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**Buy A Home,
Build A Community**



Family Stories

LETTER FROM

Our Executive Director



You are an important part of Acts' celebrations and I hope you will enjoy reading about your impact."

Dear Friend of Acts,

There is a special celebration we do at the Acts office when families close on their homes. The team gathers in our conference room, and families ring a ceremonial doorbell to the sound of our team's applause. Afterwards, there are hugs and high fives and sometimes families say a few words.

I've seen an Acts family dance and applaud after ringing the bell and I've seen an Acts couple embrace and tear up after ringing the bell.

I love these moments because it is a perfect embodiment of what we do at Acts: surround a strong, determined family with our team of support and celebrate them along the way.

This book of family stories is our way of inviting you into this special celebration. I hope you know that by contributing to Acts Housing, you are contributing to Monica and Ray's legacy home, you are contributing to Christina's climb out of homelessness and into homeownership, and you are contributing to the countless other families who will depend on Acts' services in the years to come.

You are an important part of Acts' celebrations and I hope you will enjoy reading about your impact.

Sincerely,

Michael Gosman
Executive Director

MEET

The Jackson Family

Monica and Rayford (Ray) Jackson, both Milwaukee natives, hope that now they have closed on their home they can take a nice and well-deserved vacation. “Somewhere sunny and tropical,” Ray said.

The couple worked with Acts’ Homebuyer Counselors for three years to get themselves ready to purchase. They closed on their home at the end of 2018 and completed their rehab in six months. However, the home they purchased isn’t just any home: it’s a family heirloom. The home belonged to Ray Jackson’s grandparents. The home went into foreclosure with the city, and the couple was able to occupy it through a partnership with Acts and the City of Milwaukee.

Working with Acts gave the couple an opportunity to bring it back to the family. “Now no one can take it from under us,” Monica said.

Monica and Ray worked hard on their repairs—both major and minor—to create a safe, sanitary home, including the roof and foundation. “The roof was always a major issue,” Ray said.

The couple was pre-approved for an Acts rehab loan to help with the cost of the \$40,000 rehab project ahead of them and they got started right away pullint permits, and moved in after only a few months of repairs.

The decision to purchase the home was spurred by their children ages 7 and 8. “They’ve been in the house all their lives,” Monica said. “We want to leave a legacy. It’s nice to keep it in the family.”

“

Now no one can take it from under us...We want to leave a legacy. It’s nice to keep it in the family.”

-Monica Jackson





MEET

The Martinez Family

“

When people ask me where I'm going, I say I'm going to my house, I'm proud to say I'm going to my house.”

- Eleodoro Martinez

Eleodoro and Sofi Martinez found out about Acts Housing through a friend. “If it was good for them, it would be good for us,” Eleodoro said.

The couple was ready to stop paying rent and drinking only bottled water because they were afraid to drink out of the faucet. “When I drank water out of the tap at their rental home, they looked at me like I was crazy,” Acts Realtor Tess Wynn said. They saw a total of three homes with Wynn leading the way. They fell in love with a city-tax foreclosure in the Borchert Field neighborhood on Milwaukee's North Side. It wasn't too far away from their friends on Milwaukee's South Side or the freeway to get to their jobs. They purchased the home in early-December of last year for \$3,500.

Every day when they ended their workday the couple and Eleodoro's brother went to the house and worked on the home's interior rehab which included: flooring, plumbing, tiling the bathroom, and electrical work. They also replaced the lead laterals on the home. Plumbing work on the home had disrupted some of the lead piping and a city inspector required them to replace it.

The family was afraid it would cost them tens of thousands of dollars, but their Acts Rehab Counselor, Ramon Guadarrama, told them about a city program where they could get the pipes replaced for a fraction of the cost.

They moved in Feb. 22, 2019. “It was the fastest rehab project I have ever seen,” said Guadarrama. Having their own space may have been a motivator in the speed of getting the work done.

“When people ask me where I'm going, I say I'm going to my house,” Eleodoro said. “I'm proud to say I'm going to my house.”

MEET

The Patterson Family

Christina Patterson and her two boys experienced homelessness and were living in a shelter. While living in the shelter, Christina always stayed focused on her goals. One of those goals? Homeownership. A few years later, with the help of Acts Housing, she is now a homeowner. Reflecting on her experience, Patterson explained, "I had every obstacle in my way to homeownership and I did it. If I can do it, anyone can do it. It feels amazing, it just feels amazing."

Christina's two sons, ages 13 and 18, are a big part of the reason she was able to stay focused and make her dream come true: "You have to stay driven. I was driven for the two of them," she explained.

Acts Housing has supported more than 2,500 families like Christina's in becoming homeowners in Milwaukee since 1995. Christina represents the very first homeowner to close in Acts Housing's newest location, Beloit.

At a launch event for the new office in September, Christina agreed to address the crowd, saying, "You can do this and they can help." She encouraged all in attendance to consider buying a home with Acts.

Christina agreed to speak at the community event because she wants homeownership not just for herself, but for her community: "I want to give back. I hope someone will read my story and know that they too can be a homeowner."

Today, Christina can be seen working diligently on her home rehab with the help of friends and family members, including her two sons who have already eagerly picked out their rooms and are planning the design.

“

I had every obstacle in my way to homeownership and I did it. If I can do it, anyone can do it. It feels amazing, it just feels amazing.”

-Christina Patterson





MEET

The Rodriguez Family

“

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

- Hector Rodriguez

Hector Rodriguez, 46, says the key to completing an Acts rehab is a vision. "I think that's why this home sat for so long," he said of his home on N. 32nd St. "They couldn't see what you could do with it."

His rehab project cost \$30,000 and the repairs were many: mold abatement, installing a new porch, painting and more. "It was pretty bad when I bought the place," he said. Hector's hard work 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 admits that being a licensed contractor has made the rehab easier and cheaper for him, but he has had to balance it with raising small children. 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 for 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."

Thanks to Hector's incredible hard work and courage, he was awarded the 2019 Homeowner of the Year award by Acts Housing.



MEET

The Perez Garcia Family

“

My husband and I are very grateful for the guidance that we received from Acts Housing when becoming homeowners. Due to that, our family has a sacred space where we continue to create beautiful memories together.

We love our home!”

- Maria Perez

Upon meeting Horacio, it's evident he's proud of his home. He proudly displays the home's progress on his Snapchat. Sitting cozy on Milwaukee's North Side, he and members of his family (including his 74-year-old grandfather) worked hard on the home rehab: insulation, finishing walls, pulling up carpets and refinishing the original hardwood floors. "It's been a lot of work," he said.

Horacio Garcia and his wife Maria Perez worked for five months getting the home code compliant after purchasing it for \$3,500 in May. The family moved in September 2019. The Perez Garcia family is ending 2019 with a completed home rehab and a new, cozy home for their family.

Previously, the family rented a small two-bedroom apartment. Living in a 4-bedroom, single-family house has taken some adjustment. "Sometimes it feels like it's too big," he said.

The neighborhood has them smitten. Horacio knows his neighbors: a janitor to the right of him and a third-shift worker to the left. "This area is good," he said, "and quiet."



MEET

James Reynolds

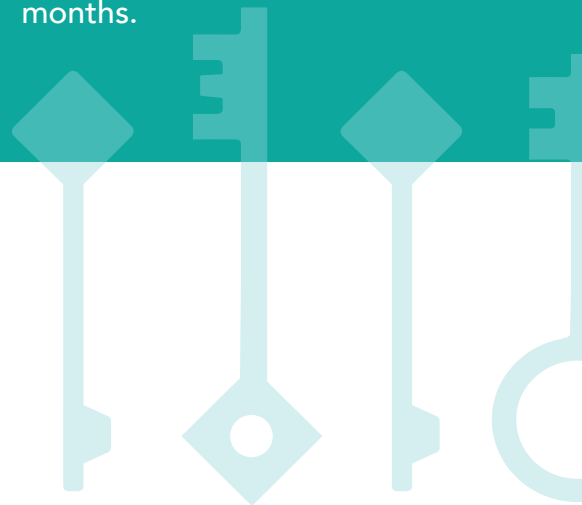
Although James Reynolds was renting, he took care of the home on 9th and Nash as if he owned it and eventually purchased it in April 2018. He took great care to ensure that the plumbing, a pain for homeowners, was always working smoothly. “The best time to take care of plumbing issues is in the summer,” he said. “During the dog days of summer everything in the drain is mushy.” He says doing this will save money in the long run. A plumber will charge \$240 to rod you out, he says. “I don’t care if you rent or own, who wants a backed-up tub?”

James, 61, has had several jobs, and when he had been working in hardware he says he just “picked up things from plumbers.” He was referred to Acts by the city and worked for 4 months to get ready for his purchase. James’ determination struck his Homebuyer Counselor, Tony Bell. “He came to orientation with a bag full of papers,” Tony said. “He was ready to get started.” James’ home needs \$23,000 in repairs including work on the tiles, kitchen floor, and ceiling. “It just needs a little love,” he said. The work was no problem for James, who has a background in hardware, maintenance, locksmith and electrical work. “I’ll let the contractors do it, but once they’re done—I got it,” he said.

Love isn’t too far away from James’ home. His daughter lives four houses down, and it’s easy for him to see his grandchildren. Despite his age, James is happy to have bought a home when he did. “Some things come to people when they’re young, but I saved the best for last,” James said.

James’ Plumbing Tips:

- 1) Clogs are mostly hair. Learn to rod yourself or pay a plumber to do it for \$200.
- 2) The best time to do plumbing work is in the summer; any clogs are mushy from the heat.
- 3) Flush all the drains in your home at the same time. They’re all connected.
- 4) Don’t use acid-based chemicals. Use Drano crystals or Liquid Drano.
- 5) Doing this regularly will save you money and time in the winter months.







MEET

The Alexander Family

“

Never give up on your dream, there are always ways and people to get you where you need to be.”

- Phoebe Alexander

Purchasing a home is a dream come true for Phoebe. She rented her home for 15 years before the home went into tax foreclosure. The city offered her the chance to purchase the home, and referred her to Acts Housing to get prepared for homeownership.

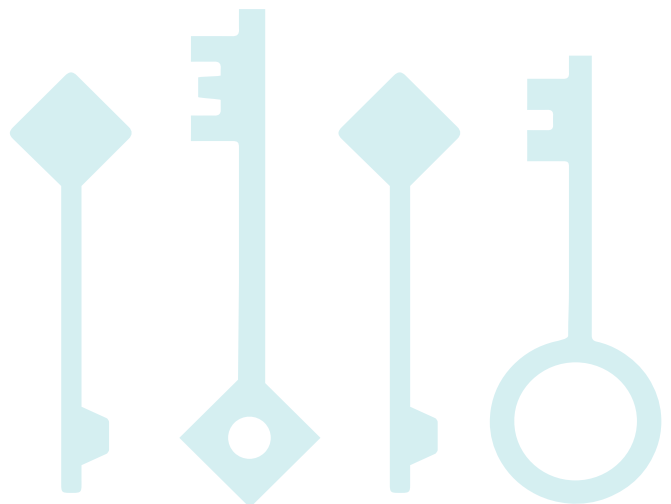
“I always wanted my own house,” she said. She had a few struggles with her credit and didn’t know where to start. In 2017, she attended orientation and started working with Director of Homebuyer Counseling, Maria Santos, who got her ready.

She was ecstatic when she found out the home was hers: “I said, oh my god. I finally get to own my own house. I love my home.”

If that wasn’t enough, Phoebe says she is saving money by owning. She said she paid \$200 more in renting than she’ll be paying as a homeowner.

Phoebe says you can do it too.

“Never give up on your dream,” she said. “There are always ways and people to get you where you need to be.”



MEET

The Gaines Family

Robert and Neva Gaines had many obstacles in their way to homeownership, but their perseverance allowed them to overcome it all. After a single conversation with Neva and Robert, you can recognize their tireless strength and will.

They are fierce protectors and advocates for their family, and that strength is what fueled their homeownership process: "Some time ago we were homeless, it was really hard, but we've overcome it. It's taken a lot of sacrifice to do that. We just worked at it, made sure we didn't do any excess spending. It is definitely worth the work."

Not only did Robert and Neva work at their financial barriers, they've also done a ton of work on the home themselves since purchasing, including: painting, landscaping, removing an old fence, and furnishing the property themselves. After the home was able to be occupied, Neva moved in her adult children and grandchildren.

Neva works night shifts at the hospital, and Robert is retired but remains very civically engaged. When not working, they take turns watching their grandchildren. "I wouldn't dream of putting any of my grandkids into a daycare," Neva explained.

For the Gaines family, the work was a labor of love: "You can put all the stuff into a house that you want to, but it takes your heart to make the house a home. Without the love of family, without helping my family, it would be useless to me."

“

You can put all the stuff into a house that you want to, but it takes your heart to make the house a home.

-Neva Gaines

