

LOCAL IMPACT, NATIONAL RECOGNITION.

FY2025 Annual Report



Homewise™
Unlock Life





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CEO MESSAGE

“Obus et; novidic atabis sus pors iam.Runu-
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em senictoraec re co vit, ommovic audem,
quam”



Scan to Watch



STATEWIDE IMPACT

As a non-profit, our work is focused on our mission of creating successful homeowners and strengthening neighborhoods. We work to make homeownership affordable and accessible to New Mexicans. We are not only leaders in mortgage lending, real estate services, and affordable housing development, but also lead community discussions about urban planning and building a more affordable and sustainable future for New Mexico.

Our strong track record of local impact makes us a trusted partner for local organizations like Anchorum Health Foundation. Our unique model that brings all parts of the homebuying process under one roof has drawn national attention from organizations like Mackenzie Scott’s Yield Giving. New funds will allow us to expand our lending programs that are aimed at helping more New Mexicans achieve their dream of homeownership.

A NEW LOOK

Our new logo is more than a visual update—it’s a story. A key unlocks a home, and within it, a brighter future begins to shine. The key, house shape, and rising light work together to express what Homewise is all about: guidance, possibility, and growth.

The bolded wise in our name reflects the wisdom and trusted support we bring to every person we walk alongside in the homebuying journey. We don’t just open doors to homes—we open doors to potential.



[Read more](#)

- Our logo centers around a home, just like our mission focuses on creating successful homeowners.
- The key to a new home unlocks a brighter future, signified by rays of light.
- “Wise” is bold to emphasize the knowledge and guidance we bring to homeownership and the communities we serve.



SUPPORT FROM START TO FINISH

COACHING & EDUCATION

- 90%** of clients working with a Homewise advisor are low- or moderate-income
- 877** clients worked with a Homewise advisor and became financially prepared to buy a home
- 41** free in-person classes offered in English and Spanish (in addition to our online classes that can be taken anytime)

REAL ESTATE SERVICES

- 90%** distressed properties in ABQ were purchased by Homewise, completely renovated, and sold to modest-income home buyers
- 877** clients who worked with a Homewise Realtor® to purchase a home that fit their budget and lifestyle
- 41** clients worked with a Homewise Realtor® to sell their home, of which 10 (or 40%) were sold to a Homewise buyer

LENDING SERVICES

- 90%** total amount of mortgage loans serviced by Homewise
- 877** of our clients paid their mortgage loan on time as of 3/31/24, a significantly higher rate than the national average
- 41** total amount of solar, home improvement and refinance loans
- 41** total amount of commercial loans that allowed small businesses and nonprofits to own their space rather than lease

BY THE NUMBERS

458

Homeowners
Created

38

Homewise
Homes Sold

82

Homes Improved
with Energywise

1.59%

Delinquency
Rate

\$7.2M

in Down Payment
Assistance

\$2.2M

Energywise
Funds Lended

IMPROVED CLIENT WELLBEING

\$2,705 median change in total savings

91 points average change in credit score

-\$179 average change in monthly debt

\$161,911 average amount of accrued equity



CELEBRATING OUR CLIENTS

Homeowner Abby

Abby started her process with us by finding and taking our free classes and receiving financial coaching.

She worked with Homewise Realtor® Jessica to find her dream fixer-up home.

She was diligent and determined to get her home ready to be lived in and had amazing support from her friends and community to make it possible.



[Read the full story](#)

COMMUNITY INVOLVEMENT



[Read the Story](#)

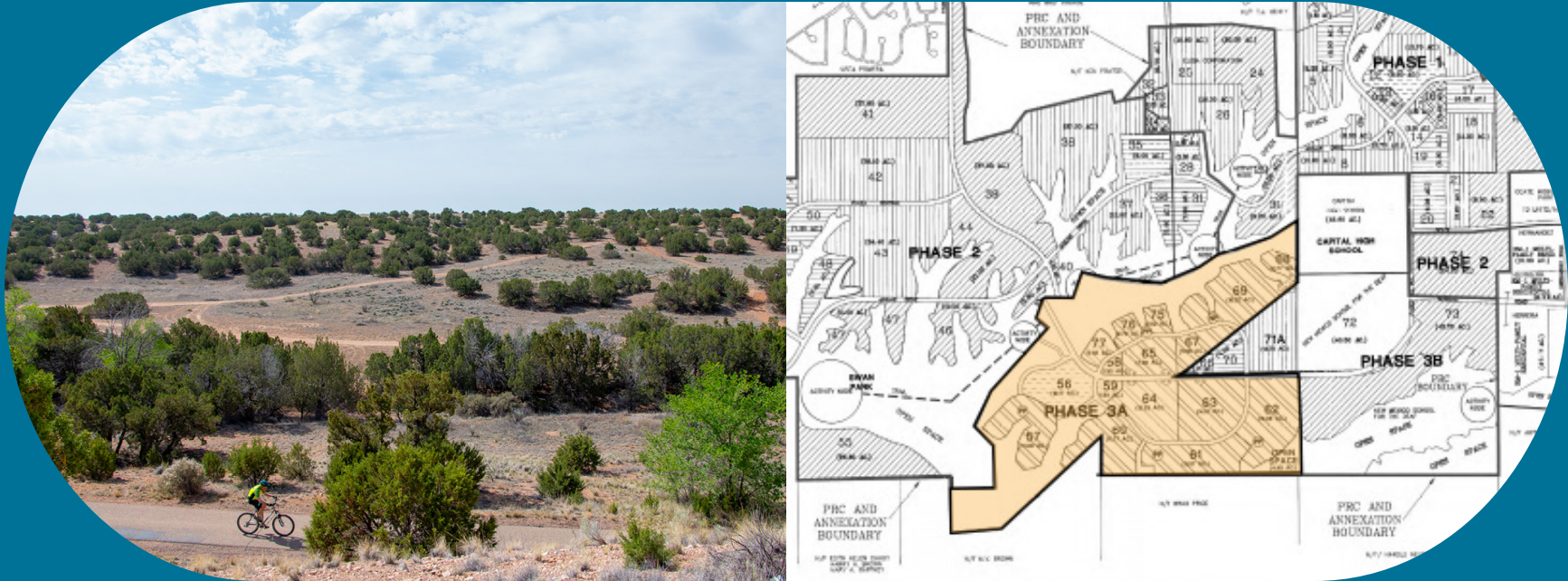
4th and Barelas Grand Opening

We celebrated the grand opening of the Barelas Community Kitchen at 4th and Barelas. This space will be a hub where food entrepreneurs can learn the trade and grow their businesses with the help of the Street Food Institute.



ACQUISITION OF TIERRA CONTENTA

In November 2024, Homewise purchased Tierra Contenta Phase 3A, becoming the master developer . The property represents an unprecedented opportunity to make a meaningful, measurable impact in Santa Fe’s profound shortage of affordable and workforce housing. The development of the 216 acres within Tierra Contenta Phase 3A will add approximately 1,500 new units to Santa Fe’s housing supply – all of which will be priced below the median price of a home, and 40% will meet the deep affordability standards of the City of Santa Fe. With Santa Fe’s need for approximately 7,500 housing units by 2035, this Tierra Contenta Phase 3A has the potential to meet 20% of Santa Fe’s total housing needs. In addition to providing affordable housing, this third phase of Tierra Contenta will provide open space, community facilities, mixed-use commercial space and bike and pedestrian trail connectivity.



LIFE UNLOCKED

Homeowner Angel

Angel is pursuing a graduate degree and her first art show thanks to the stability she says homeownership gave her.



Watch the video



EMPLOYER PARTNERSHIPS

A partnership with Homewise can be an awesome employee benefit. Co-branded educational sessions, workshops and 1:1 coaching along with matched savings programs promote long term financial well being. This enhances employee retention and recruitment.

Homeowner Joseph works for ISHC, an organization that works with us to bring resources to their staff. Joseph secured a home for him and his partner.



Watch Joseph's Client Video



LEADING WITH PURPOSE

Monique Fragua
CEO OF THE INDIAN PUEBLO CULTURAL CENTER
HOMEWISE BOARD MEMBER AT LARGE

Monique Fragua brings over 12 years of experience within the organization and a steadfast commitment to serving New Mexico's 19 Pueblo communities.



Read Monique's Interview



LIVABILITY SPEAKER SERIES



[Learn more](#)

The Livability in the Land of Enchantment Speaker Series is a community education initiative launched in 2023 to explore the connections between land use, housing affordability, sustainability, and livability. The series began with Jerusalem Demsas, staff writer at The Atlantic specializing in housing and the economy and concluded with Jeff Speck, city planner and author who advocates internationally for more walkable cities. Over 750 people attended the series, and of those who responded to a poll, more than 94% said their perspectives on affordability and sustainability shifted as a result of their learnings.

Alongside the series was the Livable Santa Fe Fellowship, which equips fellows with the knowledge and skills to help make their city more affordable, sustainable, and vibrant. This year, fifty fellows are participating in one of two cohorts: Affordable Housing and Sustainable Urban Growth.



VOICE OF BARELAS

The Community Impact Measurement Survey is a national survey designed by Neighborworks America (NWA). CIM survey helps us understand who is living in the neighborhood, perceptions of safety, access to and use of resources, homeownership and rental rates, and desires for development priorities. This year was our second time conducting a survey in Barelas – in response to the results we gathered from Barelas residents in 2020, we built a commissary kitchen for the Street Food Institute and a daycare. Homewise also leased the B Ruppe Drugstore, formerly the longest continuously operating pharmacy in Albuquerque, to Solamente Holistic Health. Solamente addresses the critical need for area residents to receive culturally competent mental health services.

[Read the report](#)



HOME SWEET FIRST HOME

Homeowner Luis

Luis started saving for his down payment at the age of 18. He began working with one of our Home Purchase Advisors and was pre-qualified due to his diligent saving. He was excited to find his home for him, his father and sister.



Read Luis' Story



BREAKING GROUND FOR NEW HOMES

We were joined by Representative Gabe Vasquez and Housing New Mexico to celebrate the groundbreaking of Sombra del Oeste, a new 72-unit townhome community on Albuquerque's Westside. This all-electric project represents a significant step forward in building energy-efficient, affordable housing. Not only will it provide much-needed entry-level homes, but it also reinforces our commitment to sustainable, responsible development. The development is located right behind Solare Charter School, creating future opportunities for families to stay close to their campus.



Learn more



LEVERAGING RESOURCES

Last year, thrilled to announce a transformative investment totaling \$35 million with a \$25 million donation from MacKenzie Scott's Yield Giving and a \$10 million impact investment from the Anchorum Health Foundation.

These extraordinary contributions will directly fund programs that create pathways to affordable homeownership and improve energy efficiency in homes. None of the funding will be allocated to operational costs, ensuring that every dollar is dedicated to expanding Homewise's impact on individuals, families, and communities.



[Learn more](#)

CREATING AFFORDABILITY NOW

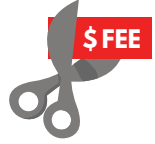
[Read the report](#)

CAN (Creating Affordability Now) is proposed as part of the Phase 1 Updates to the Land Development Code and seeks to expedite deeply affordable housing through a robust set of incentives, without changing any underlying zoning or making any substantive changes to the code.

Developments that make at least 30% of a project's base dwelling units affordable would be eligible for the following incentives:



Density Bonuses



**Dimensional Flexibility
and Fee Waivers**



**Administrative
Review**



INVEST IN EDUCATORS

The Jing Lyman Educator Fund is a powerful in providing the opportunity to Santa Fe educators to be able to live in the community they serve. The fund provides down payment assistance of up to \$40,000 to qualifying educators.



[Read the report](#)



OUT WITH THE OLD. IN WITH THE NEW.

Homewise is working with the City of Albuquerque in deploying the Neighborhood Opportunity Grants Home Rehabilitation program to provide grant assistance to eligible low- and moderate-income families for minor to major home repairs.

Eligible repairs may include heating/mechanical systems, plumbing systems, roofs, doors, windows, stucco/siding, electrical systems, and other principal fixtures and standard components where those systems are severely deteriorated or failing, or in order to bring those systems up to current building codes and standards.



UNLOCK POTENTIAL

Two of the most significant barriers to homeownership for moderate-income households are low credit scores and lack of savings for a down payment. Our Credit Building Savings Program, generously funded through a grant from JPMorgan Chase & Co., helps break down these barriers so that individuals and families are able to purchase homes and build generational wealth. We have partnered the Indian Pueblo Cultural Center, the Minister's Fellowship of Albuquerque & Vicinity to craft the program and help Native American and African American communities increase savings and build credit to overcome barriers to homeownership.



UNLOCK IMPROVEMENTS

Homewise offers affordable financing services to help you maintain and improve your home. By making repairs or adding energy efficient features, you are managing your investment wisely. We provide education on energy efficient upgrades and water saving improvements. Our clients can submit an inquiry on roof repairs and replacement, stucco and insulation, windows and doors, solar, and more!



INVEST IN HOMEWISE

Homewise is proud to have helped close to 7,000 New Mexicans become homeowners since 1986. Homeowners are more vested in their communities, and help create stronger, more vibrant neighborhoods. By helping clients achieve their dreams of homeownership, we are investing in a brighter, more equitable future for New Mexico. We invite you to explore our impact-driven investment opportunities and help build a more sustainable economic model for all through affordable homeownership.

COMMUNITY CATALYST FUND

Our Community Catalyst Fund is a powerful engine for change, driving vital residential developments that pave the way for affordable homeownership among modest-income families and fueling the creation of essential commercial projects that serve the most pressing needs of our underserved communities.

HOMEWISE COMMUNITY INVESTMENT NOTES

For investors who wish to align their personal finances with their values, this fund delivers fixed-rate returns using a social, environmental and financial investment model that promotes affordable housing, energy-efficiency, community vitality, and the financial security of individuals and families in New Mexico.



ACHIEVING THE AMERICAN DREAM.

Homeowners Brenda and Sergio

After immigrating from Guatemala, Brenda and Sergio worked hard to open up their food truck, “Tacos y Burritos La Fe”. We worked with them for three years to help them achieve another goal, homeownership. Thanks to their dedication and our support, they are now proud homeowners.



Watch their client video



OUR OFFICES

SANTA FE
1301 Siler Rd, Bldg D
505-983-9473

ALBUQUERQUE | ORPHEUM COMMUNITY HUB
500 2nd St SW
505-243-6566

OUR LEADERSHIP TEAM

Mike Loftin
CHIEF EXECUTIVE OFFICER

Johanna Gilligan
DEPUTY CHIEF EXECUTIVE OFFICER

Chris Quintana
CHIEF LENDING OFFICER

Daniel Slavin
CHIEF FINANCIAL OFFICER

Elena Gonzales
CHIEF OPERATING OFFICER

Lisa Huval
CHIEF GOVERNMENT AFFAIRS OFFICER

Rathi Casey
CHIEF CREATIVE OFFICER

OUR BOARD OF DIRECTORS

Marissa Ruyle
CHAIR

Dr. Shelle Van Etten De Sanchez
VICE CHAIR

Amanda Kocon
TREASURER

Joseph Kunkel
MEMBER AT LARGE

Agnes Noonan
MEMBER AT LARGE

Josue Olivares
MEMBER AT LARGE

Monique Fragua
MEMBER AT LARGE

Bianca Ortiz Wertheim
MEMBER AT LARGE

Sean Harris
MEMBER AT LARGE

Alex Montano
MEMBER AT LARGE

Jay Newton’S small
MEMBER AT LARGE

OUR SUPPORTERS

FINANCIAL INSTITUTIONS
Ally Bank
American Express National Bank
Bank of Albuquerque
Bank of America
BMO
Enterprise Bank & Trust
Federal Home Loan Bank of Dallas
Guadalupe Credit Union
JPMorganChase
Kirtland Federal Credit Union
New Mexico Bank & Trust
New Mexico Mutual
Nusenda Credit Union
PNC
Rio Grande Credit Union
Sandia Area Federal Credit Union
Scale Bank
Self-Help Credit Union
Sunflower Bank/First National
1870
Texas Capital Bank
UBS Bank USA
United Business Bank
US Eagle Federal Credit Union
WaFd Bank
Wells Fargo

GOVERNMENT
CDFI Fund, U.S. Treasury
City of Albuquerque
City of Rio Rancho
City of Santa Fe Office of Affordable Housing
Housing New Mexico (NM Mortgage Finance Authority)
New Mexico Economic Development Department, Outdoor Recreation Division, Outdoor Recreation Trails+ Grant
New Mexico Small Business Investment Corporation
State of New Mexico: Governor Michelle Luján Grisham, New Mexico Senate, New Mexico House of Representatives

U.S. Department of Housing and Urban Development, Community Planning and Development

FOUNDATIONS
Anonymous
Albuquerque Community Foundation
The Annie E. Casey Foundation
Anchorum St. Vincent Health Foundation
Bank of America Charitable Foundation
Daniels Fund
Illinois No 3 Foundation
Kalliopeia Foundation
The Kuhn Foundation
Los Alamos National Laboratory Foundation
McCune Charitable Foundation
NBH Charitable Foundation
Nusenda Foundation
PNM Resources Foundation
Robert Wood Johnson Foundation
Erich and Hannah Sachs Foundation
Santa Fe Community Foundation
Thornburg Foundation
Wells Fargo Foundation

RELIGIOUS INSTITUTIONS
The Adrian Dominican Sisters
The Domestic and Foreign Missionary Society of the Protestant Episcopal Church
Mercy Investment Services
Religious Communities Impact Fund
Seton Enablement Fund
Sisters of Charity of the Incarnate Word

INDIVIDUALS & INVESTMENT FUNDS
Nickolas Adams

Darcy Arcand
Anonymous
Avalon Trust
Avalon Trust clients
Balanced Rock clients
Joel Frederick Barber
Anne Beckett
Erika and Glenn Campos
Jill and Paul Cook
Susan and Conrad De Jong Fund
Lori and David Delgado
Anne Messbarger-Eguia
Cliff Feigenbaum
Kristina Flanagan
Goulston & Storrs clients
Naomi and Robb Hirsch
Just Wealth clients
Michael Kelly
Joseph Kunkel
Teresa Leger Fernandez
Ann Lockhart
Viola Lujan
Mike and Dee Maloof Family Fund
Genevieve and A. Paul Mitchell
Mitchell Family Trust
Agnes Noonan
Nia Impact Capital clients
Linda Ohmans and Matthew Witt
Josue Olivares
Laura M. Orchard
Karen E. Orso
Cynthia Piatt
Stacy S. Quinn
Reynders, McVeigh Capital Management clients
Adam Roberts
Hayden Rose
Marissa Ruyle
Miriam Sagan
Dr. Shelle VanEtten de Sanchez
Jenna Scanlaon
Elizabeth and Richard Schnieders
Rebecca Sheff and Ethan Stone
Tikkun Olam Fund
Martha and Patterson Simons

Linda and Andrew Spingler
The Sustainability Group clients
Trillium Asset Management clients
Kathy Ulibarri
Paul Vogel
Debra A. Walsh
Carla Weil

COMMUNITY BUSINESSES AND NONPROFITS
CHRISTUS St. Vincent Health System
Centric Title
Clearinghouse CDFI
Consensus Planning
Contrast, Inc.
Deloitte Consulting LLP
Friends of Architecture Santa Fe
Frontwood Strategies
2540 Group
Grow America
Santa Fe Habitat for Humanity
Housing Partnership Network
Insight Construction
La Fonda Foundation
Los Alamos National Laboratory
Mid-Region Council of Governments
National Fair Housing Alliance
Inclusive Communities Fund
NeighborWorks America
NeighborWorks Capital
New Mexico Gas Co./Emera
Opportunity Finance Network
Raza Development Fund
Sandia National Laboratories
Santa Fe Chamber of Commerce
Santa Fe Housing Action Coalition
SCOUT Architecture + Design
SITES Southwest
Sol Housing
ULI New Mexico
UnidosUS Premio Home Grant
UNM Department of Community and Regional Planning

ENGAGE WITH US



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