



Our Mission:
Empowerment Through
Homeownership

actshousing.org

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Acts Community Development Corporation, Inc. (EIN: 39-1837474) • Acts Lending Inc. (EIN: 46-2986750)

ACTS

2022 Acts Annual Report

Acts Housing | Acts Lending

amaryllis • [am-uh-ril-is]

Any of several bulbous plants of the genus *Hippeastrum*; believed to have originated from South America, the Caribbean and Mexico, the Amaryllis flower symbolizes *pride*, *strength* and *determination*.

The Amaryllis can also stand for *hope*.

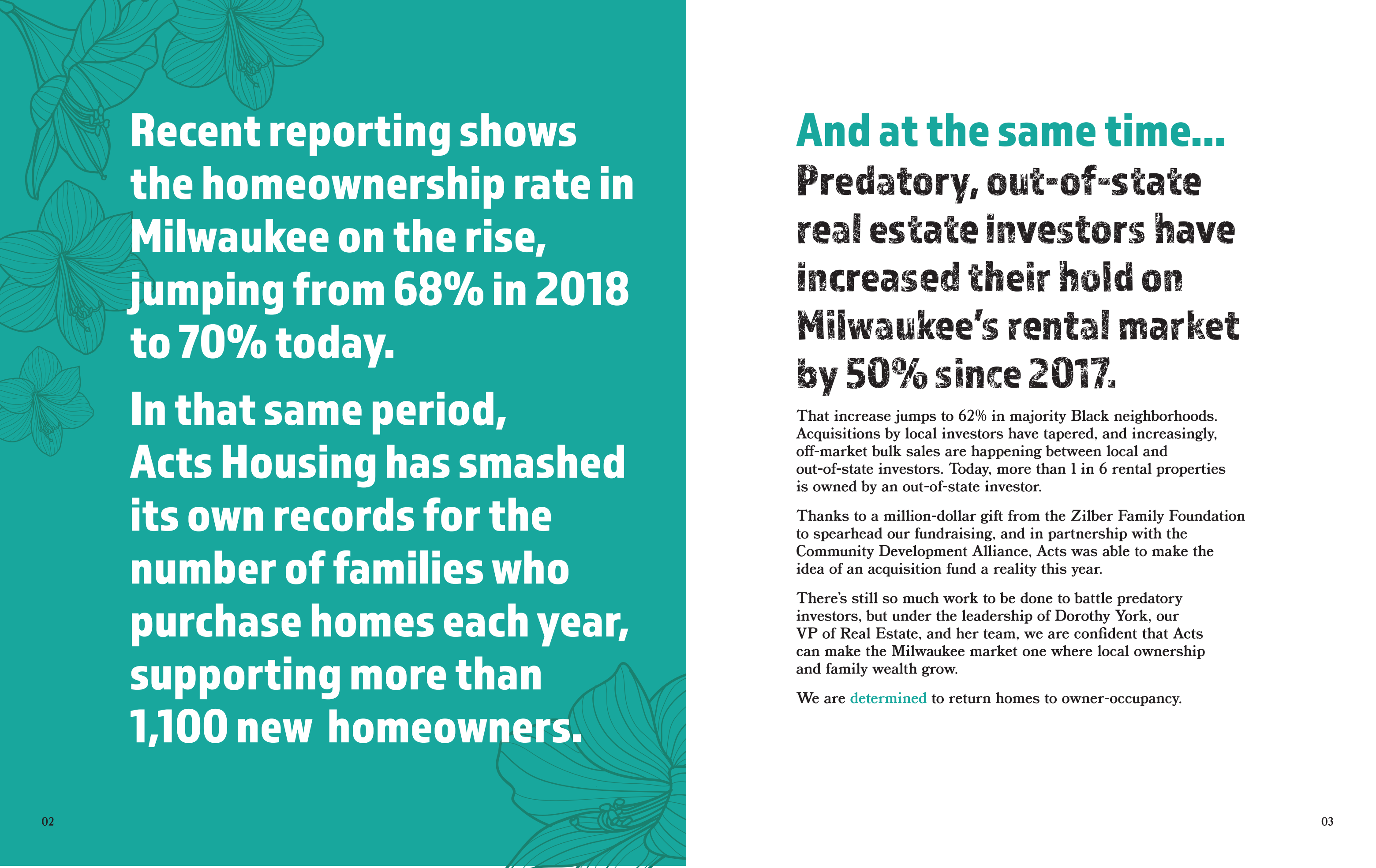


Dear friends of Acts Housing, This year a colleague introduced me to the idea of dialetheism, that “two things can be true at once.”

I’m proud to see an increase in homeownership in Milwaukee during the last five years, *and at the same time*, I’m discouraged by the massive increase in out-of-state ownership of single family and duplex properties.

I’m ecstatic about the growth we’ve experienced at Acts Housing, *and at the same time*, I’m concerned by the toll it takes on our team.

I’m confident in our ability to provide homebuyer coaching to more than 2,000 families in 2023, helping more than 350 families become homeowners in the process, *and at the same time*, I’m concerned about the availability of capital for Acts Lending to fund needed loans.



Recent reporting shows the homeownership rate in Milwaukee on the rise, jumping from 68% in 2018 to 70% today.

In that same period, Acts Housing has smashed its own records for the number of families who purchase homes each year, supporting more than 1,100 new homeowners.

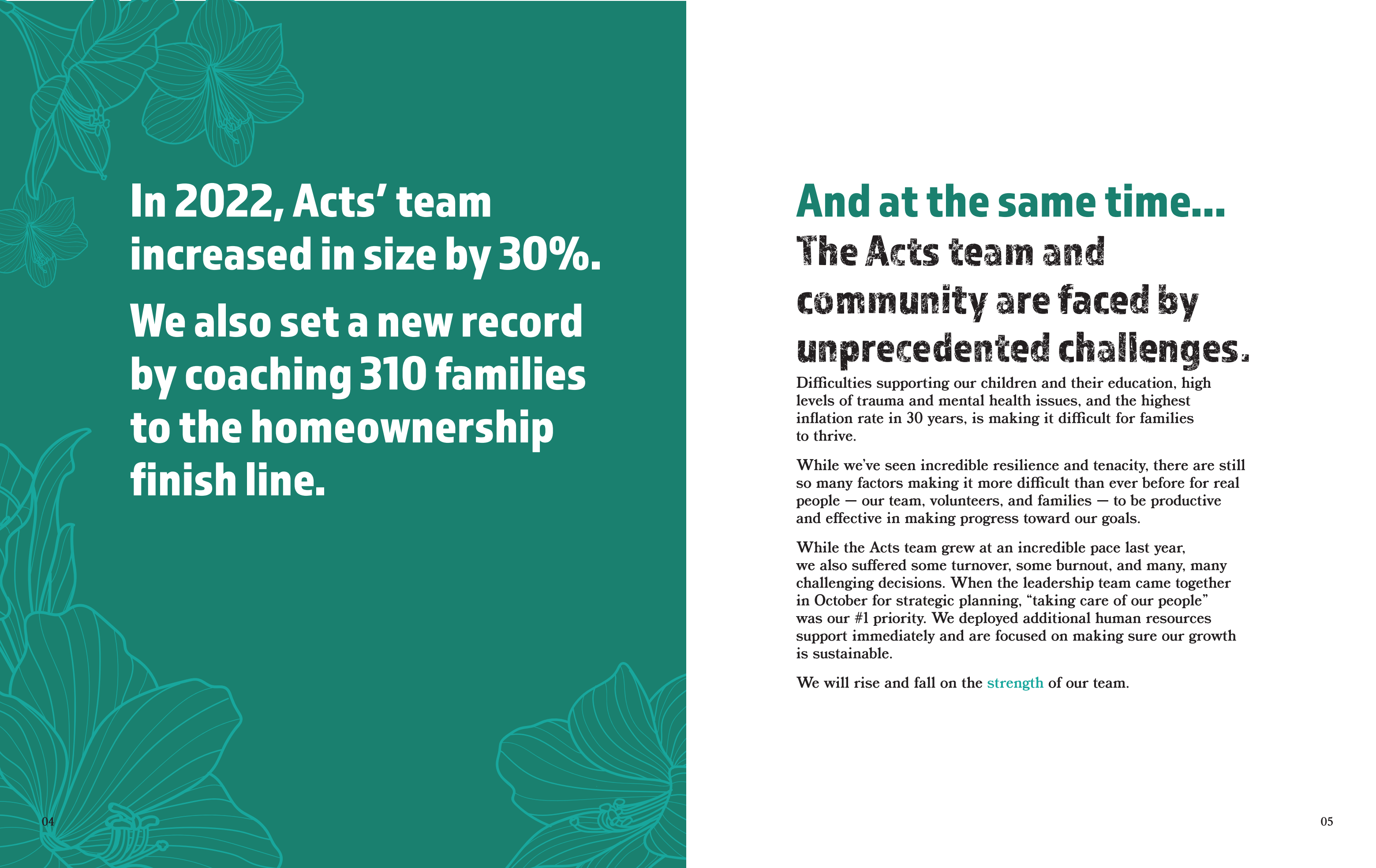
**And at the same time...
Predatory, out-of-state real estate investors have increased their hold on Milwaukee's rental market by 50% since 2017.**

That increase jumps to 62% in majority Black neighborhoods. Acquisitions by local investors have tapered, and increasingly, off-market bulk sales are happening between local and out-of-state investors. Today, more than 1 in 6 rental properties is owned by an out-of-state investor.

Thanks to a million-dollar gift from the Zilber Family Foundation to spearhead our fundraising, and in partnership with the Community Development Alliance, Acts was able to make the idea of an acquisition fund a reality this year.

There's still so much work to be done to battle predatory investors, but under the leadership of Dorothy York, our VP of Real Estate, and her team, we are confident that Acts can make the Milwaukee market one where local ownership and family wealth grow.

We are **determined** to return homes to owner-occupancy.



**In 2022, Acts' team
increased in size by 30%.
We also set a new record
by coaching 310 families
to the homeownership
finish line.**

**And at the same time...
The Acts team and
community are faced by
unprecedented challenges.**

Difficulties supporting our children and their education, high levels of trauma and mental health issues, and the highest inflation rate in 30 years, is making it difficult for families to thrive.

While we've seen incredible resilience and tenacity, there are still so many factors making it more difficult than ever before for real people — our team, volunteers, and families — to be productive and effective in making progress toward our goals.

While the Acts team grew at an incredible pace last year, we also suffered some turnover, some burnout, and many, many challenging decisions. When the leadership team came together in October for strategic planning, “taking care of our people” was our #1 priority. We deployed additional human resources support immediately and are focused on making sure our growth is sustainable.

We will rise and fall on the **strength** of our team.



Acts has always helped families compete in the real estate market. In 2022, Acts Lending invested \$2.2 million directly into the community through the 23 families who reclaimed distressed properties through purchase and rehab loans.

And at the same time...

The average Acts Lending loan in 2020 was \$49k. Market conditions have demanded more from families in the last two years, increasing the average loan size to \$65k.

While Acts has the staff and the demand from families to originate significantly more loans, that requires Acts to greatly increase its maximum loan size in response to current market conditions. To do this in 2023 and beyond, Acts Lending will need to raise a significant amount of philanthropic funding for its revolving loan fund.

With increased earned income, more partnerships than ever before, and the generous philanthropic support in our community, we've been able to provide coaching and affordable loans for the families with the [most barriers to homeownership](#).



There's an old saying that goes something like, "Instead of spending energy fighting the old, focus on building the new."

I wonder if, in Acts' case, both things can be true at once? We never stray from our mission, Empowerment Through Homeownership, which at its core battles a whole bunch of old structures, ideas, and preconceptions. However, we're going through the inevitable trials and tribulations of building something new, serving more families than ever before, and leveling the playing field for families in our community.

Thank you for your continued support of Acts' work - and for encouraging us to think big, and look at challenges from multiple perspectives. Success isn't guaranteed, but with your support, I am confident we'll continue to both honor the history behind our mission, and attempt great new feats that will unleash lasting change.

Sincerely,



Michael Gosman, President & CEO

2022 IN REVIEW

2022
ACTS
FACTS

1,872
of individuals
who received
financial education

398
of families
pre-approved for
home loans

\$1.52
MILLION
in downpayment
assistance grants
deployed

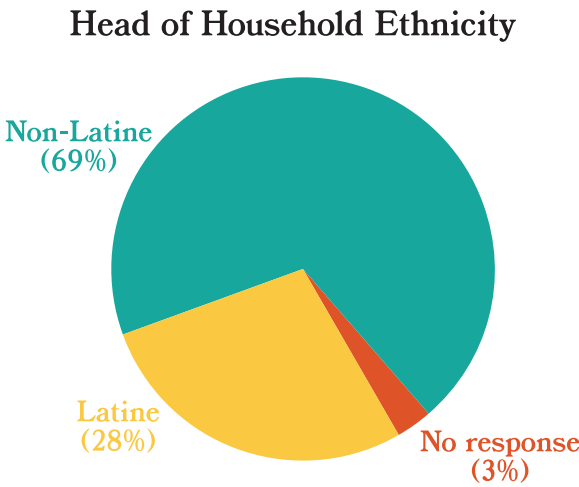
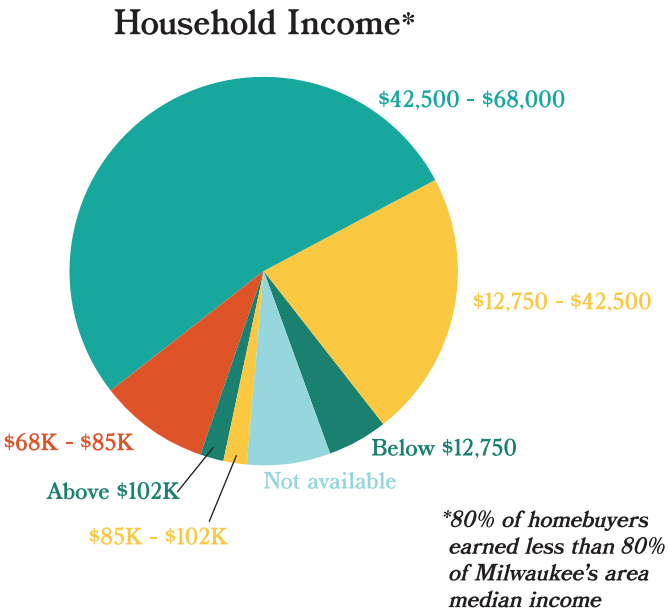
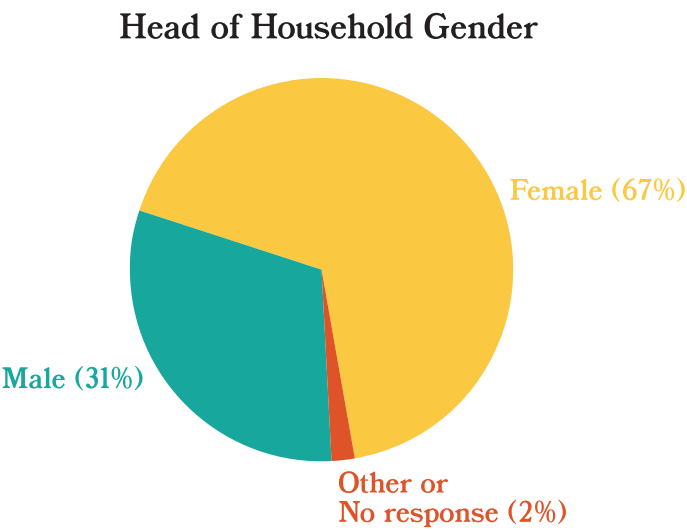
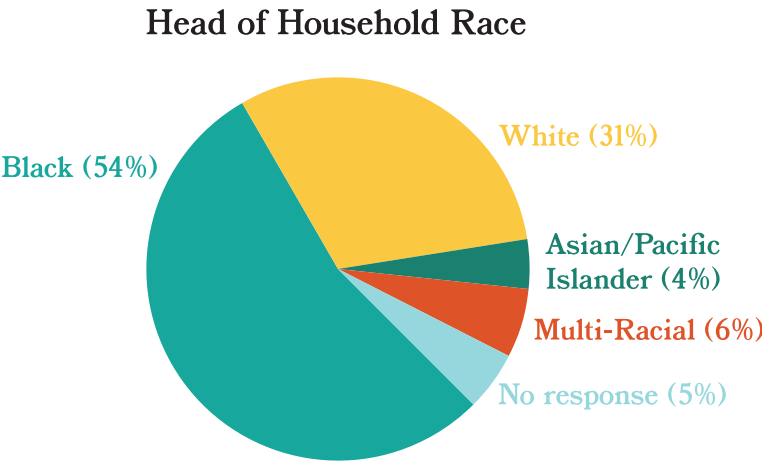
23
of Acts Lending
loans originated

310
of families who
purchased homes for
owner-occupancy

467
of kids/dependents
in homes owned by
parents/grandparents

\$47.91
MILLION
invested through
mortgage loans, down
payment assistance,
and rehab

Homebuyer Demographics:



Historic Impact Since 1992:

3,552
owner-occupied
home sales

1,014
distressed
properties
reclaimed

\$284,823,602
home purchase and
rehab investment

Acts Homeownership Acquisition Fund

Across the country, communities are faced with the challenge of absentee investors purchasing massive quantities of single-family homes for long-term rentals. Milwaukee is no exception.

There are hundreds of families graduating from the Acts Housing homebuyer education program annually that are hungry for homeownership. These households are able to get pre-approved for financing, but they're missing out on the most attractive deals, which are being snapped up by absentee investors.

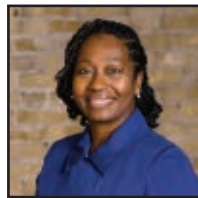
In 2022, Acts launched the homeownership acquisition fund in an effort to compete in the market in the same ways investors do, buying portfolios of properties from investors, buying homes directly from sellers in off-market transactions, and purchasing tax-deeded properties from municipalities. Once purchased, these homes will be sold to graduates of homebuyer coaching programs for owner-occupancy.

This is an \$11 million initiative - The Zilber Family foundation made an impactful \$1 million lead gift to get operations off the ground, and an additional \$4 million was pledged by the end of 2022, including major gifts from Wells Fargo and The Greater Milwaukee Foundation.

Stay tuned for much more in 2023, and in the meantime, welcome to the Acts family, Acquisition Team!



Dorothy York, MBA
VP Real Estate
(previously Acts' COO)



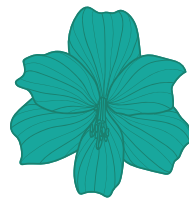
Dr. Anntoinette Marie Williams
Director of Real Estate



Richard Hintz
Acquisitions Project Manager



Ariel Bennett
Transaction Coordinator



Cordale Hunt-Ingram
Rehab Manager



The Power Pack Program was designed to meet the needs of families in homebuyer coaching with more than one year of work to do before they'll be ready for pre-approval. Over the course of this 12-month program, participants attend workshops, learn from experts, and work with coaches in order to achieve good financial health.

When Veronica Nolden first met with Acts, her family didn't meet the credit score requirements for a loan.

"My husband was credit invisible when we first began our journey in home buying. We went in and spoke to one of the coaches and he couldn't find a credit score for my husband."

Veronica made the decision to enroll in the Power Pack program. She attended monthly workshops on debt management, credit scoring, and managing money. She had 1-on-1 sessions with her coach that gave her the tools to build her family's credit, complete a personal financial analysis, and set realistic financial goals.

"We were able to clear up our credit and we learned how to save money. I had a financial plan that helped me eliminate the credit card debt I had. I paid off all 11 credit cards. And then we started saving money."

In under 12 months, with the help of her Acts coach and a community of other participants involved, Veronica and her husband were pre-approved for their first home.

"We saved enough that we were able to go on a house hunt. We have never ever been able to do anything like that."

When Veronica announced the closing of her home, her cohort broke out in cheers and applause. The journey was not an easy one, but with the support of the Acts coaching team and her Power Pack cohort, Veronica was able to achieve her dream of homeownership.

Power Pack Stats:

- 79 participants
- By the end of 2022 participants had saved \$32,014.04 in IDA's*
- Matching funds totalling \$14,480.92

*IDA is an Individual Development Account and is a savings incentive program that provides eligible participants with a matched grant for every dollar they save. Participants can withdraw their savings and the matched grant money to use for debt reduction or a down payment.



Neighborhood Table 2022

All photos: Pat A. Robinson

We're back! With 600 of our closest supporters, friends and Acts' families, we mingled and celebrated in a new Neighborhood Table format: a family-friendly open house at The Mecca. Supporters helped us raise over \$500,000 for our mission, "Empowerment through Homeownership," and a great time was had by all who attended.



SAVE THE DATE!

Neighborhood Table
is returning to the
Deer District
on
Wednesday, Sep. 20, 2023!
4 PM - 8 PM

Interested in sponsoring?
Contact Jessica@actshousing.org

*Can't make it but
want to make a donation?*
actshousing.org/donate

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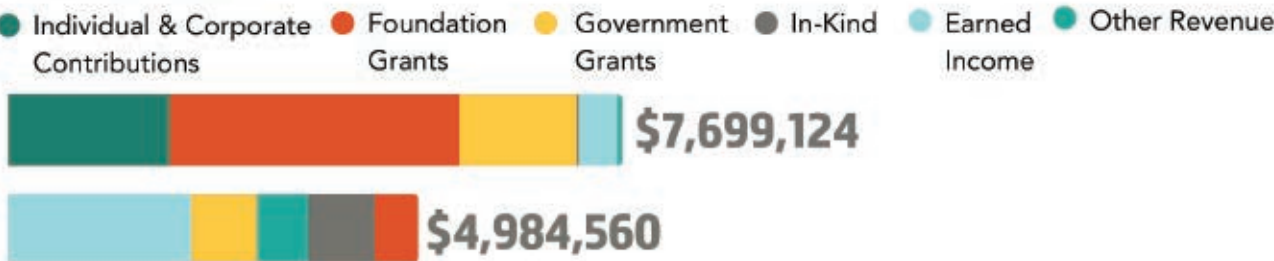
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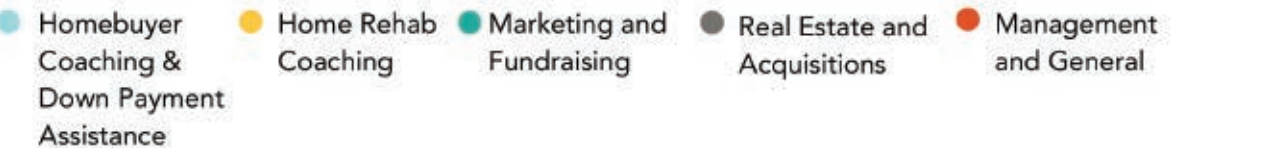
Acts Housing Financials

Acts Housing 2022

Revenues (top)



Expenditures (bottom)



Acts Lending 2022

Revenues (top)



Expenditures (bottom)



2022 Philanthropic Support

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(Pyramax)
Advocate Aurora Health
American Family Insurance
Anon Charitable Trust
Associated Bank
Ballast Real Estate Partners
Bell Bank Mortgage
Better Partners, LLC
BMO Harris Bank
Borgman Capital LLC
Bradley Impact Fund
Brady Corporation Foundation
Brewers Community
Foundation
Burke Properties
Byline Bank
Cedar Street
Charitable Foundation
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Charter Manufacturing
Chorus Community
Health Plans
CIBC
City of Milwaukee
City of Milwaukee Social
Development Commission
Coakley Brothers &
Brothers Interiors
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Cudahy Foundation
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Lamb of God
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The Faces of Acts Housing



Maria Aldapa
Homebuyer Coach



Kelly Andrew
VP Strategic Partnerships



Faviola Aranda
Office Manager



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Anthony Bell
Homebuyer Coach



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Transaction Coordinator



Shay Briggs
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Marketing Director



Defni Brown
Lending Services Coordinator



Sheila Brown
Homebuyer Coaching Director



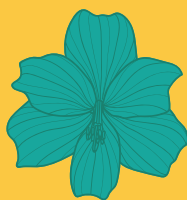
Michael Gosman
President & CEO



Erin Guthery
Fundraising Operations Manager



Richard Hinz
Acquisition Project Manager



Cordale Hunt-Ingram
Rehab Manager



Deatra Kemp
VP Programs



Alex McCune
Senior Homebuyer Coach



Aliya Moore
Fundraising Coordinator



Rebeca Pallo
Marketing Coordinator



Jessica Pham
Fundraising Associate



Jamie Pitts
Fundrasing Director



Deon Price
Real Estate Associate



Evette Richardson
Homebuyer Coach



Kayla Rivera
Homebuyer Coach



Tania Sanchez
Real Estate Associate



Ben Sheehan
Lending Operations Director



Jenean Shorter
Real Estate Associate



Terrence Sippel
Community Partnerships Manager



Kathryn Vachon
Homebuyer Coach



Jose Valle
Real Estate Associate



Shelby Vermillion
Homebuyer Coach



Jordan Villegas
Senior Homebuyer Coach



Keven Weber
Home Rehab Coach



Temesgen Wessel
Homebuyer Coach



Dr. Anntoinnettemarie Williams
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