

Renters to Owners Houses to Homes Blocks to Communities

Acts Families are strong, and willing to work hard for homeownership. Each circumstance is different, and Acts' individualized approach focuses on supporting families, whether it takes a few months or a few years to prepare for homeownership.



Each year, Acts helps over 150 families buy and rehab their own homes.



With each new homeowner, our communities get a little bit stronger.

Services

HUD Certified Homebuyer Counseling

Loans for Purchase & Home Rehab

Real Estate Brokerage

Home Rehab Counseling

Our Mission

Empowerment through homeownership.

Our Vision

To create vibrant neighborhoods through homeownership.

Office Locations:

2414 W Vliet St
Milwaukee, WI 53205
414-933-2215

1003 Pleasant St
Beloit, WI 53511
608-365-7077

www.actshousing.org

facebook.com/actshousing

**Buy A Home,
Build A Community**



Acts Housing

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Build A Community**



Frequently Asked Questions:

Do I have to be a first-time homebuyer?

No. We work with anyone who wants to purchase a home for owner-occupancy. Typically, only first-time homeowners with low-to-moderate income are eligible for down-payment assistance and other grants.

I have major credit problems. Can you help?

We're here to help families improve their credit, save money, and prepare for homeownership. Our counselors will help you create a plan to address any credit barriers you may have.

Do I qualify if I have an ITIN number?

Yes. Obtaining financing is often more challenging for families with ITIN numbers, but we're committed to helping you work to become a homeowner.

What are the income guidelines?

We don't have income guidelines or restrictions. Generally, households making under 80% of the County Median Income (CMI) qualify for grants when available.

How long will the process take?

The amount of time it takes varies based on each family's unique situation (it can take months, or it can take years). Your motivation and commitment to the process will determine the pace!

The Acts Path To Homeownership

STEP 1:

Acts Orientation

Visit: www.actshousing.org/virtual-orientation
Purchase Credit Report
Gather & Submit Financial Documentation

STEP 2:

Become Mortgage-Ready

HUD Certified Homebuyer Counseling
Budget & Financial Action Plan
Establish Credit or Improve Credit Score
Grant & Loan Eligibility
Obtain Lending Pre-approval

STEP 3:

Offer & Negotiate

Home Showings & Scope of Work for Rehabs
Offer to Purchase
Brokerage and Negotiation

STEP 4:

Purchase & Move-In

Choose Contractors & Manage Rehab
Make Mortgage Payments Instead of Rent!



Real Families

Ana Trinidad became pregnant with her fourth child just as she and her husband, Jose, closed on their home and started their rehab project. Understandably, she was nervous about the timing of taking on such a large project, but she thought,

"We've wanted this for so long... we just have to go for it!"

Over the years, the Trinidads were rejected time and time again for a traditional home loan. After seeing other family members successfully purchase homes through Acts, they decided to explore the idea of a rehab property. Like many, they immediately thought there was a catch.

Jose explains,

"I couldn't believe it at first, it sounded too good, too perfect. But it was true, they really do help you!"

After successfully purchasing a city foreclosure, Ana and Jose were on a mission to complete their rehab and move in before baby #4 arrived. This meant many nights and long weekends working hard. This meant saying "no" to family parties, and even asking family members to help out with parts of the rehab.

The Trinidad's home was move-in ready by October, and Baby Magdalena was born in November, just in time to enjoy Christmas in her new home, with her loving family!

