This year’s annual report theme of ‘Transforming lives, neighborhoods and communities’ is one that resonates throughout the organization on many levels. Much of our focus this year has been to further expand the work we continue to do as part of our core strategy. This includes creating new homeowners through financial education and coaching, realtor services, and affordable mortgage lending. It also includes financing home improvements and mortgage refinancing for existing homeowners.

And now with the purchase and renovation of the Orpheum Community Hub in the Barelas neighborhood of Albuquerque, the introduction of our program to help revitalize Albuquerque’s historic and financially vulnerable neighborhoods, and the launch of El Camino Crossing, our all-solar live/work community in Santa Fe, Homewise is advancing an even more transformative and comprehensive community development strategy.

Our Albuquerque neighborhood revitalization work includes a specific focus on addressing properties that have become symbols of disinvestment and turning them around to create symbols of revitalization and hope for new homeowners and neighborhoods. And through the Orpheum Community Hub, we are contributing to the revitalization of the Barelas and surrounding neighborhoods by bringing increased affordable homeownership opportunities, arts and culture activity, and commercial development to the area.

In Santa Fe, Homewise launched our newest Homewise Homes community at El Camino Crossing. This unique all-solar community features single family homes, live/work units, and commercial space for neighborhood-friendly local businesses. With sales launched in September of 2017, we’ve already sold 38 of the 40 single family homes available and are preparing to break ground on the live/work units this summer. We will also soon be announcing some exciting commercial tenants who will be moving into the community!

We invite you to read more about these projects and more transformative stories from the people we serve in the pages of this year’s annual report. As we work each day to positively impact the lives of our neighbors and our communities, we remain deeply committed to our mission and our promise to serve as good stewards of your partnership. We thank you for your continued support of Homewise.

Sincerely,

MIKE LOFTIN
Chief Executive Officer

ERIKA CAMPOS
Chair, Board of Directors
Homewise by the NUMBERS

80+ employees
in Santa Fe and Albuquerque

6,458 hours of free, one-on-one financial coaching in English and Spanish

$4.57 M Grants and Contributions
Homewise is unique in that we are a nonprofit, but are completely self-sufficient operationally, so 100% of grants and contributions go directly to client education and providing affordable lending options.

62 classes
We offer free financial fitness and homebuyer education classes in English and Spanish.

$10.98 M downpayment assistance provided to qualified borrowers

1.01% 30-day mortgage delinquency rate for loans 30 days or more past due.
As of the end of FY18, a near perfect 99% of clients had paid their mortgage on time.

$113.9 M total assets
Up 15% from FY2017

$371 M in loans serviced monthly

¿Cómo puedo ayudarte?
75% of staff who work with clients daily speak Spanish

80+
62
1.01%
$4.57 M
$10.98 M
$113.9 M
$371 M

62 communities in development
Award-winning, energy efficient Homewise Homes® are available at El Camino Crossing, Oshara Village and Tessera.
## Consolidated Statement of Financial Position

### ASSETS

#### CURRENT ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$13,132,227</td>
</tr>
<tr>
<td>Broker and other accounts receivable</td>
<td>2,038,579</td>
</tr>
<tr>
<td>Grants receivable</td>
<td>6,500</td>
</tr>
<tr>
<td>Amortizing mortgage loans receivable, current portion</td>
<td>1,412,675</td>
</tr>
<tr>
<td>Inventory</td>
<td>30,995</td>
</tr>
<tr>
<td>Development costs, current portion</td>
<td>4,990,419</td>
</tr>
<tr>
<td><strong>Total current assets</strong></td>
<td><strong>21,611,395</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property and equipment, net</td>
<td>4,147,519</td>
</tr>
<tr>
<td>Mortgage loans receivable</td>
<td></td>
</tr>
<tr>
<td>Amortizing, net of current portion</td>
<td>55,772,559</td>
</tr>
<tr>
<td>Allowance on amortizing loans</td>
<td>(1,370,928)</td>
</tr>
<tr>
<td><strong>Total amortizing</strong></td>
<td><strong>54,401,631</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deferred mortgage loans receivable</td>
<td>22,999,350</td>
</tr>
<tr>
<td>Allowance on deferred loans</td>
<td>(4,600,000)</td>
</tr>
<tr>
<td><strong>Total deferred</strong></td>
<td><strong>18,399,350</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total long-term mortgage loans receivable</td>
<td>72,800,981</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>171,040</td>
</tr>
<tr>
<td>Real estate held for investment - rehab properties</td>
<td>402,355</td>
</tr>
<tr>
<td>Mortgage servicing rights</td>
<td>2,251,615</td>
</tr>
<tr>
<td>Development costs, net of current portion</td>
<td>8,271,356</td>
</tr>
<tr>
<td>Qualified low income community investment</td>
<td>3,795,897</td>
</tr>
<tr>
<td>Other assets</td>
<td>429,269</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$113,881,427</strong></td>
</tr>
</tbody>
</table>
# FINANCIALS

Homewise, Inc.

For the year ended March 31, 2018

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## Consolidated Statement of Financial Position

### LIABILITIES AND NET ASSETS

#### CURRENT LIABILITIES
- Accounts payable: $1,419,599
- Accrued expenses: 650,536
- Escrows and deposits: 2,327,972
- Lines of credit, current portion: 2,888,050
- Notes payable, current portion: 5,964,694
- Notes payable and community investment, current portion: 1,228,741
- Security deposits: 7,977

**Total current liabilities**: 14,487,569

#### LONG-TERM LIABILITIES
- Lines of credit, net of current portion: 298,605
- Notes payable, net of current portion and unamortized discount: 41,854,104
- Notes payable, equity equivalent investment, net of unamortized discount: 1,893,301
- Notes payable, community investment, net of current portion and unamortized discount: 2,300,512
- Deferred grants revenue: 4,300,656
- Due to grantor agency: 962,907

**Total long-term liabilities**: 51,610,085

**Total liabilities**: 66,097,654

### NET ASSETS
- Unrestricted: 35,329,933
- Temporarily restricted: 10,619,090
- Permanently restricted: 1,834,750

**TOTAL NET ASSETS**: 47,783,773

**Total liabilities and net assets**: $113,881,427

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See Notes to Financial Statements.

The financial information presented herein has been compiled from the audited financial statement of Homewise, Inc. and Related Entities. Complete financial statements with accompanying notes and schedules are available upon request.
Consolidated Statement of Activities

REVENUES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home development sales</td>
<td>$19,497,906</td>
</tr>
<tr>
<td>Loan origination fees</td>
<td>2,594,880</td>
</tr>
<tr>
<td>Real estate sales commissions</td>
<td>1,918,519</td>
</tr>
<tr>
<td>Loan portfolio interest</td>
<td>3,251,373</td>
</tr>
<tr>
<td>Loan servicing income</td>
<td>699,243</td>
</tr>
<tr>
<td>Amortization and valuation of mortgage servicing rights</td>
<td>740,821</td>
</tr>
<tr>
<td>Government grants</td>
<td>1,169,839</td>
</tr>
<tr>
<td>Contributions and grants</td>
<td>3,401,067</td>
</tr>
<tr>
<td>Bank interest</td>
<td>1,954</td>
</tr>
<tr>
<td>Gain on sale of asset</td>
<td>215,341</td>
</tr>
<tr>
<td>Other revenue</td>
<td>1,195,976</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td><strong>34,686,919</strong></td>
</tr>
</tbody>
</table>

EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of home development sales</td>
<td>16,452,167</td>
</tr>
<tr>
<td>Program</td>
<td>9,719,742</td>
</tr>
<tr>
<td>Administrative</td>
<td>2,238,717</td>
</tr>
<tr>
<td>Fundraising</td>
<td>549,312</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>28,959,938</strong></td>
</tr>
</tbody>
</table>

Change in net assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net assets at beginning of year</td>
<td>42,056,792</td>
</tr>
<tr>
<td><strong>Net assets at end of year</strong></td>
<td>$47,783,773</td>
</tr>
</tbody>
</table>

See Notes to Financial Statements.

The financial information presented herein has been compiled from the audited financial statement of Homewise, Inc. and Related Entities. Complete financial statements with accompanying notes and schedules are available upon request.
How do we impact our COMMUNITY?

1,824
Class attendees

You don’t have to be ready to buy a home in order to work with Homewise; we can help you get there with one-on-one coaching and group workshops. One class participant recently shared that attending a Homebuyer Education class “...was the best decision I made! I now feel more comfortable and confident about starting my journey to homeownership.”

484
New homeowners

Homeowners Patrick and Esperance are refugees from the Republic of Congo who worked with Homewise to build a new life in Albuquerque. “I save money every time I pay the mortgage,” says Patrick, “because I am investing in a home that I will be able to pass down to my children.”

85
Refinance and Home Improvement Loans

Greg wanted to take advantage of our New Mexico sun to provide clean, sustainable energy to his home. He was able to go solar with a home improvement loan. “Now is the time to switch to solar,” he said, “and Homewise makes it easy!”

53
New Homewise Homes

Although Alex and Kristine thought that their income would prohibit them from buying a home in Santa Fe, they were able to move into a new, 4-bedroom home in our beautiful Tessera community.
How we improve our clients’ financial wellbeing

Ricardo and Claudia spent a year working on their credit issues before they were ready to purchase a home. “Credit is important. Pay attention to it,” Ricardo advises. “You have to have good credit to buy nice things.” When asked what the best thing about having their own home is, they both answered without hesitation “freedom.”

Credit score
78 point increase*
Average increase for clients who started with a score under 640

Savings
$4,000 increase*
Median increase for clients who started with less than $5,000 savings

Debt
$104 monthly decrease*
Median decrease for clients who started with 10% or more debt ratio

*clients who successfully completed the steps in their financial action plan
Who are our clients?

<table>
<thead>
<tr>
<th>by household</th>
<th>by age group</th>
<th>by employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>106 SINGLE PARENT</td>
<td>30 18 - 24 years</td>
<td>108 LOCAL BUSINESS</td>
</tr>
<tr>
<td>239 UNRELATED &amp; SINGLE ADULTS</td>
<td>293 25 - 34 years</td>
<td>106 CITY, STATE &amp; FEDERAL GOVT</td>
</tr>
<tr>
<td>156 MARRIED + CHILDREN</td>
<td>240 35 - 44 years</td>
<td>103 HEALTHCARE</td>
</tr>
<tr>
<td>70 MARRIED, NO CHILDREN</td>
<td>232 45+ years</td>
<td>88 HOSPITALITY</td>
</tr>
<tr>
<td></td>
<td></td>
<td>76 NATIONAL BUSINESS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>17 FINANCE</td>
</tr>
<tr>
<td></td>
<td></td>
<td>59 CONSTRUCTION</td>
</tr>
<tr>
<td></td>
<td></td>
<td>41 NONPROFIT</td>
</tr>
<tr>
<td></td>
<td></td>
<td>32 SELF EMPLOYED</td>
</tr>
</tbody>
</table>
The Barelas barber

Raul’s dream of owning his own barbershop in the historic Barelas neighborhood of Albuquerque set him on the path to homeownership and community engagement.
In his teenage years, he found his calling cutting hair while working at a local barbershop owned by a well-known and highly respected member of the community. The training and mentoring he received stuck with him. Raul dreamt of one day owning his own barbershop in Barelas where he could welcome people of the community and carry on the traditions of his predecessor. But just like for most of us, the demands of adult life soon took over and his dream moved to the back burner.

Over the years, Raul faced many challenges. He went through years of struggle with addiction and crime. Reflecting on his past, Raul can't help but be thankful that he met his wife Shamrah during some of the hardest times in his life.

Raul and Shamrah went on to have three children. They lived paycheck to paycheck and money was always tight. But no matter how hard things were, Raul always looked forward to going to his son's wrestling matches on the weekends. Seeing the passion that his son had for wrestling made the whole family want to join the fun. As Raul's children became increasingly enthusiastic about sports, he felt strongly that supporting their pursuits should be a priority. Raul had come to a turning point in his life; he had found his motivation for sobriety and better financial wellbeing.

Raul and Shamrah knew that owning their own home was an important step in their long-term financial security and decided to explore what it would take to become homeowners. They learned that they would need to start by working on their credit and save for a down payment. After three years of discipline and hard work, they were ready to start looking for a home. During their search, they came across the HomeLift down payment assistance program. HomeLift provided qualified borrowers with $15,000 to use toward down payment and closing costs on their home purchase. The extra financial boost they received from the HomeLift program was enough to make homeownership a reality. They closed on their brand new home nine months later.

Today, Raul and Shamrah are saving almost $200 a month over what they used to pay in rent for a much smaller home.

The positive changes in their life brought about by homeownership didn't stop there. With the money they had originally saved for their down payment (and were able to keep because of the HomeLift assistance), along with the money they were saving each month, Raul was finally able to turn his dream of owning his own business into a reality. Supported by his family and friends, Raul opened the Barelas Rose Barbershop just one year after becoming a homeowner.

As he establishes his business roots, Raul is also looking for ways to maximize his impact on the Barelas neighborhood. He has already turned the extra space in his barbershop into a family gym where he can watch his kids hone their athletic skills, and now he has plans to open the gym to the public and offer a free or low cost martial arts program for other children. Raul's personal success has inspired him to create greater opportunity and vitality for an entire community.
el camino crossing

An innovative new all solar Homewise Homes® live/work community located in the heart of Santa Fe.
from vacant, neglected space...
El Camino Crossing has a dedicated park where families can play, relax, and socialize with neighbors. The park includes a public art installation of sculptures representing the mountain ranges of northern NM, after which the six El Camino Crossing home floorplans were named. The sculptures were created by local artist Jeff Overlie.
13 homes, or 33%, were sold to individuals or families of low-income.* Homewise went beyond the City of Santa Fe’s affordable housing requirement of 15% of homes, selling an additional 7 homes to low-income buyers.

*Households earning below 80% of the Area Median Income (AMI).
Still to come at El Camino Crossing...

24 live/work spaces
Our unique live/work options can accommodate various endeavors, including office space, an art/music studio, or a micro business. In addition, homes are wired with fiber optic cable for high speed internet access.

13 condos
For those who are ready to downsize or prefer to live more simply, El Camino Crossing offers 1-bedroom, 705 square foot condos.

8,000 sq. ft. for retail & commercial use
Local, neighborhood friendly businesses such as restaurants, coffee shops, and retail/service merchants will be at the north end of the community off Agua Fria.
Solar made simple

Homewise is committed to sustainable living. Our award-winning Homewise Homes® are built with energy-efficient and water-conserving features, and homes in our El Camino Crossing community come with a maintenance-free photovoltaic solar package to further help conserve energy and save money.

Homewise solar statistics:

- **$276** potential average yearly savings on electric bills for El Camino Crossing homeowners*
- **203** number of households since 2010 that have converted to solar energy or made solar-related improvements through our affordable financing options.
- **44%** solar loan clients who are low-to-moderate income

*based on a 4-panel 1.38kW system with the capacity to produce about 2,363 kW hours per year.

Using solar energy helps reduce our carbon footprint. Offsetting 2,363 kWh per year of energy (the amount capable of being produced by a 1.38kW system) saves about 1.8 metric tons of carbon.

This is roughly the equivalent of:
- eliminating greenhouse gas emissions from 4,310 miles driven by a typical passenger vehicle or
- eliminating the CO2 emissions from burning 1,924 lbs of coal

Figures obtained from the EPA's greenhouse gas equivalencies calculator.

Our SOL Fund is increasing the number of solar energy users among low-to-moderate income families in NM.

Homewise is the recipient of the Green Organization designation from NeighborWorks America.
Revitalizing our neighborhoods

homewise

Building community one home at a time

www.homewise.org
In the heart of Barelas, from abandoned house...
...to a home that gives
“hope to the neighborhood.”
Homewise is contributing to neighborhood revitalization without displacement by working with new and existing homeowners to reduce vacant home inventory, stabilize home values, and turn properties that have become symbols of disinvestment into symbols of revitalization and hope.

Our revitalizing efforts have been focused on the historic Barelas and South Broadway neighborhoods in Albuquerque, where we have been acquiring disinvested properties in need of extensive rehabilitation, completing the necessary work, and offering the newly improved homes for sale to individuals and families at affordable prices.

The first renovation project was a home that sat in the heart of the Barelas neighborhood. Built in 1916, it had provided comfort and stability to generations of families. Sadly, the home had fallen into serious disrepair after being vacant for the last 4-5 years, and had become a target for drug use and other illegal activity. “We would have to call the police regularly,” noted one neighbor, who took it upon herself to pick up used syringes off the sidewalk.

Homewise purchased the home and immediately went to work on a complete overhaul. Four months and approximately $92,000 in construction costs later, the home is now beautifully restored while maintaining its unique character and aesthetic ties to its Barelas roots.

“It’s like night and day for the whole neighborhood,” said the neighbor. “We don’t have to live on high alert anymore.”

She went on to say that she loves the good energy Homewise is bringing to the area. “The neighborhood has such a cool flair and character. There are so many diverse people and cultures and we all get along well and care for each other. Homewise is helping to transform Barelas in a promising direction.”
Homewise
at the Orpheum
from disinvested property...
600+ new homeowners

With the Orpheum Community Hub as our Albuquerque Homeownership Center, we are positioned to create over 600 new homeowners and help more than 60 homeowners make necessary home improvements in Albuquerque over the next three years.

1,430 sq ft of space for classes and training

Allows for almost twice as many participants as we are currently able to accommodate. The space will also be offered to other organizations in the community as an arts performance venue and meeting space.

22 affordable rental apartments

will be preserved and improved as part of our renovation process. A community of artists, creative entrepreneurs, and young families make up the majority of current tenants.

Watch our video at 2018annualreport.homewise.org and see how we are helping to make a positive impact in the area.
We invite you to consider a unique opportunity to help New Mexican families improve their financial wellbeing by contributing to the renovation of our classroom facility at our new Albuquerque homeownership center location.

Homewise recently purchased the Orpheum building at 2nd Street and Coal Avenue, located in the heart of the communities we most heavily assist, to serve as our Albuquerque homeownership center. The 22,000 square foot Orpheum building will allow Homewise to accomplish significant impact, not only for the surrounding historic neighborhoods, but for Albuquerque as a whole. We are embarking on a major repair and renovation project to transform the historic building into a community development hub that will help revitalize the surrounding neighborhoods and contribute to Albuquerque’s overall economic vitality.

While the added space and accessible central location of our new building will allow us to serve even more clients in the coming years, the classroom itself is in need of repair and renovation in order to suitably accommodate the delivery of our financial literacy and homebuyer education programs.

We are seeking to raise a total of $250,000 for the classroom renovation project. Your contribution will allow us to expand access for class attendees by improving the parking area, adding an exterior entrance, and accessible restroom facilities. Your contribution will also support the purchase and installation of classroom furniture, supplies, and advanced educational technology.

Your tax-deductible donation of any amount can be made online at [https://donatenow.networkforgood.org/orpheum](https://donatenow.networkforgood.org/orpheum)

You can also call us at **505.983.9473** or email **invest@homewise.org**

Thank you for considering this opportunity to contribute to helping thousands of New Mexican families increase their financial wellbeing and achieve successful homeownership through financial literacy and homebuyer education.
Throughout our history Homewise has had the generous support of local and national financial institutions, foundations, religious institutions, city, state and federal government agencies, community businesses and individuals. We gratefully acknowledge the active endorsement of our mission by our investors and contributors.

**OUR PARTNERS**

Financial Institutions
- Ally Bank
- Bank of America
- Bank of the West
- BBVA Compass
- Century Bank
- First National Santa Fe
- First National Rio Grande
- Los Alamos National Bank
- New Mexico Bank and Trust
- Self-Help Credit Union
- Texas Capital Bank
- UBS Bank
- United Business Bank
- U.S. Bank
- Washington Federal
- Wells Fargo

Religious Institutions
- Adrian Dominican Sisters
- Lutheran Family Services
- Mercy Investment Services
- Religious Communities Investment Fund
- Seton Enablement Fund
- Sisters of Charity of the Incarnate Word

Community Businesses, Government Agencies and Nonprofits
- CHRISTUS St. Vincent Regional Medical Center
- City of Albuquerque
- City of Santa Fe
- CDFI Fund, US Treasury
- Housing Partnership Network
- HUB International
- NeighborWorks America
- NeighborWorks Capital
- New Mexico Mortgage Finance Authority
- Opportunity Finance Network
- Prosperity Now
- Prosperity Works
- Santa Fe Public Schools
- Stewart Title Company
- SVHsupport
- Uninvest Rancho Viejo/Estancia Homes

Individuals and Investment Funds
- Ann Alexander and Richard Khanlian
- Anonymous
- Avalon Trust
- Avalon Trust clients
- Joel Frederick Barber
- Anne Beckett
- Beth Beloff and Marc Geller
- David Brasier
- Erika and Glenn Campos
- Lawrence Carreon
- Jill and Paul Cook
- Quarrier and Phillip Cook
- Susan and Conrad De Jong Fund
- Lori and David Delgado
- Anne Messbarger-Egua
- Cliff Feigenbaum
- Fresh Pond Capital clients
- Elena Gonzales
- Edward Grasskamp
- John Guffey
- Naomi and Robb Hirsch
- Michael Kelly
- Teresa Leger de Fernandez
- Nahum Ward-Lev
- Ann Lockhart
- Michael Loftin
- Viola Lujan
- Genevieve and A. Paul Mitchell
- Monarch Community Fund
- Felicia and Daniel Morrow
- Julie Moss
- Mariel Nanasi and Jeffrey Haas
- Agnes Noonan
- Laura M. Orchard
- Karen E. Orso
- Joseph and Lynne Ptacek
- Stacy S. Quinn
- Celia D. Rumsey Charitable Trust
- Miriam Sagan
- Gail Saunders
- Tom Saunders
- Wilson Scanlan
- Elizabeth and Richard Schnieders
- Nan Schwanfelder
- Martha and Patterson Simmons
- Linda and Andrew Spingler
- The Sustainability Group clients
- Alexis Tappan
- Trillium Asset Management clients
- Debra A. Walsh
OUR MANAGEMENT TEAM

Mike Loftin
Chief Executive Officer

Mark Vanderlinden
Chief Lending Officer

Laura Altomare
Chief Communications Officer

Elena Gonzales
Director of Albuquerque Operations

Agiola Bejko
Director of Coaching, Education & Outreach

Daniel Slavin
Director of Real Estate Development

David Brasier
Director of Finance

OUR BOARD OF DIRECTORS

Erika Campos, Chair
Dee Walsh, Vice Chair
Andy Spingler, Treasurer
Anne Messbarger-Eguia, Secretary
Teresa Leger de Fernandez
Agnes Noonan
Dr. Shelle VanEtten de Sanchez
Paul Vogel
Katherine Ulibarri

Alex and Kristine bought both their first and second home through Homewise. They also partnered with us to sell their first home. “Selling our home through Homewise was effortless,” said Alex. “The best part was knowing that our home was going to a well deserving Homewise client.”
LEARN MORE
homewise.org

ENGAGE
facebook.com/HomewiseNM
twitter.com/homewisennm
Linkedin

WATCH
vimeo

Santa Fe Homeownership Center  505.983.9473   1301 Siler Rd, Bldg D
Albuquerque Homeownership Center  505.243.6566   4401 Lomas Blvd NE, Ste B
Orpheum Community Hub  (to be completed in 2019)  505.795.0545   500 2nd St SW ABQ