

Dear friends,

With your support, ACTS helped 137 families purchase homes in 2014, 96 of which were formerly vacant, vandalized foreclosures. The majority of these families saved hundreds of dollars per month through ownership! With your continued help, 2015 will be an even better year for the families and neighborhoods we serve.



Michael Gosman, Assistant Director

## Alumni Profile: Yaneth

Yaneth (pictured with her boyfriend) grew up in El Salvador, the smallest and most densely populated country in Central America. When she moved to the United States and settled in Milwaukee, she never thought she would have the opportunity to be a homeowner -- that is, not until she learned about ACTS Housing from a friend.

Recently, she became the owner of a duplex city tax foreclosure in Clarke Square on the city's south side.

"Yaneth is fantastic and has been working so fast to get the house move-in ready," said Ramon R. Guaddarama, an ACTS rehab specialist. "She is almost there."

Yaneth purchased the house for less than \$25,000 and will not only build equity but save more than \$300 per month compared to her current rent payment. With the help of ACTS, Yaneth and her boyfriend are working overtime to turn



this abandoned house into a home.

"I worked very hard to save the money to buy this house," she said. "It feels great to be a homeowner. I am proud of what I have accomplished. I feel more secure in myself because of what I have done."

She can't wait for the day when she will be able to host her entire extended family: "My house is large enough that rest of my family can stay here when they visit," she said. "It will be a good place for everyone to have family time."

Yaneth believes the transformation of her new house can have a cascading effect on the entire neighborhood. "When I am done it is going to look nice," she said. "I think this will inspire my neighbors to make their homes look better. It will benefit the whole community."

Read about other success stories at [actshousing.org](http://actshousing.org).

## Hot Property

2158 S. 17th St.

\$18,900

Large duplex

5 bedrooms

2 bathrooms

*Grant and loan resources may be available.*

For info Call Hilaria Rios at

414-649-9762



# We Energies Invests in ACTS Housing Programs

Stephen Dickson, vice president and controller at We Energies, volunteers in urban education initiatives through St. Marcus Lutheran School and the Center for Urban Teaching. When he asked local executives about organizations that were making a significant impact, one non-profit kept being mentioned.

“ACTS’ name was at the top of the list,” he said. “I wanted to meet the ACTS team and learn more about what they were doing and how I could support them.”

Recently, We Energies made a \$25,000 donation that will allow ACTS to partner with more families and help them realize their dream of home ownership.

“We greatly appreciate the work of ACTS and its mission to transform urban neighborhoods through home ownership opportunities,” Dickson said. “While it makes good business sense to invest in the local community, it’s also the right thing to do. We’re proud to support ACTS Housing and the remarkable work they are doing. They’ve helped countless families achieve the dream of home ownership.”

Added Michael Gosman: “We Energies is one of Milwaukee’s most generous corporate citizens. ACTS Housing – and the families we work with – are so appreciative of their support.”

*“We Energies is one of Milwaukee’s most generous corporate citizens.”*

Dickson joined We Energies as controller in 2000 as a result of Wisconsin Energy’s acquisition of WICOR, the former holding company for Wisconsin Gas.

The We Energies Foundation has invested more than \$143 million in communities in Wisconsin and Michigan over the past 30-plus years. The Foundation supports initiatives that promote economic health, arts and culture, education and the environment. We Energies conducts annual workplace giving campaigns for the arts and United Way.



## 2014 Impact Report

137  
SALES

87  
REHAB JOBS MANAGED

\$386  
Avg. Monthly Housing Burden

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

- Anon Charitable Trust
- David and Julia Uihlein Charitable Foundation
- Einhorn Family Charitable Trust
- Faye McBeath Foundation
- GE Foundation
- Graef
- Gustav and Gladys Kindt Foundation
- JPMorgan Chase Bank
- PNC Bank
- State Farm®
- St. Francis Borgia Catholic Church
- The Catholic Faith Community of St. William
- The Cudahy Foundation
- The Holton Foundations in loving memory of Wesley Matthew Holton
- US Bank
- We Energies
- Windermere Wealth Advisors
- Anonymous
- Aspen Antonio & Kevin Malaney
- Cindy & Tom Kilkenny
- Clare Reardon
- Daryl Diesing & Marcia Rimai
- Fred Gosman
- George & Julie Mosher
- John Worm
- Margaret Keehn
- Robert and Sarah Jansen
- Sarah & Michael Weiss
- Stephen & Kathy Rothe

## Partner Spotlight: PyraMax Bank

Gary White, community development manager for PyraMax Bank, still remembers the first time he visited ACTS Housing's office in the former rectory of St. Michael's Parish.

"Sometimes you see a non-profit agency with a stated goal to do good, and the offices and surroundings are as opulent as a large bank or law firm," he said. "You could tell right away that ACTS Housing was not spending its money on expensive offices and surroundings, and it's true to this day. They're not there for the paychecks; they're committed to the cause. This is an agency that gets it and truly makes a difference."

White said that ACTS Housing is skilled at identifying people who have what it takes to be responsible home owners, even if they don't have long established credit or are dealing with a language barrier.

"ACTS takes people who may not be comfortable with the banking system and helps put them on the path toward homeownership," he said. "ACTS has been invaluable in reaching out to the communities where we don't have a branch footprint. Without ACTS, we wouldn't be able to connect with these families."

PyraMax Bank provides more mortgages for ACTS families

than any other bank. White and his family have also been extremely personally supportive of ACTS' work. His step-mother Toni Pontar even donated a family home to ACTS that ACTS then sold to a family at a reasonable price. The substantial five figure profit went to support ACTS's mission.

"ACTS Housing is tremendously fortunate to have Gary White and PyraMax Bank as partners," said Constance Alberts, ACTS' Housing Counseling Manager.

Even though PyraMax Bank has just eight branches, over the past two years it was able to provide close to a million dollars of grant funding from federal, state, and local sources to low and moderate income clients. In fact, it was the largest lender in Milwaukee County for the Wisconsin Housing and Economic Development Authority (WHEDA).

"The city can only be healthy when its neighborhoods are healthy," White said.



## Meet the ACTS team: Nou Yeng Lee

Nou Yeng Lee, whose family emigrated from Laos more than three decades ago, realized even as a teenager that the United States is the land of opportunity. "Here, you have the freedom to choose your education and occupation," he said. "This country allows you to do so much, and that's a good thing."

Nou Yeng and his family (pictured) also believe Milwaukee is a city of opportunity, and with good reason. Thanks to their work ethic and diligence, Nou Yeng, his wife Linda, and their children are the proud owners of a home on 18th St. and Vine. Nou Yeng was so impressed with the support provided by ACTS Housing during his journey from renter to owner that he applied for a job as a rehab specialist.

ACTS Housing moved quickly to hire him.

"Nou Yeng applies the same determination to his job at ACTS as he did during the home-buying process," said Michael Gosman. "His previous experience as a draftsman and his practical approach to rehab is of immense benefits

to the families who are becoming homeowners."

As a rehab specialist, Nou Yeng represents families during

*"What I like about the work is that we help people fix up and own homes that people have given up on."*

coordination and execution of rehab plans, with a focus on the reclamation of vacant, vandalized foreclosures. One of the Nou Yeng's most important responsibilities is assisting homebuyers with the creation of an itemized list of all repairs and improvements that will be required for safe, sanitary and affordable owner-occupancy. From there, He supports families throughout the rehab project.

"What I like about the work is that we help people fix up and own homes that people have given up on," Nou Yeng said. "We are helping to make Milwaukee a beautiful place again."



## 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.



**Rehab Management** - 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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