ACTS Housing
Data Day 2017 Winners

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Questions? Contact Us!

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• Data On The Problem
• Data on ACTS
• Data Day Project
Milwaukee

16,000 Adults and children are evicted annually in Milwaukee

40 People a day

A December eviction in Milwaukee, The New Yorker

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2 US Census Bureau, 2015
Milwaukee is not unique....
Data on the Problem

Nationally

1 in 5 of all renting households in the country spend half of their income on housing.¹

Wisconsin

2 US Census Bureau, 2015
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
$138,979,263 Invested into the City of Milwaukee

153 Loans Originated

860 Foreclosed properties reclaimed

2,413 Families supported in becoming homeowners
• 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 since 2014

- 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

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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
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.
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.”
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