



Annual Report 2018

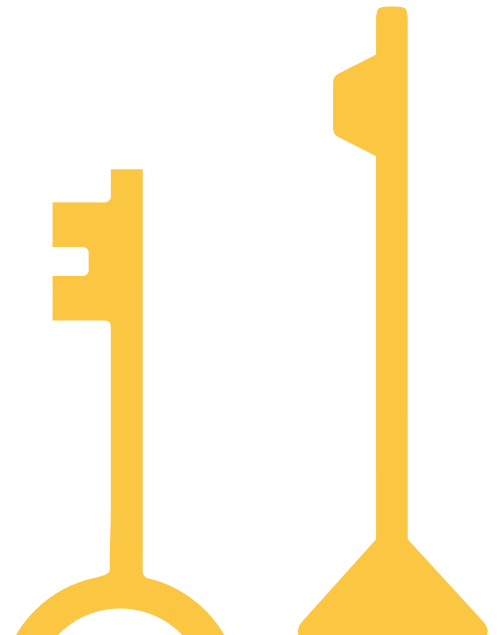


Our Mission

Empowerment through
homeownership

Our Vision

To create vibrant
Milwaukee neighborhoods
through homeownership





Dear Acts Supporter,

At an event a few months back, Acts Homeowner of the Year, James Reynolds, addressed the crowd, saying, "I just kept waiting for the catch...It was too good to be true." James was talking about his experience purchasing a home with Acts Housing. After realizing there was no catch, James purchased and rehabilitated a foreclosure. He was previously paying \$550 monthly to rent, today he pays only \$262 to own his duplex. To close out his remarks, he said, "Acts is a win for the city, it's a win for homeowners, and it's a win for donors."

Mr. Reynold's words resonate strongly with us: 2018 was a winning year for Acts. Together, we celebrated big wins such as: 2,544 families now owning homes in Milwaukee as a result of Acts' programs, our supporters generously contributing \$2.1 million to Acts' campaign, and announcing our expansion to Beloit where we will be able to support even more families. We also celebrated smaller wins: Acts homeowner Johnnie paid off the balance of her loan in 2018 and now owns her home debt-free, Ray and Monica were able to purchase the Sherman Park home that Ray's grandparents once owned, and Brandy scheduled her first homebuyer counseling appointment on her birthday, explaining that homeownership was her present to herself.

Milwaukee is teeming with passionate people like James, Ray, Monica, Johnnie, and Brandy. We know there is the potential for every block to be vibrant. We call ourselves Acts Housing, because we know that a single, simple act can start a homeownership journey that will be a win for a family, a block, a community, and for all of us.

We hope you enjoy reading about our 2018 accomplishments, and know we could not do it without you.

Thank you for being a part of our wins - both big and small.

Sincerely,

Michael Gosman
Executive Director

Allison Steinhafel
Board President



Executive Director Michael Gosman with Homeowner of the Year James Reynolds and Board President Allison Steinhafel

Acts Homeowners

Stephenie Osuji

Stephenie is looking forward to enjoying the fruits of her labor. The first thing she'd like to do in her new home is host a barbeque. She worked three jobs seven days a week, while taking care of her son to be able to afford her dream of homeownership. After months of working with the Acts team, Stephenie gave herself and her family an early Christmas present by purchasing her duplex in December of 2018 for \$3,500.

She was motivated by Director of Homebuyer Counseling Maria Santos. "She told me what I needed to do."

Stephenie initially wanted a more move-in ready home; however, homeownership with little to no debt after purchase was attractive to her: "This house will be paid off in five years and I can make it my own."

She is working with contractors on the plumbing, flooring, and electrical to be able to move in within the next two months.

Stephenie says she found her home by chance. She saw three other homes, but they were in bad shape.

"It sort of fell out of the sky. God said 'here you go,'" she said. "I also couldn't beat that price."

"This house will be paid off in five years and I can kinda make it my own. Once I wrapped my head around the idea I figured you have to do what you have to do."

She is the first person in her immediate family to own their own home. She hopes to lead by example and get her other family members to Acts.

Her family has been particularly helpful in her journey.

"I was fortunate to have family and friends to help me," she said. "I was blessed all around."





Hector Rodriguez

Hector Rodriguez's Quick Home Rehab

Hector Rodriguez, 46, says the key to completing an Acts rehab is vision.

His rehab project is estimated at \$30,000 and the repairs are many: mold abatement, installing a new porch, painting, and more. Little by little, he has transformed the vacant house that he purchased for \$3,500 into his forever home.

"It was pretty bad when I bought the place," he said.

The rehab project is getting the attention of the neighborhood.

According to a neighbor who has lived in the area for more than 30 years, the home sat vacant for six of those. They were overjoyed when they learned that the home was purchased.

Hector has had to balance the rehab with raising small children and working multiple jobs.

He lost his wife one year ago. He relies heavily on his older children in their 20s to assist as he works full time and works on the home on 32nd St four to five hours each day.

"It's not the easiest thing to do," he said. "I've got Jesus in my heart. He gives me the strength."

"I think that's why this home sat for so long. They couldn't see what you could do with it."



Hector showing off his new kitchen and front porch

Bring Us Home

\$2.18 Million Raised

Since 2017, Acts Housing's community partners and supporters have raised more than \$2.1 million through a Capital Campaign. With a theme of, "Bring Us Home," the campaign's proceeds will be allocated to Acts Lending's Loan Fund to support families purchasing and repairing properties, and also to the purchase and renovation of Acts Housing's "home" on 24th and Vliet, a once vacant convent building.

In May 2019, Acts celebrated this milestone.

Thank You For All Your Support!



Acts Homeowner of the Year James Reynolds cuts the ribbon to dedicate the Father Dennis J Lewis Living Room



A new dedication plaque can be seen in Acts' front entrance



Executive Director Michael Gosman polls the audience

"If Lynde and Harry were here, they'd be nodding their heads in approval of this partnership."

Rick Graber, President and CEO,
The Lynde and Harry Bradley Foundation

"Safe and affordable housing creates the conditions in which children and families thrive."

Gina Stilp, Executive Director Zilber Family Foundation

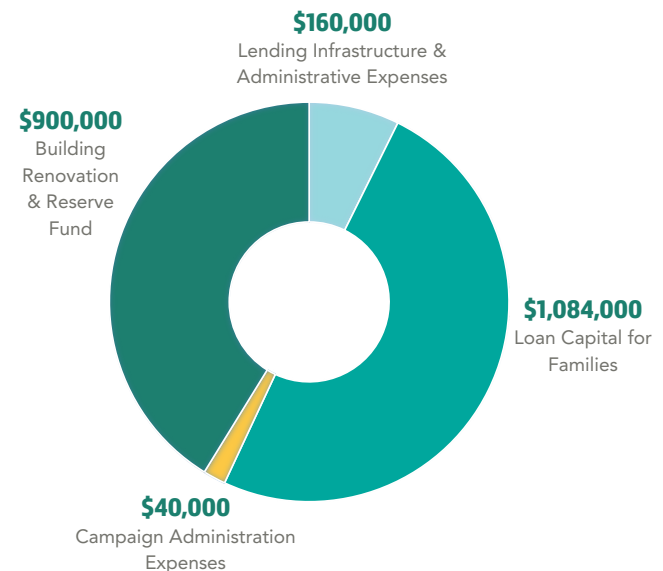


Special thanks to campaign Co-Chair Les Weil for his tireless dedication



Lead campaign contributor Murph Burke rings the homeownership doorbell

Where The Dollars Will Go



Ruben Delgado's Forever Home

Jose "Ruben" Delgado on his porch



Jose "Ruben" Delgado first learned about Acts from a friend who purchased a home through the program. Ruben purchased his home in September after looking at three other houses. His house, which he purchased for only \$3,500, has become the home of his dreams.

Ruben completely rehabilitated his property in just 4 months, one of the quickest rehabs Acts has seen. As a contractor, Ruben explained the paperwork was more difficult than the construction for him.

"When the time came for the construction, that was easy. I changed everything - new electrical, plumbing, bathroom, kitchen, flooring, paint, doors. Lots of work, but that was the easiest thing."

Now he's focused on leading by example: becoming more involved in his new community and teaching his kids that hard work and determination can take you far. "My kids, they need to know how to work for their homes. I'm going to help them, of course, but they need to work for their own houses. No one gets anything for free."

"I'm part of the neighborhood, or they are part of me. This house is going to be mine forever."



Ruben Delgado in his newly renovated kitchen

Impact

2018

131 Families in homes

29 Foreclosures reclaimed

\$13,144,915 Invested into the City of Milwaukee

\$500 Average monthly Acts family homeownership cost

Historic Impact

1995 - 2018

2,544

New homeowners

888

Foreclosures
reclaimed

\$151,696,438

Invested into the
City of Milwaukee

166

Acts Lending loans
originated

The Faces of Acts

Bruce

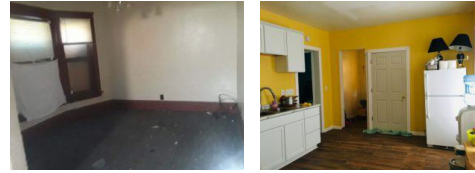
" I knew I had to get this house. It feels different from any home I've ever lived in."

Bruce purchased a home and did the minor repairs himself. His new monthly payment is less than \$600.



The Reyes-Hernandez Family

Angel, his wife, and their children purchased and rehabilitated a city foreclosure. His new monthly payment is less than \$600.



Kitchen before and after repairs



The Castro Family



The Cervantes Family



The Jackson Family



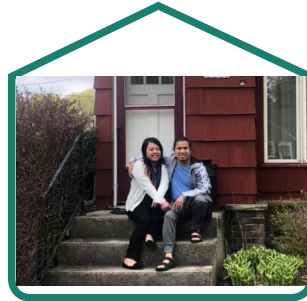
Rebecca Johnson



The Thomas Family



The Gaines Family



Pa and Pao



The Bermudez Family



The Mazaba Family

**2018 Homeowners of the year:
The Correa Family**

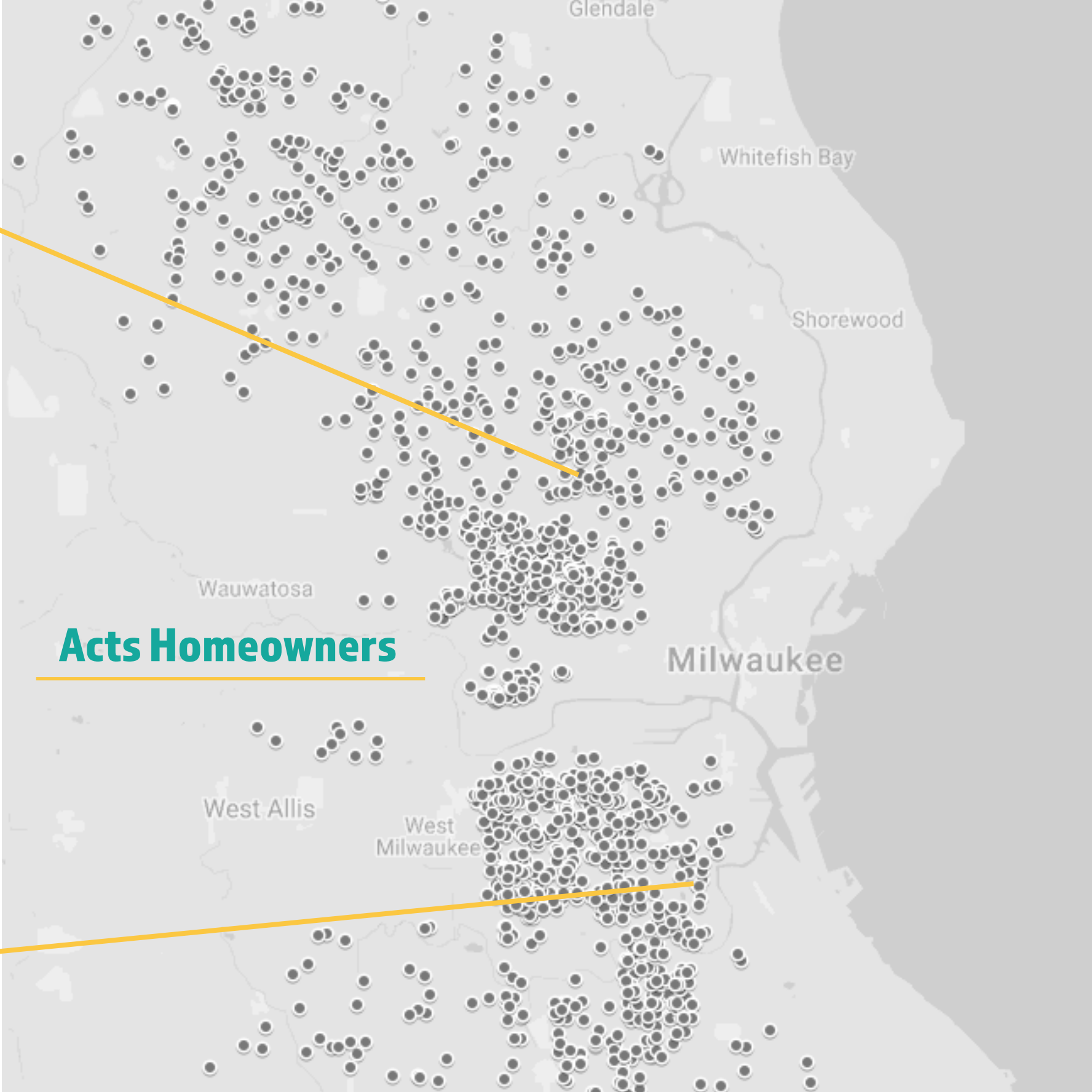


"I'm proud to live in a home that my parents helped remodel."
- Mayra Correa

**2018 Homeowners of the year:
James Reynolds**

"I saved the best for last!"
- James Reynolds purchased his first home at the age of 72.





Acts Homeowners

Meet the Acts Team



Michael Gosman
Executive Director



Dorothy York
Associate Director



Priya Bhatia
Director of Lending
& Home Rehab



Maria Santos
Director of Home
Buyer Counseling



Rebecca Stoner
Director of
Strategic Partnerships



Tony Bell
Homebuyer
Counselor



Leslie Buck
Homebuyer
Counselor



Debbie Powers
Bookkeeping & Loan
Servicing Specialist



Deon Price
Real Estate
Associate



Ramon Rodriguez
Guadarrama
Sr. Home Rehab
Counselor



Ainsley Schley
Homebuyer
Counselor



Jenean Shorter
Real Estate
Associate



Sam Smith
Sr. Home Rehab
Counselor



Simone Smith
Community Outreach
Coordinator



Tuba Tariq
Development
Associate



Tess Wynn
Real Estate
Associate

Financials

ACTS HOUSING EXPENSES:

\$1,658,355

- Homebuyer Counseling: \$590,137 (36%)
- Home Rehab Counseling: \$330,084 (20%)
- Real Estate: \$269,623 (16%)
- Fundraising: \$203,375 (12%)
- Management & General: \$153,280 (9%)
- Lending: \$111,856 (7%)



Acts homeowners Roberto, Rosa and their children in their new living room

ACTS HOUSING REVENUE*:

\$4,006,554

- Foundation Grants: \$2,631,341 (66%)
- Individual Contributions: \$375,893 (9%)
- Government Grants: \$321,930 (8%)
- Earned Income: \$274,489 (7%)
- Corporations: \$180,722 (4%)
- Special Event Revenue: \$149,918 (4%)
- In-Kind Revenue: \$72,261 (2%)

*Note: Includes significant capital campaign revenue



Acts homeowners Simone and Charles on their new front porch

Acts Board & Committees

Acts Housing/Lending Board of Directors

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Acts President, Executive Committee
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Director, Hammes Holdings

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Jim Sedgwick
Kim Wynn



Capital Campaign Co-Chair Les Weil with
Campaign Cabinet member Mike Fruin



Longest Table Event Co-Chairs Molly Schweiger, Tami
Garrison and Anthony McHenry



Past Board President Mike Zimmerman
with his wife Andi

Family Demographics

The average Acts family earns

\$36,000

annually for a family of four.
This represents 64% of the 2018 county median income.

The average Acts family size is



The average Acts family spends

21%

of their monthly income on housing expenses.
(Including loan principal, interest, taxes and insurance).

BY RACE



Acts homeowner Phoebe and her son pose after their family purchased a duplex

Get Involved

GIVE

Thanks to those of you who are already generous contributors! To give to Acts Housing, you may:

- Make an online contribution at: www.actshousing.org/donate
- Mail a contribution to Acts at 2414 W Vliet St, Milwaukee, WI 53205
- Sign up for Acts Community Development Corporation on Amazon Smile
- Connect with the Acts team to discuss a contribution

DO

Get involved with Acts Housing!

- Assemble welcome baskets for new homeowners
- Participate in a hands-on volunteer project
- Learn more about Acts Board of Directors and Committees
- Lend your skilled expertise (legal? marketing? other professional advice?)
- Attend Acts' annual Longest Neighborhood Table Event
- Share Acts Housing's work with a friend

Attend an Acts Event in 2020

Feb 20, 11:30 am - 1:00 pm	Acts Leadership Briefing: enjoy lunch while learning about Acts work and how you can help
May 14, 11:30 am - 1:30 pm	Acts Tour of Homes: see a home being marketed by Acts, a renovated home, meet a homeowner
Jun 16, 11:30 am - 1:30 pm	Acts Tour of Homes: see a home being marketed by Acts, a renovated home, meet a homeowner
Aug 6, 5:00 pm - 8:30 pm	Acts Longest Table Event: enjoy dinner and a program at Milwaukee's longest neighborhood table
Sept 9, 11:30 am - 1:30 pm	Acts Tour of Homes: see a home being marketed by Acts, a renovated home, meet a homeowner
Nov 3, 4:30 pm - 6:00 pm	Acts Leadership Briefing: enjoy appetizers while learning about Acts work and how you can help

Contact Rebecca Stoner, Director of Strategic Partnerships to "Give or Do" Today
rstoner@actshousing.org, 414-727-0016



Volunteers paint an Acts homeowner's home



A young homeowner helps with outreach



Acts Homeowner Stephanie, on closing day, with Acts team members and a welcome basket



Volunteers put together welcome baskets

Key Supporters

2018

The Acts Housing/Lending Board of Directors would like to sincerely thank the following individuals, religious organizations, foundations, and corporations who empowered strong families in 2018 with their contributions of \$250 or more.

Anonymous (6)
Heather Alberti
Anon Charitable Trust
Abby and Omar Andrietsch
Peggy Armstrong
Associated Bank
Barbara & John Trimble Family
Foundation
The Bartolotta Restaurants
Chad Bauman
James and Candace Bauman
Gwyn and John Beagle
Natalie Beckwith
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Pratik Patel and Priya Bhatia
Bert Bilsky
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Sequoia and Nicole Borgman
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Wayne and Brenda Breitbarth
Kelsey Palmer Brenn and
Nathan Brenn
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Amy and Nick Fallucca
Felss Rotaform
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Michael Fruin
Kristen M. Gagliano
Tami and Mathew Garrison
Maureen Goldblatt
Goodwill Industry of Southern
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Fred Gosman
Michael and Gillian Gosman
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Jim Larsen
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Sean and Shayna Malaney
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Charlie Wright Jr.
Leslie Hauser and Karl Wuesthoff
Kim Wynn
Jennifer Kornman and Josh Yamat
Zilber Family Foundation
Michael and Andrea Zimmerman



Acts' Longest Table Event 2018



Members of the Acts team in front of Acts' office

Acts Housing

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