 28th at 11:00 am for a chance to purchase this 3 bedroom / 1 bathroom home for \$3,500. Grant and loan resources may be available. For more information call Mary Leach-Sumlin at (414) 372-3543

Repairs needed before occupancy.



Henricksen Gives ACTS Style

ACTS Housing is known for its ability to negotiate the best possible terms for the families it represents in home purchases

So in keeping with our DNA, ACTS Housing was able to move from the rectory of St. Michael's Church to a new location – across the parking lot – and pay only \$1 for the first 6 months of rent. ACTS Housing's new work space at the Samaritan House, 2414 W. Vliet Street, a former convent of St. Michael's, covers 8,000 square feet, half of which ACTS rents out to other businesses. Of course, this good deal is more a reflection of the long-standing support of the St. Michael Parish community than it is ACTS negotiating prowess.

Upon learning of the move, Jennifer Hunt, a designer with Henricksen, quickly agreed to draft a layout for the new space and then work with ACTS to get needed furniture donated from local businesses. Actually, Henricksen was able to support ACTS with much of the needed furniture with donations from its own warehouse!

When Hunt first toured ACTS old work space, she marveled at how small and cramped it was.

“Carl (Quindel) and Michael (Gosman) were in a small little room that I wouldn't even call an office,” she said. “They had to work in cramped quarters where it was hard to make phone calls.”

Now, it's a different story.

“In terms of the square footage, it's like a palace compared

to before,” she said. “There are so many benefits such as being able to have meetings without disrupting colleagues.”

One of the jewels at the new office is a large conference room that already has been used for important meetings. The boardroom table donated by Henricksen is 18-feet long and seats 20 people.

“All of ACTS' staff cannot thank Jennifer and Henricksen enough for the investment they made in furnishing and designing our new work space,” Gosman said.



Jennifer Hunt

“There are so many benefits such as being able to have meetings without disrupting colleagues.”

2014 Production Report Through May

46
SALES

26
REHAB JOBS MANAGED

\$349
Avg. Monthly Housing Payment

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

- Badger Meter
- BMO Harris Bank
- City of Milwaukee
- Guaranty Bank
- JPMorgan Chase Bank
- Johnson Bank
- Nonprofit Management Fund
- Northwestern Mutual Foundation
- PyraMax Bank
- Urban Economic Development Association (UEDA)
- WE Energies
- Cindy Kilkenny
- Claire Rothe
- Gary White
- Joe Schlidt
- Jon Donahue
- Pam Evason
- Rob Jansen

Partner Spotlight: BMO Harris Bank



BMO Harris Bank is one of Milwaukee's most generous corporate citizens.

As part of that commitment to the people of the city, a robust partnership has developed between BMO Harris and ACTS Housing. Highlights of this partnership include 562 home sales using BMO Harris Bank financing since the year 2000; more than \$48 million guided in closed BMO Harris Bank residential mortgage lending; and since 2009 nearly 60 vacant and vandalized foreclosures have been reclaimed.

"The services ACTS Housing provides are extremely valuable in the work we do," said BMO Harris Bank vice president Dawn Davis, a CRA Residential Loan Officer. "I am thrilled to be able to assist such a diverse group of families in Milwaukee through the assistance of ACTS. Our partnership has resulted in hundreds of families realizing their dream of homeownership."

Sodi Nichols, a vice president and CRA Outreach specialist – US CRA Governance – said that increasing home

ownership is an important component of strengthening the city.

"We pride ourselves on being a great community partner and we see the value in really staying connecting with these families," Nichols said.

ACTS executive director Carl Quindel said the partnership with BMO Harris Bank is crucial for ACTS and the families it supports.

"We are grateful for the continued support and partnership from Sodi and her team at BMO Harris Bank," Quindel said. "Thanks to their generosity, we are able to partner with more hard-working families to help them realize their dream of home ownership."

Nichols said when she listens to Quindel talk about his vision for Milwaukee homeownership, it's hard not to be inspired.

"He paints such an optimistic view about how transformative change can be accomplished," Nichols said. "ACTS is able to articulate its vision and then work to get it done."

Meet the ACTS team: Coretta Herring

How excited was Coretta Herring to purchase her home at 4029 N. 11th St?

"I went to the closing with the truck loaded up," she said. "I was ready to go."

Now, Herring helps other people purchase their first house as a housing counselor. ACTS was able to hire Herring after being awarded a 50,000 contract with the city of Milwaukee to provide home ownership counseling services to tenants of tax foreclosed properties.

Herring is a community advocate professional with more than 10 years of credit counseling experience. She is passionate about assisting clients in building financial security. During her time as a resident leader in the Making Connections Milwaukee initiative, she gained a deep appreciation for the work ACTS does and the role it plays in breaking down barriers for families to purchases homes.

"I've always been a big fan of ACTS and their work with low-income families of diverse backgrounds," she said. "As opposed to relying on group workshops, I liked how they were willing to work with people one on one. That's how

"I've always been a big fan of ACTS and their work with low-income families of diverse backgrounds,"

the magic happens."

For Herring, the magic happened after she went to a bank to try and get a loan and realized it was not that easy.

"I call it coming from a cycle of not knowing," she said. "I didn't even know what a credit card was but that experience inspired me to figure out what I needed to do step by step

to improve my credit and eventually become a homeowner. That led to me volunteering and then making my profession helping people navigate through the home-buying process."

In just a few short months, she already has impressed her colleagues at ACTS with her passion and knowledge.

"Coretta is hard-working, charismatic and dedicated," said Constance Alberts, ACTS Homebuyer Counseling Manager. "She connects easily with families and champions their progress as they move from renters to home owners."



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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