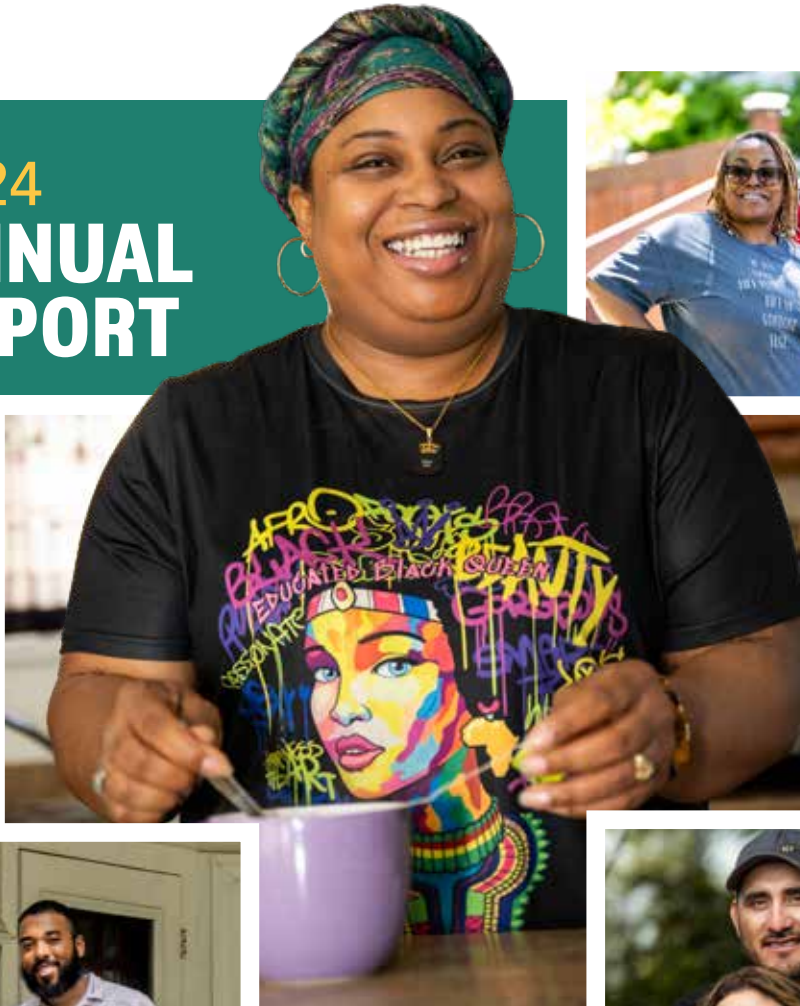


2024
**ANNUAL
REPORT**



**Acts
Housing**





Dear Friends, Supporters, and Partners,

In 1785, Robert Burns wrote “To a Mouse,” the poem that is still referenced when the phrase ‘The best-laid plans of mice and men’ is used. Burns, a farmer, was plowing a field when he disrupted a carefully crafted mouse’s nest and its inhabitant, inspiring his words. Translated from the Scots dialect, the line that remains quoted today is the writer addressing the mouse, ‘Planning ahead may be in vain, as often the best-laid plans of mice and men go awry...’

Market forces made 2024 possibly the most challenging in Acts’ 30-year history for renters trying to transition into homeownership. Mortgage interest rates remained stubbornly high, and home purchase and insurance prices increased significantly. Families faced the cumulative effects of inflation, and down payment assistance funds made available over the last three years through the American Rescue Plan Act of 2021 dwindled. It was difficult for families to close on homes, and at times, it felt like our plans had gone off course.

One part of Acts’ culture that I’m particularly proud of is our ability to make adjustments beyond our best-laid plans to provide family service excellence.

2024 was a remarkably successful year for Acts, showcasing some of our team’s best critical thinking and collaboration. Using data and experience, we were able to see the conditions in front of us and adjust our tactics, helping families find resilience and adapt to the environment.

In 2024, we doubled the number of “URQ” deals that closed—this is what we call transactions where the buyer has some of the most significant barriers to homeownership, and the property is distressed and needs to be reclaimed—our most important work. Overall, the Acts team helped 310 families purchase homes last year. While every deal did not go to plan, I find joy in knowing that as an organization, we’ve learned from our past and that we hold our best-laid plans with flexibility, understanding that the path will look different than we expect, but we will still get there.

Thank you for your continued interest in our work and for supporting the families that adapt and achieve their homeownership dreams year after year.

Sincerely,

A handwritten signature in black ink that reads 'Michael Gosman'.

Michael Gosman
President & CEO

Affiliates

2024 AT A GLANCE



Homebuyer and financial coaching,
Real estate brokerage,
Home rehab coaching

\$10 Million
ANNUAL BUDGET



Acquisition, rehab, and sale of
homes for owner-occupancy

\$10 Million
ANNUAL PURCHASE AND
REHAB INVESTMENTS



Loan origination and servicing

\$11 Million
MORTGAGE LOAN
PORTFOLIO



Historic Impact

1995–2024



4,200

New Homeowners



330

Acts Lending Loans



\$396,688,815

Family Purchase and
Rehab Investments



2024 AT A GLANCE



Acts Housing

\$55MM
TOTAL INVESTMENT
Home Purchase + Rehab

310
Owner-occupied home sales

2,320
Families received financial education

\$171K
Average purchase price

76%
Families with low-to-moderate income (LMI)
(Below \$70K for a family of 3)

90
Distressed properties reclaimed

380
Families pre-approved for loans

441
Kids in stable housing

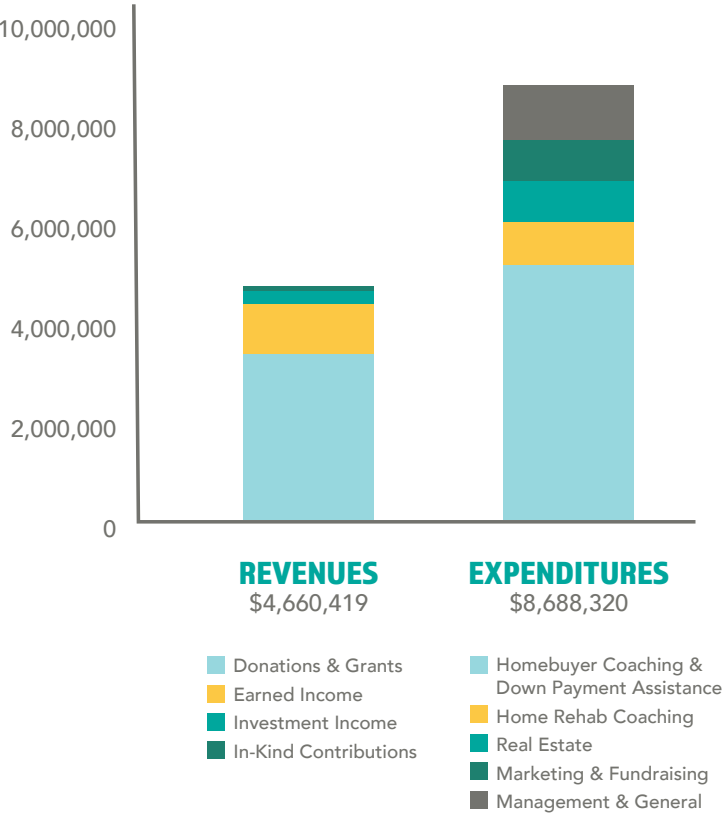
AVERAGE MONTHLY PAYMENT: \$1,252
2024 Fair Market Rent in Milwaukee:
3-bedroom: \$1,460

HOUSEHOLDS RECEIVED DOWN PAYMENT ASSISTANCE GRANTS
Number of grants
193
Total amount of funds awarded
\$2.2MM



“When we went to go see it I was like, this is my house, this is it. I could feel it. I could picture my life in this house, in the yard and everything.”
MARIA ISABEL RODRIGUEZ CASTELLANOS

2024 FINANCES*
*Deficit due to Capital Campaign, distributions to Acts Lending & Acts Homes: overall surplus of \$6.1MM generated in 2024 from capital raises for all entities combined.



Average Acts Family

FAMILY SIZE
3

AGE OF HEAD OF HOUSEHOLD
39

HOUSEHOLD INCOME LEVEL
Majority of families in 50-79% AMI
\$45,950 - \$73,550

EDUCATION
High School or College



Acts Homes was founded in 2023 to help increase the inventory of affordable homes available to families for owner-occupancy. We faced a transition in 2024, with the retirement of longtime VP of Real Estate, Dorothy York, and the addition of a new VP of Acts Homes, Craig Vermeulen. Despite the challenges that change can bring, Acts Homes was able to invest nearly \$10 million into properties for future homeowners and help 24 families purchase homes across Milwaukee.

In 2024, we acquired more than double the inventory acquired in 2023, setting the pace for the rehab and construction department and positioning Acts Homes to sell 100 properties in 2025. The consistent inventory flow will be key to our success and will allow this operation to become self-sustaining by 2026.

THE MATHEWS STORY

In August of 2022, April and Jorge were renting. Facing rising rent prices, they knew they needed a more stable and affordable living situation. They attended a workshop with Acts Housing at Evolve Church, and decided to join the Acts Power Pack program.

“Homeownership hadn’t been too big in our families. So we decided we were going to be the first ones to do it and do it successfully.”

ACTS HOMES

Year In Review

\$9.8MM

Invested
(purchase price + rehab)

24

Homes Sold

FINANCIAL IMPACT ON FAMILIES

AVERAGE MONTHLY PAYMENT:

With an average PITI (principal, interest, taxes, and insurance) of **\$1,101.81**, we strive to keep monthly housing expenses manageable.

DOWN PAYMENT ASSISTANCE

We help to make homeownership a reality with an average of **\$10K** in down payment assistance grant funds per eligible household.

\$2.6MM

Awarded to
contractors for rehab

\$133K

Average sale price
to owner-occupant

70

Rehab project properties

79

Properties Purchased

2024 FINANCES*

*Surplus is due to capital raise necessary to expand revolving acquisition fund

REVENUES

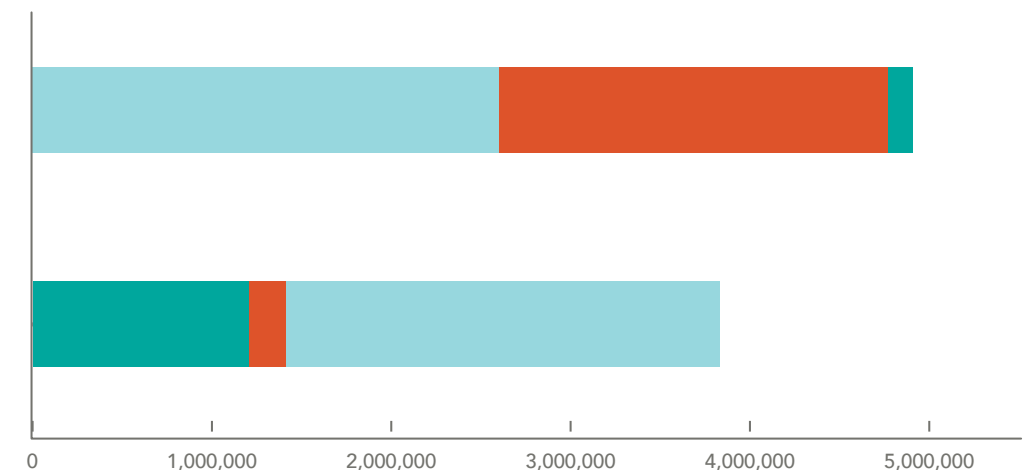
\$4,908,101

Home Sales
Donations & Grants
Other Revenue

EXPENDITURES

\$3,834,728

Program Operating & Expenses
Property Management & Maintenance
Cost of Properties Sold



ACTS LENDING

Year In Review

48

Total # of preapprovals

\$1,056.36

Average Monthly Payment (PITI)

\$3.9MM

Total \$ amount of loans originated

36

Total # of loans originated

2024 FINANCES*

*Surplus is due to capital raise necessary to expand revolving loan fund

REVENUES

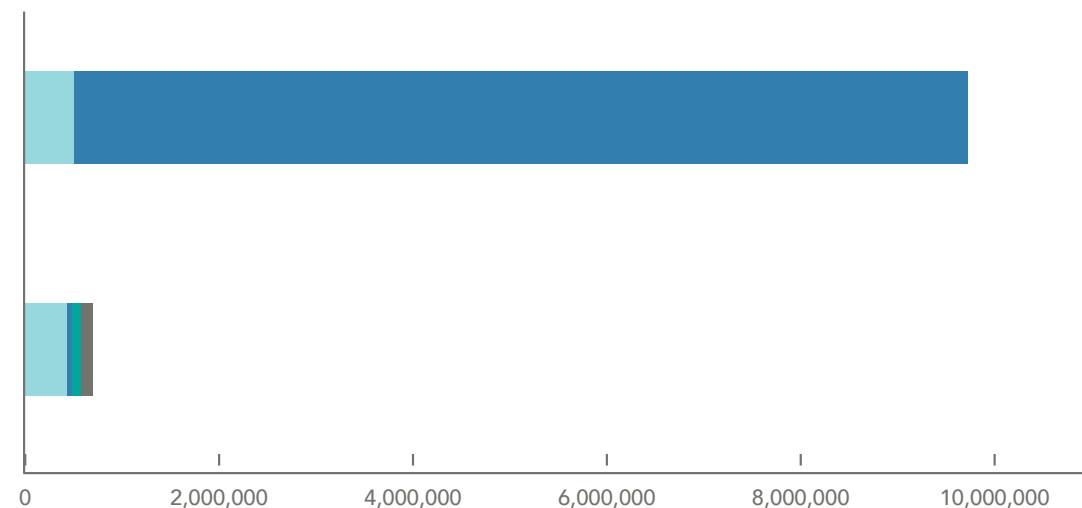
\$9,717,402

- Program Support
- Loan Fund Donations

EXPENDITURES

\$690,780

- Program Expense
- Loan Servicing Cost
- Interest Expenses
- Management & General



Acts Lending

For Acts Lending, 2024 was a year of growth, with the launch of our move-in-ready loan product pilot. For the first time in our 11-year history, less than half of the homes purchased by families were distressed, tax-foreclosed properties.

With new sources of inventory like Acts Homes and a variety of rent-to-own opportunities on the market, Acts Lending originated \$3.9 million in home loans for families who do not qualify for traditional lending products.

DEMETRIOUS OWENS'S STORY

As a single mom, Demetrious has her hands full taking care of her home, four children, and small business. She owns a salon where she specializes in hair and makeup. Running a small business while pursuing homeownership was a challenging thing to juggle for Demetrious.

“I am proud of myself that I went out and did everything. It is rewarding. I moved in with equity. So I was happy with that.”



Charlicia Brown

Char had heard owning her home might be a possibility, but she didn't know how to get started. When she attended a community meeting, everything changed.

"I heard Dee (Acts Housing, VP Programs) speak about how we could own our homes, and Acts was there to help us through the process. At that meeting I was like, 'Wow, they're going to help us. I might be able to do this.' I had a feeling like this might actually happen."

Char enrolled in Acts homebuyer coaching. Her biggest challenges were eliminating credit card debt and increasing her credit score. Char and her coach created an action plan that laid out the obstacles, goals, and timeline to keep her on track. In three months, Char paid off her eleven credit cards and increased her credit score by 140 points.

"I FELT SO ACCOMPLISHED PAYING OFF MY CREDIT CARDS. I HAD TO SACRIFICE A LOT OF THINGS IN THAT TIME, BUT I LEARNED HOW TO STAY ON TOP OF MY BILLS AND CREATE BETTER SPENDING HABITS."

Acts was kind of a lifesaver because without them I don't think I would have been in a position to consider purchasing a home."

Because of her hard work, Char became purchase-ready and she got pre-approved by Acts Lending to purchase and rehab her home. On July 31st she closed on her home and has gone from renter to owner! She no longer pays a landlord, she pays herself!

"TO ME IT MEANS A LEGACY. IT MEANS THE AMERICAN DREAM. SOMETHING THAT PEOPLE ASPIRE TO. AND I FEEL IT IS AN ACCOMPLISHMENT BEING A YOUNG MOTHER AND LITERALLY BUSTING MY TAIL FOR SO MANY YEARS TO JUST GIVE THEM A DECENT HOME AND GIVE THEM A CERTAIN LEVEL OF COMFORTABILITY."

It makes all the hard work worth it. I feel like if something happens they'll have something from me. It's an accomplishment that they can say, 'Well, at least my mother did own her home.'"





A Year of Partnership

ACTS HOMES

Strong communities are built on strong partnerships. At Acts Homes, we believe that sustainable impact starts with collaboration—and this year, we’ve had the privilege of partnering with several exceptional local construction companies: BIG Inc., KWK Construction, and Mustard Seed. These partnerships are more than just business relationships—they represent a shared commitment to empowering the neighborhoods we serve.

Together, we are creating more than homes. Our partners are providing hands-on training and mentorship opportunities for individuals eager to enter the construction trades. By investing their time, resources, and expertise, these companies are helping to cultivate the next generation of skilled contractors—many of whom come directly from the communities where we work.

This initiative not only helps meet the growing demand for affordable housing but also creates pathways to stable, family-supporting careers.

Our partners share our vision of giving back and building a stronger future—one person, one home, one neighborhood at a time.

Acts Alumni Outcomes

RESEARCH

In 2024, we expanded our research to better understand how buying a house has changed the finances of Acts Families.

Homeownership is a primary way for families with low to moderate income to build generational wealth.

MEDIAN CURRENT ACTS HOMEOWNER
(who purchased before 2023)

Has accrued \$72,314 in total equity or \$8,611 per year of ownership

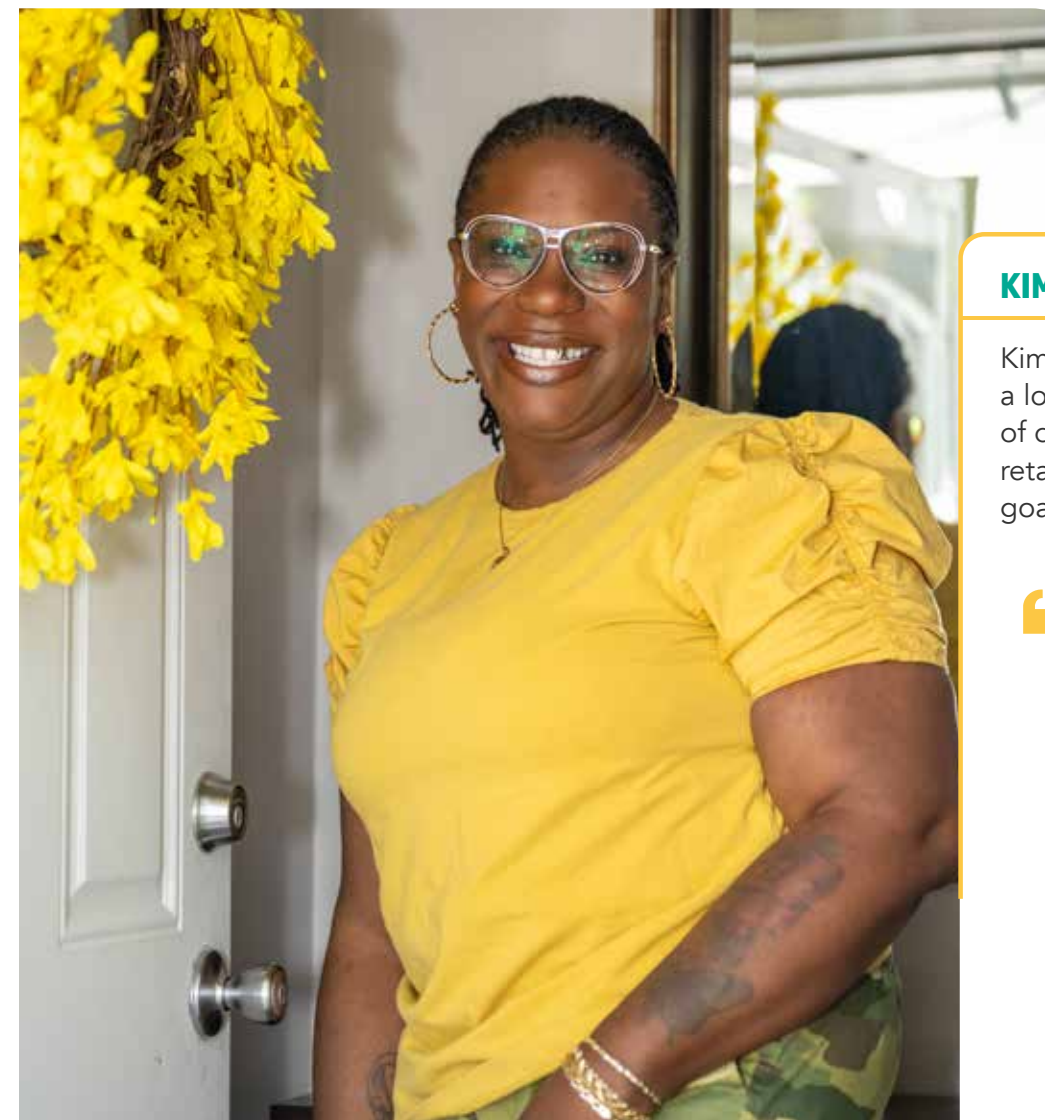
75% OF CURRENT ACTS HOMEOWNERS

Have accrued at least \$43,000 of equity

25% OF CURRENT ACTS HOMEOWNERS

Have accrued at least \$104,000 of equity

**Research project executed by Big Lake Data. Home equity figures measured by subtracting outstanding loan balances from the current value of the property using 2024 property assessments.*



KIMBERLY WEATHERS'S STORY

Kimberly started her journey with a low credit score and a mountain of debt, but Kimberly always retained sight of her long-term goal: homeownership.

“It took a lot of dedication and staying committed to following the game plan and a long-term goal. I didn’t think it would take two years, but I had to make sacrifices.”

Top Partners

REFERRAL

Sherwin Hughes - 101.7 The Truth
City of Milwaukee
Community Action of Rock and Walworth Counties
Evolve Church
Greater Milwaukee Urban League
The Hendricks Family Foundation

Lad Lake
Metcalf Park Community Bridges
Habitat for Humanity
Missionary Currie for Women and Children
Pathfinders
WWBIC

Thank you for sharing
Empowerment through
Homeownership!

| LENDERS | FAMILIES | AMOUNT FINANCED |
|--------------------------------|----------|-----------------|
| Acts Lending | 36 | \$3.9MM |
| Landmark Credit Union | 18 | \$3.4MM |
| US Bank | 15 | \$2.1MM |
| Johnson Bank | 10 | \$1.5MM |
| Associated Bank | 8 | \$1.1MM |
| Great Midwest Bank | 8 | \$800K |
| Old National Bank | 8 | \$1.4MM |
| Self-Help Federal Credit Union | 8 | \$900K |
| Tri City National Bank | 8 | \$1.2MM |
| The Equitable Bank | 7 | \$1.1MM |

Thank you for serving families with barriers to Homeownership!

SAVE THE DATE

Neighborhood
TABLE

WEDNESDAY, SEPTEMBER 10th, 2025 • 4-8PM
DISCOVERY WORLD
500 N Harbor Dr, Milwaukee, WI 53202

JEANNE STRANZL'S STORY

“ I decided to go with Acts Housing not only because I admired their mission but also because, as someone working with a modest budget, I knew I would need and truly appreciate extra support and guidance.

With limited savings and a modest income, Jeannie worried about how she would manage the cost of closing. That’s where our partnership with the Community Development Alliance (CDA) played a pivotal role. Acts provided Jeannie the CDA down payment assistance grant covering nearly all of her closing costs.

WEDNESDAY, SEPTEMBER 10th, 2025 • 4-8PM
DISCOVERY WORLD
500 N Harbor Dr, Milwaukee, WI 53202



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VP Programs



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