

CDFIS: CREATING PATHWAYS TO HOMEOWNERSHIP

BUILDING PATHWAYS TO HOMEOWNERSHIP

THE HOUSING TRUST STORY

Santa Fe, NM

CDFI: SANTA FE COMMUNITY HOUSING TRUST

For more than 30 years, the Santa Fe Community Housing Trust has expanded affordable homeownership in Northern New Mexico. As a certified CDFI, the organization helps low- and moderate-income families - who are often excluded from traditional lending - access the tools and financing needed to buy a home. The Housing Trust delivers for aspiring homeowners through down payment assistance, financial coaching, and tailored loan programs. Many first-time buyers begin unsure how to navigate credit, savings, and closing costs, but the Trust's hands-on support helps them build confidence and long-term stability.



Maria, a single mother who rented for over a decade, received credit repair support and a deferred-payment loan through the Homebuyer Assistance Program. In June 2024, she purchased a three-bedroom home near Santa Fe, giving her children their own rooms and a backyard for the first time. "The Housing Trust didn't just help me buy a house—they helped me believe I could," she said.

The Housing Trust reinvests loan repayments into future opportunities, leveraging public-private partnerships and CDFI capital to expand access. Over the past year, it helped more than 80 families purchase homes, generating over \$20 million in local economic activity while stabilizing neighborhoods. As housing costs rise, the Housing Trust continues to bridge the affordability gap, turning renters into homeowners and strengthening communities across New Mexico.

CELEBRATING A FRESH START FOR A MICHIGAN HOMEBUYER

REIGNITING PATHWAYS TO HOMEOWNERSHIP ACROSS MICHIGAN

Detroit, MI

CDFIS: OPPORTUNITY RESOURCE FUND

The Fresh Opportunity Mortgage program from Opportunity Resource Fund (OppFund) is a flexible home loan product (relaunched in 2025) designed to help people who are unable to qualify for traditional mortgages - especially first-time and first-generation homebuyers with limited credit history or past financial challenges.

Last summer, a Detroit family became the first recipient of the refreshed mortgage program. The borrower (right) was able to move his family into his new home just in time for the start of the school year. Today, a single father of two sons is settling into a beautiful home in Detroit - in a neighborhood where his children can thrive, play, and grow, and where the foundation for long-term family stability and generational wealth has been laid. The family's story is a powerful reminder of what access and opportunity can do. For this father, the home is more than just a roof over their head - it's a fresh start, a safe haven, and a lasting investment in their future.

