

ACTS in ACTION



Summer 2013

Executive Director Carl Quindel shared ACTS Housing's differentiated view of the foreclosure crisis in [a featured commentary published June 20 in the *Milwaukee Journal Sentinel*](#). Instead of viewing it exclusively as a problem, ACTS believes it is, "a once-in-a-lifetime opportunity for families to go from low-income renters to homeowners." Discover more about our partners, our families our staff and our approach, in the inaugural issue of *Acts in Action*.


Michael Gosman, Assistant Director

Family Profile

Jesus Gamino and his wife, Sofia, could not believe their fortune.

In fact, they felt like lottery winners when following a home sale event in 2011 they were presented with the opportunity to purchase a home for \$3,500 on the 2500 block of 5th Place on the City's south side. Of course, actual lottery winners can just sit back and start collecting a steady stream of checks.

For Jesus and his family, the work was just beginning.

"I remember the first time I saw the house thinking, 'oh, my God,' recalled Jesus, who moved to Milwaukee from Mexico in 2002. "There was a lot of work to do."

The cost for repairs was multiples of the purchase price, but they were not going to miss this opportunity. They poured huge amounts of sweat equity into the home, and thanks to Francisco Rios of ACTS Special Projects, volunteers were drafted to help them with a portion of the work.

"The Gaminos are a great example of the self-empowered, entrepreneurial families we are privileged to work with," said Michael Gosman,

ACTS' Assistant Director.

Now, the Gamino house — and the backyard specifically — is a haven of activity.

That's where their five children play constantly with their new friends, many of whose parents generously donated their time to help the Gaminos put the finishing touches on their house.

Previously, the Gaminos were paying \$600 to rent a smaller space. Now, because they paid for their home and necessary repairs with hard-earned savings, they have a monthly housing cost of significantly less than \$300 per month.

No wonder when ACTS' team members visit Jesus at Guanajuato Mexican Restaurant, where he works as a waiter, he always has a smile on his face.

If you stop by, Jesus will tell you more about his story over a plate of fantastic chile relleno.



HOT PROPERTY

2163 North 41st Street

Duplex home with six bedrooms and two bathrooms

This home can be yours for only **\$3,500!** For info, call: 414-933-2215

Repairs needed before occupancy.



Partner Spotlight

In his role as Wells Fargo's community development officer for Wisconsin and Upper Michigan, Dan Sweeney is always looking to support highly innovative and efficient non-profits in the central city.

Sweeney and Wells Fargo found a perfect match in ACTS Housing.

"When I started out in this role, I asked people who I should be meeting with and ACTS Housing and Carl Quindel's name kept coming up," Sweeney said. "I met with Carl and it was clear that this is not your typical non-profit. I'm so impressed with their level of professionalism and the quality work they do with limited resources."

Sweeney marvels at ACTS' ability to make the most of each dollar.

"It's incredible that they can help move someone into a house and then, as a homeowner, pay less than rent each month," he said.

Most recently, a \$155,000 Wells Fargo grant allowed ACTS to spearhead the Washington Park Neighborhood Renewal Project, a healthy neighborhood collaboration between

ACTS Housing and several other non-profits that will, among other outcomes, help at least ten families become first-time homeowners in Washington Park.

"Without the backing of Wells Fargo, the renewal project collaboration would have been impossible," Quindel said. "Now, we have families that tell us that they want to target their home search in Washington Park. Just a few years ago, and before this robust collaboration with Wells Fargo, this simply was not the case."

Supporting the community and empowering its team members to give back is part of Wells Fargo's culture. Each year, team members can take 16 hours of paid time off to volunteer in the community, and many use this as an opportunity to assist one of ACTS Housing's families.

"Wells Fargo believes we are only as strong and successful as the communities in which we live and work," Sweeney said.

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WELLS FARGO

From the Frontlines



Buy a home, build a community. Everything we do at ACTS Housing is based on that foundation.

Unfortunately, many times when the foreclosure issue is covered by media, it is portrayed as an intractable problem. ACTS' work proves otherwise, and we needed to create a way to share the successes of our families and neighborhoods with friends, supporters and stakeholders.

A consistent platform to keep you informed on our daily work helping low-income first-time homebuyers purchase and then rehab foreclosed properties in the central city.

A way to feature the families who have reclaimed "Problem Properties" in order to realize their dream of homeownership, spotlight partners who provide the support that makes it possible for us to do what we do, recognize team members who together have assisted more than 1,600 local families to become homeowners over the last 21 years and highlight important real estate trends we analyze.

After much thought, we created this newsletter, *Acts in Action*, which we will distribute quarterly.

While working on this inaugural issue, I couldn't help but reflect about how much ACTS has accomplished and how optimistic I am that with your support we can do even more.

The best - for the central city neighborhoods we target and the families we work with - is still to come. We no longer will just chip away at the foreclosure crisis. With the help of our stakeholders, supporters, staff and partners, we are working to build the capacity to tackle the entire problem.

Home ownership can play a major role in revitalizing the central city and empowering hard-working families living in poverty.

It won't happen overnight, but it will happen.

Thank you for joining us on this journey.



Carl Quindel, Executive Director

Historic Production Report



1636
SALES



638
REHABS



365
FORECLOSURES RECLAIMED
SINCE 2008

Our sincere thanks to the following organizations and individuals who have provided significant support for ACTS Housing in 2013:

- BMO Harris Bank
- The Lynde and Harry Bradley Foundation
- The Cudahy Foundation
- The Einhorn Family Charitable Trust
- Foley & Lardner LLP
- Good Shepherd Catholic Church
- Guaranty Bank
- Local Initiative Support Corporation (LISC Milwaukee)
- PyraMax Bank
- St. John Vianney Parish
- St. Michael's Parish
- St. Martin de Porres Parish
- St. Raphael the Archangel
- St. William Parish
- Wells Fargo Bank
- Wisconsin Energy Foundation
- Margaret Ann Keehn
- Rich Kolbe

Staff Member Spotlight

Blia Cha was introduced to ACTS housing when she was looking to buy some investment property.

While she did not qualify for support from ACTS because we focus on owner-occupied housing, she didn't come away empty-handed, either. In fact, that first meeting with then ACTS Executive Director and current Board Member John Worm was the catalyst for a tremendously successful career with ACTS that is approaching two decades. Since 1994, she has worked as an ACTS real estate agent and home ownership specialist.

Blia impressed John when she helped him show properties to some people in her network. He encouraged her to volunteer at ACTS and work toward full-time employment.

"I never thought I could learn to work on a computer or get my real estate license but John believed in me," said Blia, who is Hmong, was born in Laos, and speaks English, Laotian, Hmong and Thai. "I came here with limited knowledge and was willing to listen and learn. John helped make me something."

In turn, Blia has helped countless clients at every step of the homeownership process. In fact, she has sold more than 600 houses.

"Blia has made an invaluable contribution to ACTS' success," said executive director Carl Quindel, who like Blia, started at ACTS as a volunteer. "When a family hires Blia they know their interests will always be put first and that she will aggressively and tirelessly advocate for them throughout the home buying process."

Blia, who lives just blocks from ACTS' St. Michael's Parish office, said there is no other place where she could make such a difference in people's lives.

"It's hard work, but it is so rewarding when I see someone realize their dream of owning their own home," she said.

Well said, Blia. Here's to 20 more years!



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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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