

*We work in Santa Fe and*



*we own a home in Santa Fe!*



**homewise**<sup>TM</sup>  
*your partner in homeownership*

## Letter from the **Executive Director** and the **President of the Board**



Michael Loftin,  
Executive Director



Viola Lujan  
President, Board of Directors

Kim Kuitian, The New Mexican  
Used by permission

*Dear Community Members, Friends and Partners of Homewise,*

Think for a moment about the people who touched your life for just one day. Who delivered your morning paper, served you coffee at the diner, and said good morning to you when you arrived at work? Who taught your children, maintained the school building, and coached the little league team? Who did you turn to when you or a family member got sick, when your home was broken into, or when your car broke down on the highway?

We know the names of many of the people who affect our lives each day. Others we barely notice. Still others we would rather not see, for we only see them when things go wrong. But we rely on them being near, just in case. All of us rely on the work and actions of others. This interdependence is the very essence of community. But what happens to a community – and to our own individual lives – when those we rely on can no longer afford to live in the community they serve?

Helping someone who works in Santa Fe purchase a home in Santa Fe can make a big difference in that someone's life. But helping one family own a home of its own helps more than that one family. By keeping that family nearby, we all benefit – from the talent, hard work, and care it gives to all of us.

Last year, Homewise helped 436 families purchase or make improvements to the home they already own. Chances are, at least one of them has already touched your life. All of them continue to make their contribution to the wellbeing of Santa Fe.

*Sincerely,*

Michael Loftin  
Executive Director

Viola Lujan  
President, Board of Directors

## *Homewise Mission Statement*

The mission of Homewise is to help working New Mexicans become successful homeowners in order to achieve financial security, strengthen families, and increase the economic and social vitality of our communities.



**homewise**<sup>TM</sup>  
*your partner in homeownership*

1301 Siler Road, Bldg. D

Santa Fe, New Mexico 87507

505-983-WISE (9473) Fax: 505-983-4655

[www.homewise.org](http://www.homewise.org) E-mail: [info@homewise.org](mailto:info@homewise.org)



### **Board of Directors** FY 2006-2007

**President**  
Viola Lujan

**Vice President**  
Ann Lockhart

**Secretary**  
Teresa Leger de Fernandez

**Treasurer**  
Steve Dichter

Arturo Estrada  
Frank Mathew  
Tamarra Ortiz  
Andy Spingler  
Deborah Webster

# Homewise Accomplishments 2007

- **677** prospective homebuyers received free financial and homebuyer education
- **202** families and individuals became new homeowners
- Built **42** new homes
- **\$6.7 million** in local spending was captured by these 202 new homeowners living in Santa Fe and not commuting
- **234** homeowners improved their homes, including adding water conserving measures saving almost **3 million gallons of water** annually
- **\$31,297,997** was invested in the community for homeownership and home improvements
- Through local employer partnerships, **4,354** employees received information about the benefits of homeownership and financial security



*Antonio Ramirez-Cruz, homeowner and Cloud Cliff Bakery and Café employee*



This year Homewise began forming strong partnerships with local employers to promote the benefits of homeownership to those who work and serve us in the community. The benefits of homeownership to these employers, their employees and families and to our community are:

- **Greater financial security** for families
- **Retaining employees** for local businesses
- **Capturing a greater share of local spending**
- **Increased time** with family and friends
- **Conserving resources** in the community through water and energy saving measures in the home

*Tammy Maitland, homeowner and Santa Fe Public School teacher*



**“**To me, maintaining staff means solid, continuing relationships with customers. When you find someone good and they buy a home here, they have an investment in their future. They stay with you. Homewise anchors people in the community and gives them a stake in their financial future. **”**

Michael O'Reilly, Proprietor,  
Pranzo Italian Grill and O'Keeffe Cafe

Kate Campbell, homeowner and  
General Manager, Pranzo Italian Grill

*The mission of Homewise is to help WORKING NEW M*

**“**Close to 30 percent of our staff lives outside of Santa Fe. The high price of fuel makes it difficult for them to remain in their jobs. When Homewise helps our employees buy homes here, their commitment to the hospital grows and they are able to spend more time with their families and children. This creates a healthier community. **”**

Alex Valdez, President and CEO,  
St. Vincent Hospital

Diese Graves, homeowner and  
employee of St. Vincent Regional Medical Center





“Doing business for 80 years, we have relied on the expertise of several generations of local families. Santa Feans ought to care about keeping young people here, since they are the future leaders of business, nonprofits, and government. We are working with Homewise to help our employees purchase homes, which will encourage them to stay in our community.”

Rick C de Baca, Vice President, Sales,  
Big Jo True Value Hardware

*Candice Corcoran, home purchase customer  
and Big Jo True Value Hardware employee*

## EXICANS become SUCCESSFUL HOMEOWNERS...

### Employer Partners Supporting Homeownership in Santa Fe

The following organizations and businesses are partners with Homewise in helping their employees purchase homes or maintain their existing homes

Big Jo True Value Hardware  
City of Santa Fe  
City of Santa Fe Police Department  
Creative Santa Fe  
Georgia O'Keeffe Museum  
La Familia Medical Center  
Los Alamos National Bank  
National Dance Institute  
New Mexico Department of Health, Public Health Division  
Pranzo Italian Grill  
St. Vincent Regional Medical Center  
Santa Fe Chamber of Commerce, Spanish Roundtable  
Santa Fe County  
Santa Fe Preparatory Academy  
Santa Fe Public Schools

For information on how your business or organization can partner with Homewise to assist your employees with homeownership, please call Andrea, Outreach Coordinator at Homewise, 505.955.7025.



*Mark Toma, homeowner and artist*

“We are so fortunate that Homewise is helping our creative residents find and purchase affordable homes.”

Tom Ageson, Executive Director,  
Museum of New Mexico Foundation



*The Sol-Schott family using the lessons from the Homewise Financial Fitness class.*



Homewise believes education is the key to financial security. Financial education is available to anyone in the community through a series of free classes at Homewise underwritten by local bank partners. The results of this program are evident. The loan delinquency rate for Homewise is well below the national average. In the past year, the country has witnessed an unprecedented increase in foreclosures. Individuals and families who purchase homes through Homewise understand that **how** a home is purchased is as important than **whether** a home is purchased and this results in financial security for our families and our community.

**“Working with Homewise is a way for Los Alamos National Bank to give back to our community. Homewise makes the dream of home ownership a reality for many people in Santa Fe.”**

Fidel Gutierrez, Senior Vice President,  
Los Alamos National Bank

*... in order to ACHIEVE FINANCIAL SECURITY, STRENGTHEN FAMILIES,*

Homewise knows that a home is the largest asset of most families and maintaining it is important. Homewise offers full service construction management and affordable financing for necessary repairs and water and energy conservation projects.

**“Homewise is helping our employees with credit counseling and La Familia provides interest-free loans for down payments and opportunities for our employees who already own a home to maintain them through the Homewise home improvement department. Maintaining a stable work force through homeownership not only keeps our costs down but also ensures a high quality of care to our patients.”**

Rick Adesso, CEO,  
La Familia Medical Center



*When her home needed a new roof Judith Jenkins, La Familia Medical Center dentist, knew she could depend on Homewise to help.*



We spend our paycheck in the community where we live – owning a home in the community where you live benefits the economy of that community. Santa Fe loses an estimated \$301.6 million\* in spending annually when employees live elsewhere and commute.

*\* City of Santa Fe Housing Needs Assessment: 2007*

“One of the biggest stumbling blocks to recruiting is that a police officer’s starting salary makes it hard to purchase a home in Santa Fe. Homewise is working with approximately 10 of our officers to help them live in our community. This is very important. We want them to be involved in coaching, school programs, and other local activities.”

Eric B. Johnson, Chief of Police,  
City of Santa Fe

*and INCREASE the ECONOMIC and SOCIAL VITALITY of our COMMUNITIES.*

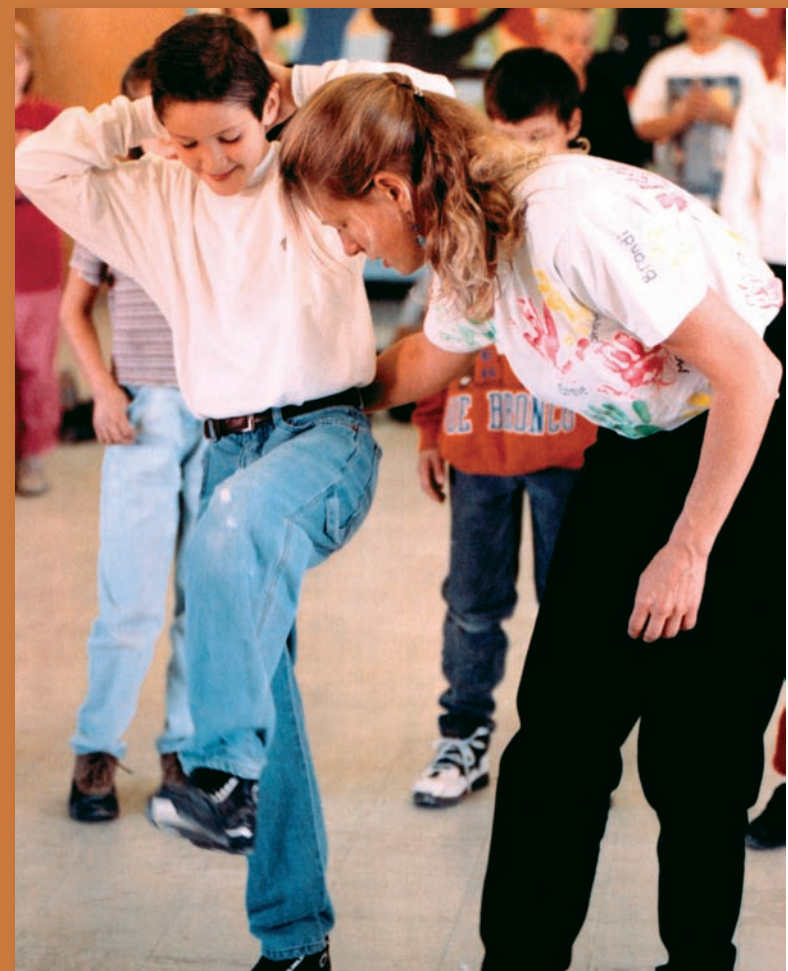
Harder to measure, but equally critical, is the value of the hours spent commuting. Freeing up these hours by living where you work means more leisure time enjoying family and friends, volunteering in the community, and participating in activities that add meaning to our lives. Commute time is time you are not home to help a child with homework, enjoy a family meal together, or coach a little league team.

“When our staff is happy and secure, they contribute more fully to our work. Recently Homewise helped two of our employees purchase homes in Santa Fe. Now the pride and accomplishment these women feel benefit the thousands of children we serve.”

Catherine Oppenheimer, Founding Artistic Director,  
National Dance Institute of New Mexico

*Catherine Oppenheimer teaching at NDI.*

Photo by Dean Hanson



# Thanking Our Partners

ABG Consulting  
 ADvantage Marketing and Advertising  
 Aldea, LLC  
 Alegre Roofing & Construction  
 Allied Homes  
 Alora Burton, Met Life  
 Artisan Builder Group  
 ASW Realty Partners, LLC  
 B&B Specialty Advertising  
 BT Homes  
 Big Jo True Value Hardware  
 Bill Hegranes  
 Building Energy Solutions, Inc.  
 Calvert Foundation  
 Cassidy Landscaping  
 Century Bank  
 Centex Homes  
 City of Santa Fe, Office of Affordable Housing  
 City of Santa Fe Police Department  
 City of Santa Fe Sangre de Cristo Water Division  
 Charter Bank  
 Chord Architecture  
 Commerce Title  
 Community Outreach Program for the Deaf  
 Creative Santa Fe  
 Countrywide  
 D'Light Custom Picture Framing  
 Dahl Plumbing Supply  
 Dan Russell, Kodiak Construction/Element Homes  
 Dawson Surveys  
 Desert Rain Systems  
 Domanica Foundation  
 Dottie Indyke, Inc.  
 Dougher & Fridline  
 Enterprise Community Partners, Inc.  
 Fannie Mae Foundation  
 Federal Home Loan Bank of Dallas  
 First American Title  
 First National Bank of Santa Fe  
 First Community Bank  
 Frost Foundation  
 Gabriel De Pablo  
 Gene's Construction  
 Georgia O'Keeffe Museum  
 Governor Richardson's Water Innovation Fund  
 Guadalupe Credit Union  
 Home Town News  
 House to House  
 InSight Foto, Inc.  
 Interior Design Services  
 J&G Refrigeration  
 Jenkins/Gavin Design and Development  
 John Baker, Photographer  
 Journal North-Santa Fe  
 KSWV  
 L.E. Meyers  
 La Familia Medical Center  
 Land America Capitol City Title  
 Law Firm of Jean-Nikole Wells  
 Law Office of Rod. D. Baker  
 Lopez Landscaping  
 Lorn Tryk Architects  
 Los Alamos Housing Partnership  
 Los Alamos Monitor  
 Los Alamos National Bank  
 McCune Charitable Foundation  
 National Dance Institute  
 Neighborhood Housing Services of America  
 NeighborWorks America



*Homewise Construction Specialist Greg Powell meets with Ted Sanchez Construction and Homewise customer Eileen Naranjo about her home improvement project.*

New Mexico Bank and Trust  
 New Mexico Department of Health,  
 Public Health Division  
 New Mexico Mortgage Finance Authority  
 Opportuntiy Finance Network  
 PBA, Inc.  
 Paper Tiger  
 Pojoaque Builders  
 Policy Lab, Michael Collins  
 Pranzo Italian Grill  
 Pronto Signs and Graphics  
 Rain Catchers  
 Rancho Viejo  
 REDW The Roggoff Firm  
 Richard Redinger  
 Ric Umbrage  
 Rio Grande Title  
 'Round The Roundhouse  
 San Isidro Permaculture  
 Santa Fe Affordable Housing Roundtable  
 Santa Fe Chamber of Commerce  
 Santa Fe Community Foundation  
 Santa Fe County  
 Santa Fe Land Trust  
 Santa Fe New Mexican  
 Santa Fe Preparatory School

Santa Fe Public Schools  
 Santa Fe Reporter  
 Sears Contract Sales  
 Serra Garrity & Masiowski LLC PC  
 Shelterforce  
 Skolkin + Chickey  
 St. Vincent Regional Medical Center  
 St. Vincent Regional Medical Center Foundation  
 Starline Printing  
 State of New Mexico Attorney General's Office  
 Subia Printing  
 Ted Sanchez Construction  
 The Next Door News  
 Thornburg Mortgage  
 Title Guarantee  
 United Way of Santa Fe County  
 U.S. Department of Housing and Urban Development  
 U.S. Green Building Council  
 U.S. Treasury Department, Community Development  
 Financial Institutions Fund  
 Vasquez Construction  
 Victor Sanchez  
 Video Magic  
 Wells Fargo Bank  
 Wheeler Quality Construction  
 Whirlpool Direct

For more information about Homewise or to receive a copy of the 2006-2007  
*Statement of Financial Position*, please contact Cece Derringer, Director of Resource  
 Development & Communications, at 505-955-7020 or e-mail: [cderringer@homewise.org](mailto:cderringer@homewise.org)

## *Annual Report Creative Team*

Design, ADvantage Marketing and Advertising  
 Photography, InSight Foto, Inc.  
 Copywritng and Production, Cece Derringer  
 Interviews, Dottie Indyke, Inc.  
 Printing, Starline Printing



**homewise**<sup>TM</sup>  
*your partner in homeownership*