

ACTS IN ACTION



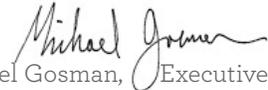
ACTS HOUSING

2017 VOL. 1

Dear Friends,

Thanks to all of our dedicated supporters, staff, and friends, 2016 was the most successful year for ACTS families. We supported 165 strong families as they transitioned from renter to homeowner, saving an average of \$244 a month and reducing their housing cost to merely 12.5% of income. Together, the ACTS team and ACTS' families are working as hard as ever to achieve ownership. Barbara's story, below, is just one example of this hard work. With your support, we are optimistic we can do even more.

Sincerely,


Michael Gosman, Executive Director

FOUR GENERATIONS, ONE FAMILY HOME *By Jackie Blackburn, volunteer*

Barbara Hudson wanted to own a home; not just any home, though: her home.

Nineteen years ago, Barbara's brother and the owner of a stately home on west Galena Street relocated, renting the property to Barbara. Though Barbara remained current on rent, her brother became ill and lost the home to foreclosure. Barbara wanted desperately to purchase the home, but her checkered credit history made financing challenging:

"I've been here for so long. Just the thought of moving..." Barbara shuddered.



Barbara's grandchildren inspired her purchase.

One day, Barbara found a flyer attached to her front door that advertised an ACTS orientation. Barbara attended and connected with ACTS Financial Counselor Coretta Herring. Barbara explained her situation to Coretta, bad credit and all. Coretta didn't bat an eye, says Barbara: *"She told me, 'OK, we're going to do this.' And we did,"* smiles Barbara. Barbara stuck to her financial plan. Eventually, her credit improved, and she saved money for her down payment.

"I really wanted a home for my family. I have four grandchildren and they have kids. I want to be able to provide a place in case they ever need it."

Three years after that orientation, Barbara now owns her home. It's been a family affair: Barbara's children and grandchildren attended financial counseling sessions with her and provided emotional support during the sometimes grueling process. That support continues now that Barbara owns her home, as her extended family has volunteered to help with the myriad projects around the house.

"Everyone who comes to Granny's house has a job," laughs Barbara. Barbara couldn't be happier to have her family around—her family is one of

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HOT PROPERTY

1553 N. 32nd St, Milwaukee, WI 53208

Price: \$6,500 (Property includes parking slab & requires rehabilitation)

Bed: 4 Bath: 2

For more info Call Mary Leach-Sumlin at:

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the biggest reasons that she wanted to own her home: “I really wanted a home for my family. I have four grandchildren and they have kids. I want to be able to provide a place in case they ever need it,” Barbara explained. With the help of ACTS rehab counselors, Barbara and her crew are tackling major projects, one at a time. For now, Barbara is enjoying the reality of owning her home by subscribing to “Better Homes and Gardens” and plotting her spring seeding plan.

Though less fun than bathroom tile and tomatoes, Barbara is keenly aware of the financial realities of owning a home. She’s opened a special savings account that’s strictly for home expenses to help mitigate any catastrophes. If anything does come up, the ACTS team has assured Barbara that guidance is just a phone call away.



Barbara and her family.

2016 ACTS HOUSING IMPACT REPORT

165

Home Sales

\$244

Avg. Monthly Housing Savings

50

Foreclosures Reclaimed

KEY SUPPORTER SPOTLIGHT: THE FRANCIE LUKE SILVERMAN FOUNDATION



Mrs. Silverman was an avid photographer - these are photographs she took in her own backyard.



to remain in her home, and Fischer’s friendship helped make that possible. Mrs. Fischer’s daily lunches with Mrs. Silverman at the house were something they both looked forward to. “She never complained and had a great attitude,” Fischer said. “She was the greatest lady I ever met.”

Mrs. Silverman, who was born in Janesville, was one of the first women to receive a degree in Journalism from Marquette University (1945). Previously married and widowed, she married Albert Silverman in 1975 and together they were involved in numerous charitable causes throughout Wisconsin and the U.S.

Mrs. Silverman created the Foundation to support causes such as education, health, and public benefit. She wanted her estate to have an impact on the community she had lived and worked in, and carry on her legacy.

Fifty-four years ago, Katherine Fischer, trustee of the Francie Luke Silverman Foundation, married her husband Martin at St. Michael’s Parish, the Parish where ACTS Housing was founded in 1995. In 2015, Katherine returned to the neighborhoods surrounding St. Michael’s Parish for a different reason – to attend a bus tour and see firsthand the role ACTS is playing in enhancing the lives of families in the central city.

The tour made quite an impression. “We saw houses that were trashed and then what they looked like after they were refurbished with families living in them,” she said. “It was unbelievable to see the transformation. ACTS is doing great work.”

In 2015, the Francie Luke Silverman Foundation began its support of ACTS. Mrs. Fischer is the Trustee of the Foundation. “It’s such an important cause,” she said. “ACTS (allocates) the money wisely and you can see how happy the families are in their homes.”

Home was very important to the late Francie Luke Silverman, as well. During her final years, her wish was



Mr. and Mrs. Silverman

BLIA CHA, ICONIC ACTS REALTOR, RETIRED FEBRUARY 28, 2017



In 1993, Blia heard about members of her church purchasing homes from the City of Milwaukee for only \$1, condemned foreclosures that they rehabbed. Blia already owned a home, but she was interested: *“I thought, \$1, that’s a pretty good deal, I can do that.”* Now, 23 years later, Blia is retiring as an iconic figure in ACTS Housing history after helping 792 families become homeowners.

Blia called ACTS Housing co-founder John Worm about one boarded up house, but \$1 homes were not available to existing homeowners. Since Blia and her husband were church leaders, she knew a lot of people who would be interested in the home and she made some calls.

So many families came to see that first foreclosed house that John asked Blia if she wanted to get into real estate, helping other families purchase and reclaim homes. She agreed, and the rest is history.

When Blia first started at ACTS, she had very little formal education, having not finished high school or even used a computer. She credits her success to the guidance and

support given to her by John Worm, who taught her many skills. John, on the other hand, explains, *“I learned more from Blia than she could ever have learned from me.”*

Blia has loved being a part of ACTS Housing because she feels that she makes a genuine impact on the lives of the families she works with: *“I like to encourage people to buy their own home, so they can stop calling landlords, take control of the situation, and just fix any problems themselves.”*

Through selling homes to families in the central city, Blia feels that the neighborhood is improving. She explains how when she first moved to Milwaukee, there were not many people in the area who owned their own homes. Now she has sold nearly 800 homes in ACTS’ Central neighborhood to families who make it a better place. She tells families she will call them if another house on their block goes on the market: *“That way,”* she says, *“they can know that they will have good neighbors, and help watch for each other’s homes.”*

Blia has two main goals for retirement: travel, and farming. She wants to travel all across the world to learn about the different farming techniques that fellow Hmong refugees are using, including: Alaska, to learn how to catch fish with nets in the north Pacific; Australia, to visit a giant banana farm she saw on YouTube, run entirely by Hmong refugees; and to French Guyana, where other Hmong people are farming on land that everyone else said could not be cultivated. Perhaps the most interesting thing Blia plans to do in retirement is to raise chickens in her Milwaukee backyard: *“In Laos, a farmer without any animals is not a farmer- so if I only farm vegetables, I am not complete as a farmer.”*

ACTS is thankful for Blia’s 23 years of service. If she applies even an ounce of the tenacity, compassion, cunning and dedication she’s shown at ACTS to her retirement activities – watch out, Milwaukee may soon be overrun by chickens.



Blia with ACTS homeowners Pastor Lee and Phou Lee



Blia in her central city Milwaukee garden.

OUR SINCERE THANKS TO ALL WHO HAVE PROVIDED SIGNIFICANT SUPPORT FOR ACTS HOUSING IN THE FOURTH QUARTER OF 2016

Andrew Ruehl and Meagan Porter	Ethan Elser	Kim Wynn	Peck Foundation
Andy Vedder	Felss Rotaform	Laura Pauli	Peggy Armstrong
Anthony Franda	Francie L. Silverman Foundation	Leo and Mary Ellen Freeman	PS Capital Partners
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Autumn Latimore and Gregory Schienke	Great Midwest Bank	Lubar Family Foundation	Rescue Dog Technology
Barbara and John Trimble Family Foundation, Inc.	Gustav and Gladys Kindt Foundation	Maren Hofmann-Larsen	Robert and Sarah Jansen
Barbara Stein	The Holton Foundations	Margaret Keehn	Ron and Audrey Grzywinski
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Emilia and Chris Layden	Kevin Malaney and Aspen Antonio	Paul Sherer	Venus Coates
			Wells Fargo Housing Foundation
			Woody Welch

ACTS Housing's mission is empowerment through homeownership.

ACTS Housing's vision is to create vibrant Milwaukee neighborhoods through homeownership.



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.



Home Rehab Counseling - Rehab counseling 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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