

About Us

Allied Churches Teaching Self-Empowerment Community Development Corporation (ACTS CDC) is a not-for-profit organization assisting families with homeownership opportunities and rehab projects primarily in the communities surrounding our partner churches.

The mission of ACTS is to create an environment in which a person becomes self-empowered. The strategy of ACTS is to generate homeownership opportunities for this person or family within a targeted neighborhood so that an entire community can form and be sustained. This strategy is implemented through the ACTS's Housing Program. The goal of the Homeownership Program is to create and sustain viable owner-occupant housing markets within three neighborhoods surrounding our partner's churches by increasing home ownership rates.

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background=ivory,textcolor=maroon,float=right,textalign=left,border=gold,font=Arial,fontsize=12px,width=200px,clear=right}Each year ACTS CDC assists approximately one hundred families with homeownership and home improvement services.{/niftybox}

ACTS CDC currently provides the following services to increase home ownership: one-on-one credit & homebuying counseling, owner-occupied home sales, rehab management & loans, downpayment & rehab grants, and general post-closing services. ACTS CDC provides these services through local churches in three neighborhoods. In each of these churches, an employee of ACTS CDC administers our services.

{tab=History}

ACTS was born as the neighborhood around St. Michael's Church was ravaged by disinvestment in housing. This activity generated many vacant homes that were deemed useless by the City and the private market. Through a unique partnership with the City of Milwaukee, ACTS introduced local residents in the neighborhood to these vacant homes, showed them how to buy and rehab them, convinced local banks that they would be excellent customers for their best mortgage programs, and then stepped back and witnessed the rebirth of a neighborhood. Where no private market existed, ACTS was able to create a viable real estate market that is now self-sustaining. The norm in this community has become homeownership

ACTS has traditionally worked with low-income families and individuals who were denied access to the home ownership market for various reasons. Our staff works with families and individuals who have made mistakes and poor decisions concerning their personal finances. Each Specialist is trained as a credit counselor in order to assist clients with their efforts to become qualified for bank purchase loans. Staff assists each participant with a credit repair road map that leads to solid credit and the ability to acquire bank mortgage financing.

Our work has affected over 5,000 individuals, many of them children, by providing opportunities to learn responsibility, pride, and self-confidence. Studies have found that children living in owner occupied homes perform better in school. Neighborhoods where families are homeowners form more stable communities.

{tab=Neighborhoods}

Central Neighborhood (I-94 West to North Ave. and 12th St. to Sherman Blvd.)

{gallery}maps/target{/gallery}

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In 1992, St. Michael's church started a pilot housing program to encourage families to purchase homes around the church. At that time, several older church members wished to sell their homes. In late 1995, three Milwaukee Central City churches -- St. Rose (33rd and Michigan), St. Michael (24th and Cherry), and St. Francis of Assisi (4th and Brown) formally incorporated ACTS Community Development Corporation (ACTS) as the non-profit vehicle through which they would collaborate to promote economic self-sufficiency of church members and neighborhood residents. ACTS CDC employs an African-American Homeownership Coordinator and an Asian licensed real estate broker who target this area.

North Side Neighborhood (North Ave. to Capitol and Holton St. to 20th St.)

The north side membership formed in January of 2000. The north side churches originally consisted of All Saints (4060 N. 26th), Blessed Trinity (4717 N. 38th), and the Dominican Center (2470 W. Locust St.). The Dominican Center now operates its own program while continuing to collaborate with ACTS. In the spring of 2005, St. Martin de Porres (128 W. Burleigh St.) and St. James in Brookfield began to collaborate with the north side membership. ACTS CDC employs an African-American licensed real estate saleswoman who targets this area.

South Side Neighborhood (Oklahoma to I94 West and I-94 South to 35th St.)

The south side membership formed in the September of 2000. The south side churches consist of Ascension Lutheran Church (1236 S. Layton Blvd.), Faith Lutheran (1000 S. Layton Blvd.), St. Rafael the Archangel (2059 S. 33rd), and Prince of Peace/Principe de Paz (1138 S. 25 Street). ACTS CDC employs a Latina licensed real estate saleswoman who targets this area.

Other Neighborhoods (Inside City of Milwaukee, Outside South, Central, & North Areas)

ACTS has no participating churches outside of our targeted areas. However, families who purchased early in the central neighborhood were rewarded by increasing values, and many have used this equity to purchase homes outside our target areas, particularly in the northwest neighborhoods. While we do promote the assets of our target areas, highlighting the new investment there, the proximity to downtown, the affordability of the housing stock, and the potential for real increases in equity, we do not steer our clients exclusively toward opportunities inside our neighborhoods. Clients are free to choose which homes they wish to see.

{tab=Staff}{slide=Blia Cha}

Blia Cha speaks fluent English, Hmong & Laotian. She is a real estate broker, and is one of the very few Southeast Asian women in the State of Wisconsin with this license. She works at St. Michael's church as a Homeownership Specialist, a full-time position. Through many years of training provided by Senior Advisor to ACTS, John Worm, she has developed into a full service credit and homeownership counselor as well as a manager of small and large rehab projects for owner-occupants. She offers these services in addition to providing her real estate-related services. She has worked with the ACTS Housing Program since 1994.

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{slide=Hilaria Rios}

Hilaria Rios is Latina and speaks fluent English and Spanish. She has a salesperson's license and has worked full-time out of Prince of Peace Church as a Homeownership Specialist starting in 2000. She received 4 years of training from Senior Advisor to ACTS, John Worm, on credit and homeownership counseling, and developed these services alongside her real estate services. In late 2007, ACTS South and Hilaria began operating out a larger space in St. Rafael the Archangel Church.

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{slide=Francisco Rios}

Francisco Rios is Latino and works closely with his wife Hilaria. He is in charge of Special Projects related to the Southside ACTS Office and speaks both English and Spanish. Francisco also provides clerical support for Southside office. Francisco has a wealth of real estate and residential construction experience, which he uses to provide expertise on required maintenance and home improvement projects for new homeowners. In late 2007, ACTS South and Francisco began operating out a larger space in St. Rafael the Archangel Church.

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{slide=Carl Quindel}

Carl Quindel is Caucasian and speaks fluent Spanish. He was the Salutatorian of Riverside High School in 2000 and graduated from Brown University with a BA in Physics and Mathematics. He volunteered and worked part-time for the Dominican Center from October 2004 until August 2006 when he began working for ACTS. He has participated in the development of three Limited Liability Companies, all related to real estate. Carl is the Executive Director of ACTS. He is also a licensed real estate broker and the current Designated Broker for ACTS. Carl completed the UW-Extension Homeownership Counseling Education Program in May of 2007. Carl also completed the Credit Counseling for Maximum Results Training in April of 2007 held by NeighborWorks Center for Homeownership Education and Counseling, a national homebuyer training organization.

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{slide=Mary Leach-Sumlin}

Mary Leach-Sumlin is an African-American woman who began working out of the St. Martin De Porres office in December of 2007. She has a real estate license and is a member of the Wisconsin Association of Mortgage Brokers. Mary also completed the Credit Counseling for Maximum Results Training held by NeighborWorks Center for Homeownership Education and Counseling, a national homebuyer training organization. She has developed into a full service credit and homeownership counselor. She offers these services in addition to providing her real estate-related services. Mary is a member of the Finance Committee at Community Baptist Church of Greater Milwaukee and has a BS in Business Administration from Cardinal Stritch University.

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{slide=Constance Alberts}

Constance Alberts is an African-American woman who began working out of the St. Michael's office in July of 2008. Over the past 15 years, she has worked as an educator teaching and developing curriculum for financial literacy. She has worn many hats over these 15 years including lender, homebuying counselor, family financial educator, credit counselor, tax professional and now Homeownership Coordinator. She has an accounting degree from the University of Phoenix and is currently enrolled in a Graduate Program at Marian University studying Organization Leadership.

{/slide}{slide=John Worm}

John Worm is a senior advisor to ACTS and sits on the Board of Directors. He is a highly skilled expert in low-cost housing acquisition and rehabilitation for low income populations. John has a BA in philosophy from St. Louis University, an MA in urban affairs, and an MA in architecture (both from UWM). He retired from the Department of City Development in April of 2007 where he had worked since 1975 in the Housing Rehab unit. He worked with the City's Housing Program from 1975-88. From 1989 to this past April he had worked, as an agent of the City, on the near west side developing the private housing market through ACTS's Good Samaritan Homeownership Program. He completed the UW-Extension Homeownership Counseling Education Program in May, 2006. He also served as ACTS' managing real estate broker prior to Mr. Quindel joining ACTS in 2006.

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{tab=Supporters}

Our sincere thanks to the following organizations and donors who have supported the ACTS Housing Program:

- The Helen Bader Foundation
- The Bradley Foundation
- Catholic Campaign for Human Development (Local & National)
- Anna and Patrick M. Cudahy Fund
- Gesu Parish
- The Greater Milwaukee Foundation
- Harley-Davidson Foundation
- Federal Home Loan Bank of Chicago
- Local Initiatives Support Corporation (LISC)
- M&I Marshall & Ilsley Bank
- City of Milwaukee

- Northwestern Mutual Foundation
- Potawatomi Community Foundation
- U.S. Bank
- U.S. Department of Housing and Urban Development
- State of Wisconsin
- Wisconsin Energy Corporation Foundation

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{niftybox background=ivory,textcolor=maroon,textalign=left,border=gold,font=Arial,fontsize=12px}From 1992-2009, ACTS has assisted over 1,200 households with a home purchase and over 460 with home improvement projects. During this time, over \$78 million was invested in purchases and \$4 million in rehab work.{/niftybox}