


homewise
your partner in homeownership
www.homewise.org

HOMEWISE, INC.

Financial and Social Impact

- Financial and homebuyer education workshops
- Real estate development
- More than \$513 million financed to date
- Financed 6,293 homes (3,603 home purchase, 2,084 home improvement, 605 refinance)
- More than 611 homes built
- Trained and counseled more than 13,301 clients
- Loan loss rate of less than 1%

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Homewise Inc. is a nonprofit organization that works throughout New Mexico with a mission to help create successful homeowners so that they improve their financial wellbeing and contribute to the vitality of our communities. Homewise empowers and supports clients on their path to homeownership through each step of the process with financial education and coaching, real estate sales and development services, affordable mortgage lending and down payment assistance, and refinance and home improvement lending. Homewise serves clients by helping them achieve and maintain financial security through homeownership and offering a better way to buy a home.

Success Story: Erika Balderas, homeowner; Santa Fe, NM

When Erika came to the United States from Mexico she had one goal: to make a better life for herself and her children. Erika was living in a mobile home, which she and her family had quickly outgrown. She came to Homewise to begin her journey to the home of her dreams. Erika had some big financial obstacles. Her income fluctuated; she had credit challenges and very little savings. With the help of her Homewise Home Purchase Advisor, Erika worked on improving her credit. She set up an IDA savings account and began making deposits. In just six months, her collections had either been paid off or removed from her credit report, and she had saved enough for her down payment. Erika worked with her Homewise Realtor and found an affordable four-bedroom new construction home. When asked what it feels like to be in her home, Erika responds happily, "It's exactly how I imagined it would be. It is a great blessing for me and my children."

