



ACTS Housing

Data Day 2017 Winners

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Questions? Contact Us!

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Overview

- Data On The Problem
- Data on ACTS
- Data Day Project

Data on the Problem

Milwaukee

16,000

Adults and children are evicted annually in Milwaukee¹

40

People a day



A December eviction in Milwaukee, *The New Yorker*

¹ Desmond, Matthew. *Evicted: Poverty and Profit in the American City*. New York: Penguin Random House, LLC, 2016. Print

2 US Census Bureau, 2015

Data on the Problem

Milwaukee is not unique....

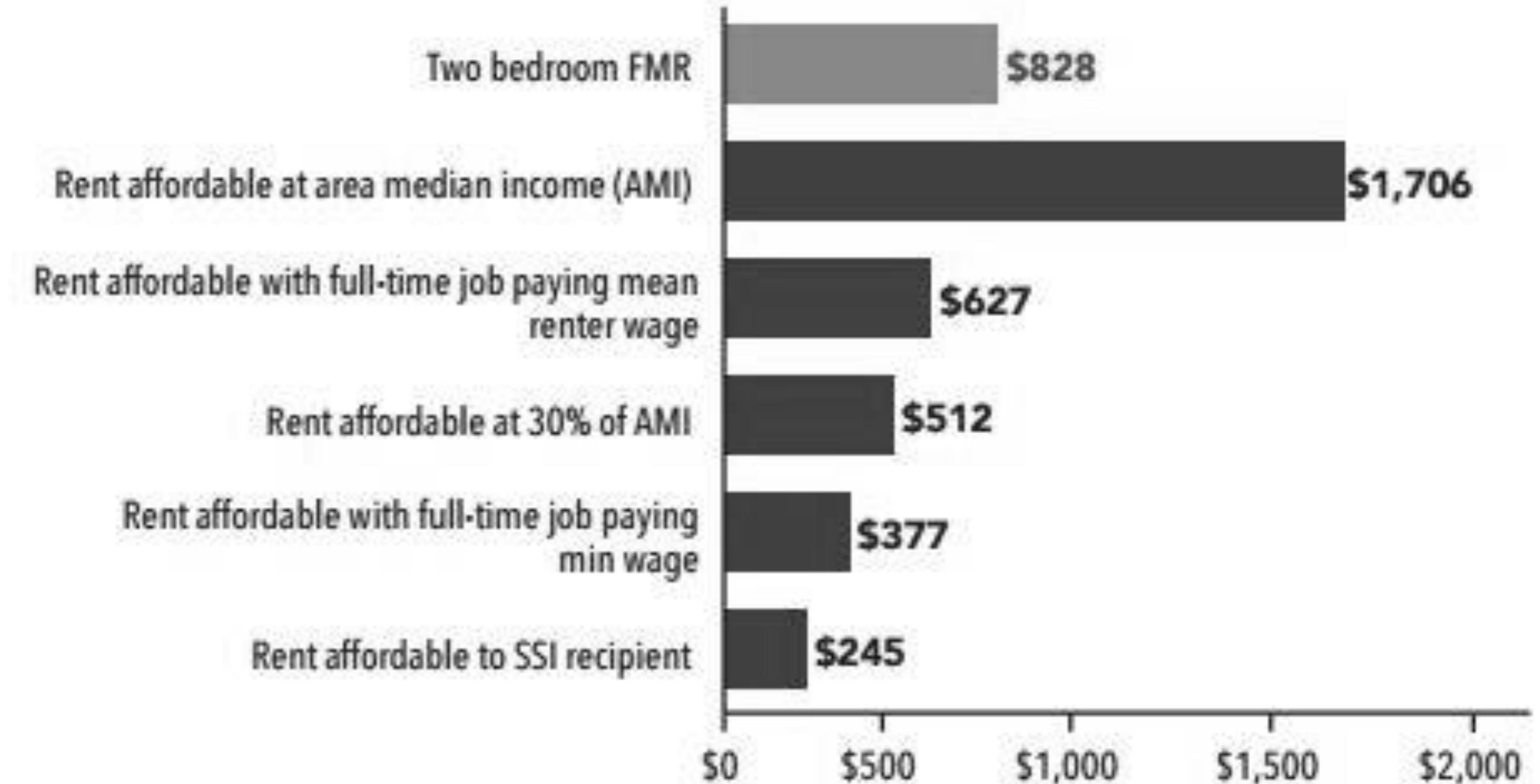
Data on the Problem

1 in 5

Nationally

of all renting households in
the country spend half of
their income on housing¹

Wisconsin



NATIONAL LOW INCOME HOUSING COALITION • OUT OF REACH 2016

¹ Desmond, Matthew. *Evicted: Poverty and Profit in the American City*. New York: Penguin Random House, LLC, 2016. Print

² US Census Bureau, 2015

³ Out of Reach Survey, http://nlihc.org/sites/default/files/oor/OOR_2016.pdf

ACTS supports the same low income families who are unable to afford rent, in becoming stable homeowners.

What We Do



FORECLOSURE



OR PRIVATE MARKET DEAL

HOMEBUYER &
FINANCIAL
COUNSELING

NONPROFIT
REAL ESTATE
BROKERAGE

HOME REHAB
COUNSELING

MORTGAGE
LENDING

OWNER-OCCUPIED RESIDENCE



Historic Impact

\$138, 979, 263

**Invested into the City of
Milwaukee**

153 Loans Originated

860 Foreclosed properties reclaimed

**2,413 Families supported in
becoming homeowners**

Data Day 2017

- Won Data Dream project
- Worked with Carrie and Katie
- Interviewed past homebuyers to improve services

Why It Matters

- Evaluate and improve programming
- Connect families to needed resources
- Examine what trends exist as a result of homeownership

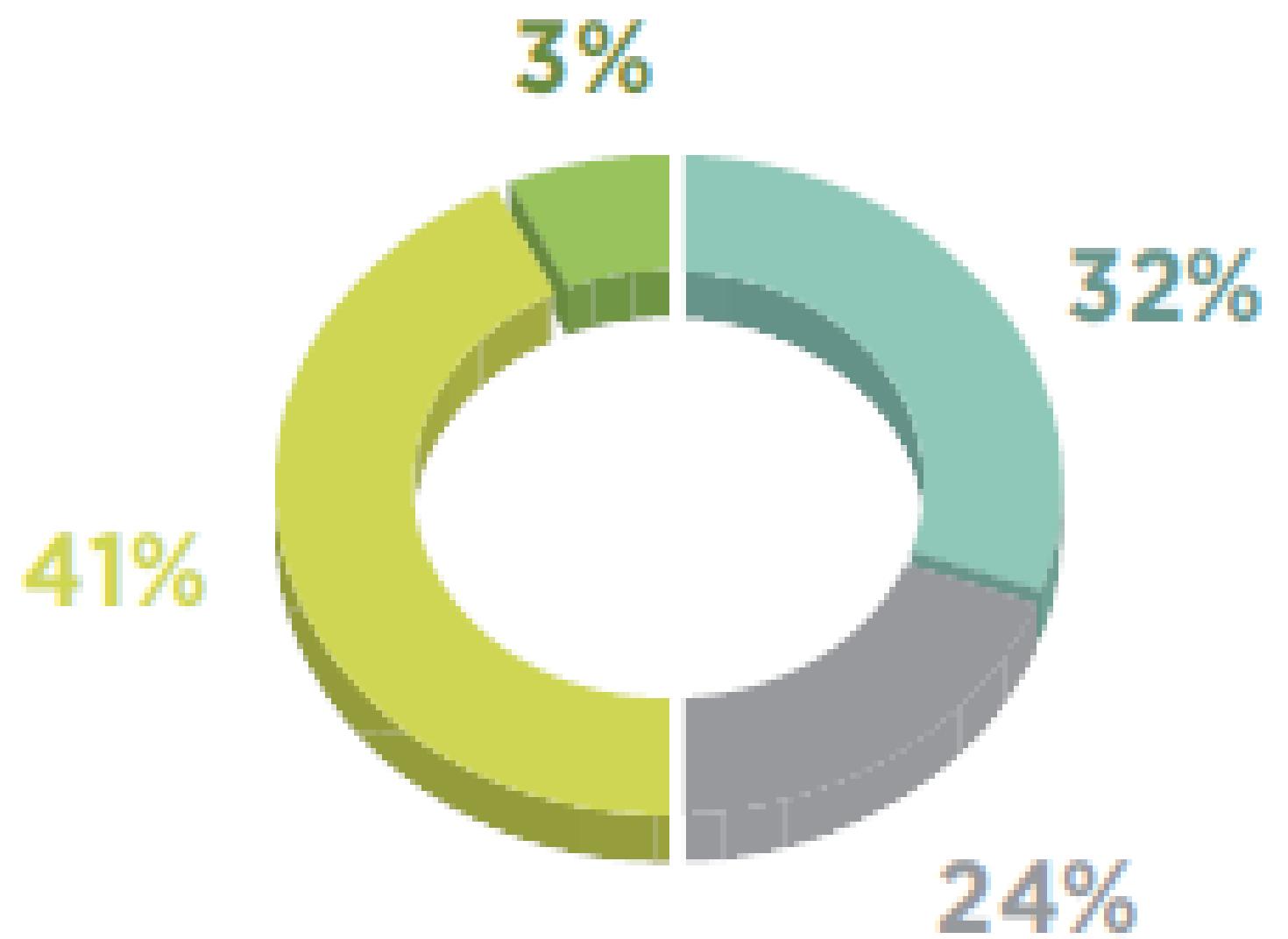
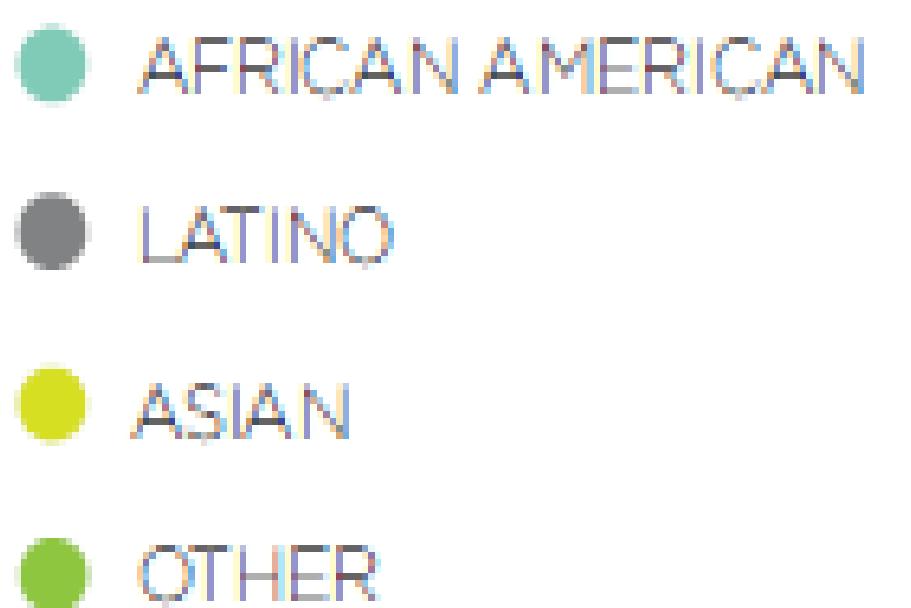
Ultimately...

- Introduce affordable homeownership as a part of our national affordable housing crisis conversation.

Family Recruitment

ACTS Lending established in 2014/ 420 families surveyed in 2017

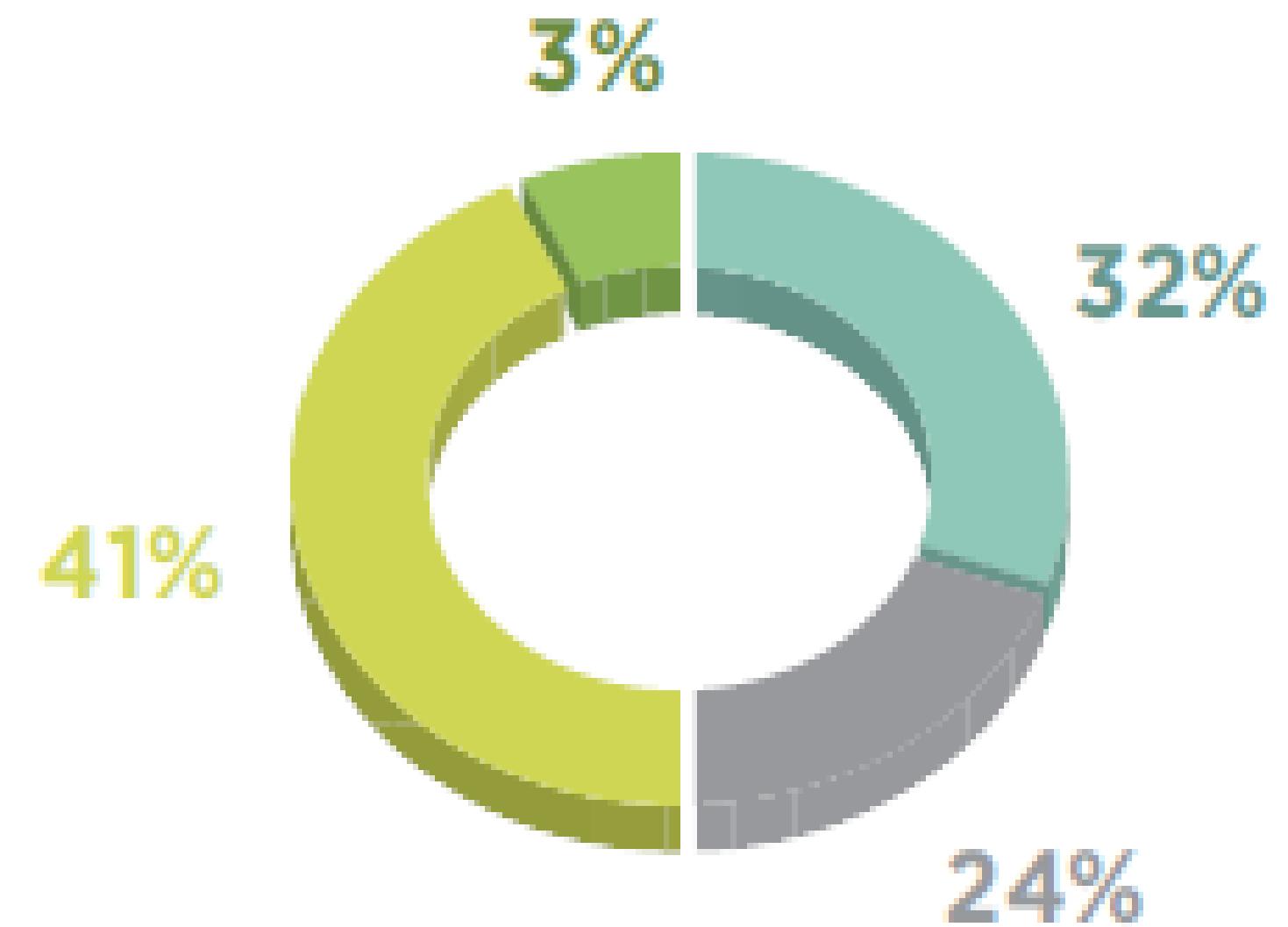
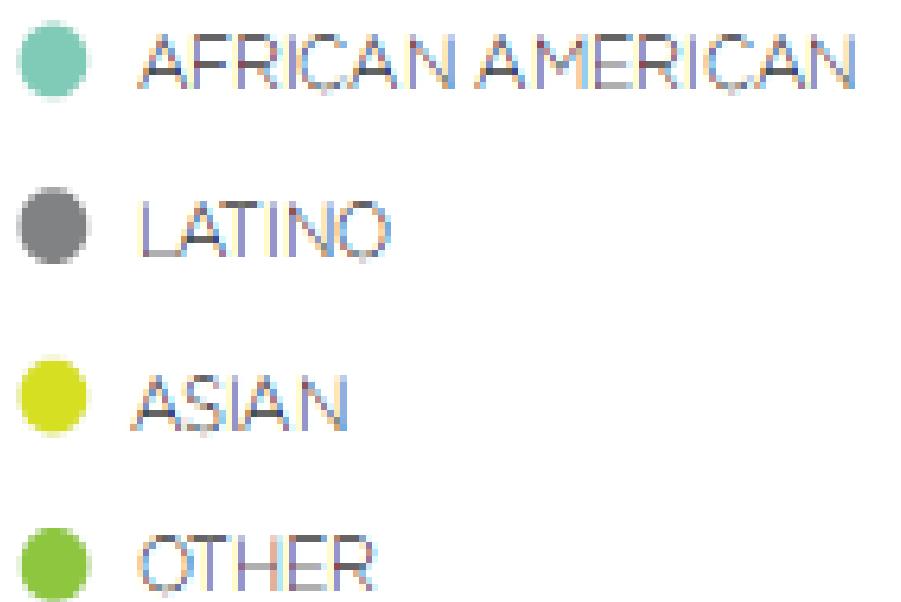
- Sample reflective of overall ACTS families (race, family size, and income)
- Interview questions drafted
- Interviews took place Feb. 2018-April 2018
- 30-minutes or less



Family Recruitment

ACTS Lending established in 2014/ 420 families since 2014

- Sample reflective of overall ACTS families (race, family size, and income)
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Interview Training/Structure

Strategy meeting in January 2018 with Data You Can Use to discuss goals.
Questions framed to duplicate on a larger scale.

February 2018 family recruitment and interview training

- Research team split into two; each team assigned 3 interviews
- Simone and Rebecca were observers and then we led the last one

April 2018 family recruitment and held interviews on our own

- Took turns observing and taking notes

Preliminary Findings

Homebuying experience went well, but there are struggles with home maintenance.

Homeownership is a stress reliever.

These findings inform our work on how we can do a better job of preparing homeowners for challenges.

Challenges

Homebuying experience was good, but homeownership presents challenges

Safety a concern (8). Created ways to cope with neighborhood violence (7)

“...There’s gun fire 2-3 times per week...the first-time my wife and I would lay down—then it got to be too much. We’re used to it now. They won’t bother you if you don’t bother them.”

Bright Spots

- Homeownership impacted mental health more than physical health (4).
 - a) *You're more upbeat in your home when you own vs. renting. You get up and look forward to stuff more, even if it's just housework.*
 - b) *...In terms of stress, it's gone...*
- Homeownership has afforded participants with economic independence (5) and the ability to assist family (3).
 - a) *When you're renting you pour money into the garbage pail and out the window. Home is a good investment. When you're looking to help refugees people always ask well 'how many people will be living there.' They don't want to rent to you. When you own you can do whatever you want. You own it.*

Bright Spots

Finances are easier to manage with owning a home (5).

“It’s made a big difference. Our income is better, we stopped paying rent.”

“...I don’t have to pay rent. I was paying \$600 but now \$350.”

Next Steps

Considering taking this a step further and compiling a co-authored research report with Data You Can Use.

Using findings to develop a customer satisfaction survey to evaluate program.

Doing more outreach and press to add affordable housing topic to the national conversation.

THANK YOU