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: Kaleigh Brewer, homeowner; Santa Fe, NM

Kaleigh and her young son had been moving from apartment to apartment for years, searching for a new place to afford every time her rent went up. The year her son turned eight, she became pregnant with her second child. She made a decision that it was time to stop moving around and set out to provide a more stable home for her growing family. She had a better paying job and was able to start saving some money and paying off debt. She knew she had some work to do on her financial situation before she would be ready to buy a home so Kaleigh met Nancy, her Homewise Home Purchase Advisor. Together they developed a financial action plan to address Kaleigh’s major challenge, her credit score. Kaleigh worked hard and stayed committed to her plan for two years. She credits Nancy for always being there to support her and help keep her on track. Though at times she was tempted to use her newly improved credit to make other purchases, Nancy was always there to remind her of her long-term goal and how important it was to her to have a stable place to call home. Kaleigh says that the day she closed on her home was a very emotional and surreal experience for her. “It’s hard for me to find the words to describe it, and I sometimes still have to stop and remind myself that this home is mine and doesn’t belong to anyone else.”

Financial and Social Impact

- Financial and homebuyer education workshops
- Real estate development
- More than $572MM financed to date
- Financed 6,661 homes (3,888 home purchase, 2,121 home improvement, 652 refinance)
- More than 646 homes built
- Trained and counseled more than 13,861 clients
- Loan loss rate of less than 1%

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