

ACTS *IN ACTION*

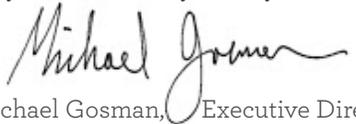


ACTS HOUSING

FALL 2015

Dear Friends,

As always it is an exciting time at ACTS. Wrapping up our summer season with 98 sales for the year, hiring three new talented team members and working as hard as ever for our families has kept us busy this quarter. We could not do it without you--supporting ACTS means supporting dedicated, talented families such as Patryce--see her story below. Thank you for your support thus far. We hope we can count on you to help us continue this important work.



Michael Gosman, Executive Director

NEW HOMEOWNER PROFILE: PATRYCE PRUITT

By Fred Croen, ACTS Volunteer



Patryce admires her new home. Photograph by Fred Croen.

I feel a lot of different things at one time. I think I feel like I did when I graduated. This is mine and nobody can come take this. I did this."

Patryce Pruitt is a thirty-something mother of four, who closed August 7th, 2015 on the purchase of her new home. At first, she says, she didn't seem to get it: *"It seemed surreal. It wasn't until Sam [rehab specialist with ACTS Housing] handed me the keys and said, 'This is your house, I want you to say it, say 'This is my house!'"* That moment was the culmination of a year of tirelessly looking at houses, negotiating with sellers, finally striking a deal, arranging financing, and closing. Now she gets it. Patryce brims with pride as she describes the process of transitioning from a renter to a homeowner: *"It seems overwhelming and it seems stressful... It's hard, don't get me wrong, but it's not impossible."* Her new home is just blocks from her former rental, close to her mother, and to her children's friends. *"I feel proud, I feel accomplished, I feel strong,*

The hard work doesn't stop with the purchase—Patryce and her family must now restore the property to livable condition. Patryce and her contractors will sand and polish natural wood floors, grout existing tile floors, update windows, bathrooms and the kitchen, patch and paint ceilings and walls, and pave the long driveway leading to her garage. With continued support from the ACTS team, she hopes to complete the basic work and move her family in by Halloween. She doesn't want to spend another winter paying rent, and looks forward to substantial savings in her monthly living expenses.

While the process has been a challenge, Patryce feels supported by the ACTS team and believes the challenge is an important one: *"You don't know how strong you are until you push your limits, and this is a worthwhile reason to push your limits."* For Patryce, the home means, *"A new life for us... because it's possible. I can show the kids, these are things you're supposed to do in life: Go to school, go to college, go to work, buy a house. It's a new opportunity in life, a basis for us to grow."*

"I feel proud, I feel accomplished, I feel strong... This is mine and nobody can come take this. *I did this.*"

- Patryce Pruitt, new homeowner

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HOT PROPERTY

3760 N 37th Street, Milwaukee, WI 53216

Price: \$3,500.00

Bed: 3 Bath: 1

For info Call Mary Leach-Sumlin at:

414-372-3543 or stay tuned for Home Sale Event



More than just working to improve the lives of her own family members, Patryce sees her investment as a benefit to the whole community, and encourages her neighbors to do the same: *“If this is your neighborhood, where you’re from, go ahead and buy a piece of property. Invest in that area – care about the neighborhood, care about the grass and what trash is on the floor. Make sure it’s loved.”*

According to Patryce, ACTS *“wants to make sure this is a success story . . . that it really happens.”* Patryce Pruitt, more than most, really gets it.



Patryce and her mother in front of her new home. Photograph by Fred Croen.

SPECIAL THANKS TO JASON AND BETHIEL

The more Jason Holton discovered about ACTS Housing the more excited he became with the organization’s mission and impact:

“We were impressed with ACTS’ strong leadership at the executive level and their commitment to making an impact on the city,” Holton said. “There are people who want to own a home and ACTS helps them in a really smart way. They help families transform foreclosed properties into thriving spaces to live.”

Holton knows all about what it takes to lead a successful nonprofit. Holton is the executive director of the Milwaukee chapter of the national-recognized City Year, where young people commit to a year of working full-time in under-served schools and provide a combination of teaching, service, leadership development and civic engagement.

For Jason Holton and his wife, Bethiel, their recent gift

By Bob Gosman, ACTS Volunteer

to ACTS Housing was profoundly personal. The Holton Foundations made a donation to ACTS in loving memory of Wesley Matthew Holton; Wesley died just a few days before Bethiel was supposed to give birth. Happily, earlier this year, the couple gave birth to Charlie, a healthy and happy baby boy. *“He hasn’t stopped smiling,”* Jason said.

Each year, the Holton Foundations will make a gift to a different nonprofit that makes a positive difference.

“What’s more impactful than playing a small part in someone having a home,” Holton said. *“It was powerful for us to think about that and make a gift in Wesley’s name.”*

Jason said he is excited to watch ACTS grow and to see the city of Milwaukee evolve and thrive.

“Milwaukee has its challenges but the people are great and there are so many good things going on here,” he said.

2015 IMPACT REPORT THROUGH SEPTEMBER 30, 2015

79
Rehab Jobs Managed

98
Sales

\$427
Avg. Monthly Housing Burden

235
Families Counseled

OUR SINCERE THANKS TO THE FOLLOWING ORGANIZATIONS AND INDIVIDUALS WHO HAVE PROVIDED SIGNIFICANT SUPPORT FOR ACTS HOUSING OVER THE LAST QUARTER:

- Anonymous
- Forest County Potawatomi Foundation
- GE Foundation
- Greater Milwaukee Foundation
- JPMorgan Chase Foundation
- Margaret Keehn
- John & Kathy Linnen
- LISC Milwaukee
- Lynde & Harry Bradley Foundation
- Metropolitan Milwaukee Fair Housing Council
- Stephen and Kathy Rothe
- Andrew Ruehl
- US Bank Foundation
- Wells Fargo Team Member Volunteer Program

MEET THE ACTS TEAM: RAMON GUADARRAMA

By Bob Gosman, ACTS Volunteer



Ramon (left) pictured with the Rodriguez-Nunez family after closing on a home.

Ramon Guadarrama was living in an apartment in Ripon when he saw a story on the Today's TMJ 4 News about a raffle ACTS held for the right for the qualified winner to purchase a home for \$3,500. Soon after that, he entered a raffle and was awarded the opportunity to fulfill his dream of becoming a homeowner.

"I thought it was just incredible," Guadarrama said.

So much so, that he soon applied to ACTS and was hired as a rehab specialist. Now, he prepares scopes of work for families before they purchase a home and then provides

rehab management services throughout the project. Ramon was a perfect fit with ACTS' service-oriented culture.

"Ramon is a tireless worker with a quick sense of humor and a way with people," executive director Michael Gosman said. *"He's smart and energetic. He's been a great addition to the team."*

Guadarrama moved to Wisconsin from Mexico City in 1996. At the time, he never thought he would own his own home.

"It's just amazing to be able to call a house our home," he said. *"It's not a place where you just live; it's ours. When I was buying my home, ACTS made the process so understandable. They walked me through everything. Without their help, I don't think I could have done it."*

That transformative experience motivated Guadarrama to join ACTS and help families realize their dreams.

"I've always wanted to help out the community and get involved with something like ACTS," Guadarrama said. *"It's a challenging job but it's so rewarding after you see a family finish the rehab and enjoy their own home,"* he said. *"It seems like God gave me this opportunity to help other families receive that blessing, too."*

DEDICATED VOLUNTEER PROFILE: MIKE ZIMMERMAN

By Becky Stoner, ACTS Staff

ACTS Housing has always been blessed with dedicated, skilled volunteers. Mike Zimmerman is no exception to the rule. Mike, a Senior Vice President of Investor Relations with MGIC joined ACTS Housing's board and development committee in March 2015. The story of how he got there, is somewhat unique.

Mike heard about ACTS when he was invited on a bus tour and attended. He was impressed by what he saw, *"We toured neighborhoods and I thought, 'this is a great program.' I saw the ability for actual influence, the ability to effect individual families."* At the time, an ACTS intern accumulated data on all 1700 families served since 1992. Mike agreed to review the results.

While most people would not be excited about sifting through data, Mike was eager to use his experience and resources to better tell the ACTS story:

"When I got the information, it was readily apparent that there was a huge success rate. The failure rate was so low.

I agreed to write up a report. I spent some time using the Center for Responsible Lending and other resources I had from experience to compare, contrast and analyze the data. That's how the report came to be. I thought: Here's a great success story, if this can help the program be better, so be it. I also decided, once I saw that data, to get involved individually and joined the board."



Mike Zimmerman's report has already helped tell the ACTS story to numerous donors and supporters. The report found that since 1992, 94% of ACTS homeowners are still homeowners today. 77% still in the home they purchased through ACTS; 17% sold their home after rehabbing and living in it for a number of years. Only 6% of families ended their homeownership experience in foreclosure. This foreclosure rate is substantially better than other comparable foreclosure rates among families with significant barriers to homeownership.

Mike felt the report was worthwhile because it showed

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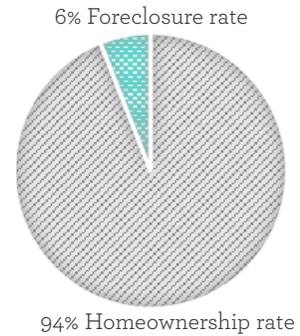
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how, “Families that are outside of the traditional norm can be successful homeowners, and improve their lot in life. To me what is important was that the statistics are so overwhelmingly successful, it had to be publicized.”

The report has been an asset to ACTS. More than the report, Mike’s time on the board and development committee is productive and appreciated—he has been involved in a number of interesting ways including: donating furniture items, a swing set, sharing ACTS mission with others, speaking on ACTS behalf and more. His generosity, passion and expertise has untold value.

Thanks to Mike and all ACTS volunteers and supporters--you are the reason we have success stories to tell.

Sustainability since 1992
figure taken from ACTS report



To access a summary or full copy of the report, contact Becky at: rstoner@actshousing.org

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



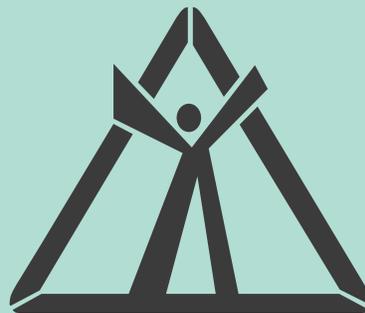
Homebuyer Counseling - One-on-one, HUD approved homebuyer counseling for individuals interested in developing a personalized homeownership road map.



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.



ACTS HOUSING

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