



FINANCIAL

RESOURCE

GUIDE



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Introduction

This guide is designed to point people to resources and information that will help meet basic needs and reduce unnecessary debt. A separate resource is available with information about low cost, affordable loans. As of January 1, 2023, small dollar loans made in New Mexico are limited to 36% annual interest rate (APR) with a small fee for loans of \$500 or less allowed in addition to the interest charged.

This guide was prepared by the New Mexico Center on Law and Poverty. This information is provided as a public service. It is accurate as of the date on the prior page. Laws, regulations and financial assistance programs change frequently. We cannot guarantee or promise that this information is always up to date and correct. This information is not legal advice and is not intended to be advertising or solicitation.

Table of Contents

INCOME LIMITS AND FEDERAL POVERTY LEVEL	4
FAMILIES WITH IMMIGRANTS	5
FEDERAL RELIEF, TAX REFUNDS AND TAX CREDITS	6
FREE HELP FILING TAXES	7
CASH ASSISTANCE	8
TANF	8
GA	8
FOOD ASSISTANCE	9
SNAP	9
WIC	10
Pandemic EBT.....	10
Food Banks	11
Meal Sites for Children.....	11
Senior and Disabled Adults Food Access	11
Food Distribution on Indian Reservations Program.....	11
HEALTHCARE	13
Full Coverage Options for Low Income Families.....	13
Medicaid.....	13
NM Health Insurance Exchange	13
Healthcare for Individuals Who Do Not Qualify for Medicaid or Exchange Coverage.....	14
Emergency Medicaid for Non-Citizens.....	14
NM Medical Insurance Pool	14
Federally Qualified Health Centers	14
Indigent Care Programs.....	14
UNM Care.....	15
General Covid-19 Information.....	15
UNEMPLOYMENT	16
HOUSING	18
What to Do If You Cannot Pay Rent	18
Tenant Rights in an Eviction.....	18
Rental Assistance.....	18
Assistance for Homeowners	19
UTILITIES	20
Home Fund	20
LI-HEAP (Low Income Home Energy Assistance Program).....	20
Assistance from Specific Utility Providers.....	20
PHONE AND INTERNET	22
CHILD CARE ASSISTANCE	24
FUNERAL ASSISTANCE	25
LOWERING BILLS AND DEBT COLLECTION	26
LEGAL ASSISTANCE	29

INCOME LIMITS AND FEDERAL POVERTY LEVEL

Some programs require applicants to have income below certain levels to qualify for assistance. Typically, this is based on the Federal Poverty Level, which is adjusted each year. Each program may count income differently. These limits are offered as a general guide to help you see if you might qualify.

2022 Monthly income limits for federal poverty levels

Household Size	85% FPL	100% FPL	138% PFL	150% FPL	185% FPL	200% FPL	240% FPL	250% FPL	300% FPL	400% FPL
1	\$904	1,074	1,482	1,610	1,986	2,147	2,576	2,684	3,220	4,296
2	\$1,221	1452	2,004	2,178	2,686	2,904	3,484	3,630	4,355	5,808
3	\$1,539	1830	2,526	2,745	3,386	3,660	4,392	4,575	5,490	7,320
4	\$1,856	2209	3,048	3,313	4,086	4,417	5,300	5,521	6,625	8,836
5	\$2,173	2587	3,570	3,880	4,786	5,174	6,208	6,467	7,760	10,348
6	\$2,491	2,930	4,092	4,448	5,486	5,930	7,116	7,413	8,895	11,720
7	\$2,808	3,304	4,614	5,015	6,186	6,687	8,024	8,359	10,030	13,216
8	\$3,125	3,677	5,136	5,583	6,886	7,444	8,932	9,305	11,165	14,668
+1	+\$318	+378	+522	+568	+700	+757	+908	+946	+1,135	+1,512



FAMILIES WITH IMMIGRANTS

At least some immigrants qualify for every program described in this guide. See each section for specific information about immigrants who qualify. Below is important information about immigrant access to benefits.

1. **Many benefits are available to individuals and families regardless of immigration status**, such as the Emergency Rental Assistance Program, WIC food assistance and free COVID-19 testing, treatment and vaccines.
2. **If you do not qualify, you can apply and receive benefits for other family members that do.**
3. **Immigration status and social security numbers are only required for family members that will be receiving benefits** and may not be required to receive benefits in many cases.
4. **Families have a right to document their household income in different ways if needed.** If you cannot document income through a paycheck or employer statement, your own sworn statement should almost always be accepted.
5. **You have a right to get help in applying for programs in the language you speak. Ask for an interpreter if you need one and seek legal help if one is not provided.**
6. **Getting benefits will not trigger a public charge test for many immigrants.** Public charge is a test used by the federal government to see if someone applying for a green card or visa is likely to use government programs. Receipt of cash assistance, like TANF, GA or institutional care Medicaid can be considered in a public charge test. However, many immigrants are exempt from the public charge test, like asylees and refugees. Food assistance, Medicaid, COVID-19 related care and economic relief are not considered and do not impact public charge decisions.

Contact the NM Center on Law and Poverty if you have questions about immigrants and public benefits at 505-255-2840 or visit www.nmpovertylaw.org.



FEDERAL RELIEF & TAX CREDITS

Even if you did not file taxes this year (because you earn too little money to file taxes or missed the April deadline), you could still qualify for **thousands of dollars in tax credits and get any stimulus funds** you have not yet received by filing your taxes. There is no penalty for filing late if you don't owe the IRS any money.

Program	What Is Available	Who Qualifies
Federal Child Tax Credits	<ul style="list-style-type: none"> • \$3,600 for qualifying children under age 6. • \$3,000 for other qualifying children under age 18. • The IRS will pay half of the child tax credit in monthly installments from July 15 through December 15. 	<ul style="list-style-type: none"> • Single filers with income at or below \$75,000. • Head of household with income below \$112,500. • Joint filers with income below \$150,000.
2022 NM Economic Relief Payments	<p>All New Mexico residents were issued:</p> <ul style="list-style-type: none"> • \$1000 to married couples filing joint returns and • \$500 to single filers or married filing separately. <p>For those who qualify, an additional payment of:</p> <ul style="list-style-type: none"> • \$500 for married couples filing joint returns with incomes less than \$150,000, and • \$250 for single filers and married individuals filing separately with income under \$75,000. 	<p>All New Mexico residents qualify for the first round of payments, which are split into two disbursements over the summer of 2022.</p> <p>New Mexicans who meet the income requirements will receive the third payment.</p> <p>If you did NOT file a tax return in 2022: You can still get New Mexico Economic Relief Payments! Apply online at www.yes.nm.us</p>
2020 Stimulus Payments	<p>Payments began being issued in March of 2020.</p> <ul style="list-style-type: none"> • \$1,200 per qualified adult. • \$2,400 for married individuals who file a joint return. • \$500 for each dependent child under 17 years old. 	<p>Individuals who have an SSN, are not claimed as a dependent on someone else's taxes that also have income less than \$75,000 for an individual or \$150,000 for a married couple filing jointly.</p>
2020 Federal Economic Impact Payment	<p>Payments began being issued in December of 2020.</p> <ul style="list-style-type: none"> • \$1,400 for a single individual. • \$2,800 for a married couple. • \$1,400 per dependent (including those under 10 and college students under the age of 24 and adults with disabilities). 	<p>Individuals who have an SSN, are not claimed as a dependent on someone else's taxes and have income below:</p> <ul style="list-style-type: none"> • \$150,000 if married and filing a joint return. • \$112,500 if filing as head of household. • \$75,000 for eligible individuals using any other filing status.

If you haven't received stimulus payments, you can still get them by filing your tax return for 2020, 2021, or 2022 and claiming the Recovery Rebate Credit as soon as possible.

If you do not owe a balance to the IRS or NM Tax and Revenue, there is no penalty for filing after the deadline.

Federal Child Tax Credits (CTC) can still be disbursed if you qualify and haven't received them:

- ◆ If you already received the federal Child Tax Credit, you must file taxes for the year 2021 (in 2022).
- ◆ If you did NOT receive the federal Child Tax Credit, but believe your family qualifies, file your federal tax return for the year 2021 (in 2022).

Mixed-immigration-status families can get the CTC. If a dependent child has a Social Security number and their parent(s) have an Individual Identification Number (ITIN), they can get the CTC if they meet the other income and eligibility requirements.



1. **Free filing through the IRS:** For those with income below \$73,000 in 2021, visit <https://apps.irs.gov/app/freeFile/>
2. IRS filing forms are available free of charge at <https://www.irs.gov/e-file-providers/free-file-fillable-forms>
3. NM tax filing forms are available at https://tap.state.nm.us/tap/_/
4. **Tax Help NM** provides help with IRS certified volunteers for families or individuals with household income of \$57,000 or less. Call (505) 247-3671 Ext. 265 for more information.
5. **AARP Tax Aid** is available for some adults over age 60. Visit <http://aarpfoundation.org/taxaide> to be directed to a local person or site or call 555-687-2277.
6. **NM Legal Aid's Low Income Taxpayer Clinic** represents and advises low income taxpayers in income tax disputes with the IRS (and in related NM income tax matters). If you have a dispute with the IRS and cannot afford a private attorney, call 883-545-4357.
7. Find authorized tax preparers by visiting <https://www.irs.gov/e-file-providers/authorized-irs-e-file-provider-locator-service-for-tax-professionals>.
8. If you live in Albuquerque, the City of Albuquerque requires all tax preparers to provide information that will help consumers make informed choices about which tax preparer to use, how they want to receive their refund and how to protect themselves against deceptive or unfair practices. More information about your rights under the ordinance are available here: <https://www.cabq.gov/office-of-consumer-protection/tax-preparers-and-consumer-rights-ordinance/consumer-rights-information>



CASH ASSISTANCE

The New Mexico Human Services Department administers cash assistance programs for very low-income families with children and for adults without dependents that have disabilities.

Program	What Is Available	Who Qualifies
Temporary Assistance for Needy Families (TANF)	Monthly assistance or lump sum payments for families with dependent children.	Families with household income below 85% FPL.
General Assistance (GA)	Cash assistance for adults without dependents who are disabled.	Adults with household income below 85% FPL who can prove through medical records that they are disabled.

How to Apply

- ◆ By Phone: 1-855-637-6574.
- ◆ Online at www.yes.state.nm.us
- ◆ In person at an Income Support Division Office. Visit www.hsd.state.nm.us/isd to find an office or call 1-800-283-4465.

What You Will Need

- ◆ Proof of income for the last 30 days.
- ◆ You may need to provide proof of identification for household members if you do not have an SSN when you apply.
- ◆ Medical records to document disability for GA or limited work participation for TANF.

Know Your Rights

1. **You may qualify for limited work participation in TANF** if you are disabled, are caring for someone with a disability, are a survivor of domestic violence, have a child under 1 years old or do not have access to child care.
2. **TANF benefits should not be cut off for failure to comply with work requirements when adults in the household qualify for limited work participation.**
3. **You may qualify for an exemption from TANF child support enforcement requirements** if pursuing child support is not in the best interest of your child or if you are a survivor of domestic violence.
4. **HSD must provide a written decision on a TANF application within 30 days of application and 90 days of application for GA.**
5. **If you do not agree with a decision made in your case, you have a right to appeal.**
6. **Many immigrants qualify for TANF**, including lawfully permanent residents, asylees, refugees, victims of trafficking and more.
7. **Public Charge may be a concern for some immigrants accessing cash assistance and could result in immigration consequences.**



FOOD ASSISTANCE

Supplemental Nutrition Assistance Program (SNAP)

SNAP provides a monthly benefit on a card that can be used to buy groceries.

Who Qualifies

Individuals can qualify for SNAP if they meet the following criteria:

- ◆ Household income below 165% of the federal poverty level before deductions.
- ◆ NM Resident.
- ◆ U.S. citizen or in an immigration status that qualifies for benefits.

How to Apply

- ◆ By Phone: 1-855-637-6574.
- ◆ Online at www.yes.state.nm.us
- ◆ In person at an Income Support Division Office. Visit www.hsd.state.nm/isd to find an office or call 1-800-283-4465.

What You Need

- ◆ Proof of income for the last 30 days.
- ◆ To complete an interview over the phone.
- ◆ Proof of identification if you do not have a Social Security number when you apply.

Know Your Rights

- ◆ **You can qualify for emergency SNAP benefits that must be given to you within 7 days of applying if your income is less than \$100 or your housing costs are more than your monthly income.**
- ◆ **You must be approved for at least 12 months if you qualify.** You will need to complete a form every six months to keep SNAP. If everyone in the household is disabled or elderly, benefits must be granted for a 2-year period, with a form requirement annually.
- ◆ **You have a right to receive a written notice before your SNAP benefits** are cut or denied that explains why the decision was made.
- ◆ **If you disagree with a decision in your case, you have 90 days to appeal** by requesting a fair hearing.
- ◆ **Children can receive SNAP benefits even if their parents or other household members do not qualify because of their immigration status.** Family members who are not seeking benefits do not need to provide information about their status or SSN. Household income information may be required.
- ◆ **Many immigrants qualify for SNAP**, including lawful permanent residents who have been in the United States for 5 years, refugees, asylees, victims of trafficking and more. Children 18 and under with green cards always qualify for SNAP.

Women Infants and Children (WIC)

WIC provides monthly benefits (equivalent to \$6.82 per day/per child) for pregnant post-partum or breastfeeding women and young children to purchase certain nutrient dense foods.

Who Qualifies

- ◆ Household includes a pregnant, post-partum up to 6 weeks or breastfeeding mother, or child under the age of 5.
- ◆ Household income below 185% of the federal poverty level or household that already receives SNAP or TANF.
- ◆ *You can qualify for WIC regardless of immigration or U.S. citizen status.*

How to Apply

- ◆ Call NM Department of Health at 1 (866) 867-3124.
- ◆ Visit www.nmwic.org/how-to-apply/ to set up an application appointment and check your eligibility.

Pandemic EBT

The PEBT program provides an Electronic Benefit Card to help families with children in child care or school that qualify for free and reduced school lunch or that receive SNAP buy food. Families qualify that have school aged children that get free and reduced lunch during the 2021 to 2022 school year or children under age 6 who receive SNAP benefits and receive child care at a center or with family and friends during the same year. Benefits were distributed in the fall of 2022. Families that believe they qualify and that did not receive a PEBT card should contact the NM Human Services Department at 1-800-843-8303. New Mexico may apply for federal funding to continue P-EBT for the 2022-2023 school year. Check with the NM Human Services Department for more information.

Who Qualifies

- ◆ Households with students who could not attend school in person, due to remote learning requirements.
- ◆ Students that qualify for free and reduced lunch (with household income below 185% of the federal poverty level).
- ◆ *PEBT benefits are available regardless of the immigration or U.S. Citizenship status of students or parents.*

How to Get Benefits

- ◆ Benefits are distributed automatically to students who are enrolled in free and reduced lunch. The household will receive an EBT card or the funds will appear on an existing SNAP EBT card.
- ◆ For households who are not already enrolled in free and reduced lunch or who did not receive an EBT card or funds on an existing card, call the PEBT hotline at 1-833-415-0569.

Food Banks and Food Distribution

Program	Description	Contact Information
Meal Sites for Children	Food distribution occurs regularly at sites for children across the state.	Visit the link for a list of sites and hours of operation: https://www.newmexico.gov/education/meal-sites-for-children/
Senior & Disabled Adults Food Access Hotline	NM Aging and Long Term Services Department has set up a hotline to assist New Mexicans that are disabled or seniors with food access.	1-800-432-2080
Food Banks	Roadrunner Foodbank offers a food assistance line and website to help New Mexicans find food banks near them.	The food assistance line is staffed Monday through Friday from 8 am to 5 pm: 505-349-5340 or 575-523-4390 Visit: https://www.rrfb.org/find-help/find-food/ for more information.

Food Distribution Program on Indian Reservations (FDIPR)

FDIPR provides USDA commodity foods to Native American households living on reservations or near reservation communities.

Who Qualifies

Native American households that reside on reservation or live in an approved service area near a reservation that have income below 165% FPL may qualify. Families cannot receive both SNAP and FDIPR. In some cases, non-Native American households living in the service area can qualify for benefits.

What You Need to Qualify

- ◆ Certificate of Indian Blood card (CDIB).
- ◆ Social Security cards for all household members receiving benefits.
- ◆ Documentation of last 30 days of income for household members and/or proof of self employment income earned monthly or yearly.
- ◆ Award letters for other public benefit programs.
- ◆ Current utility bill or proof of physical street address.

FDIPR programs serving tribal communities in New Mexico

Program	Service Area	Contact
5 Sandoval Indian Pueblos, Inc.	Cochiti Pueblo Bosque Farms Isleta Pueblo Canon Jemez Pueblo Cochiti Lake Sandia Pueblo Gilman San Felipe Pueblo Jemez Springs Santa Ana Pueblo Los Chaves Santo Domingo Pueblo Los Lunas Zia Pueblo Pena Blanca Algodones Peralta Belen Ponderosa Bernalillo San Ysidro Sile	505-867-3710
Eight Northern Indian Pueblos Council, Inc.	Nambe Santa Clara Tesuque Ohkay Owingeh Pojoaque Taos San Ildefonso Picuris	505-455-2289
Zuni	Zuni Pueblo members in Mckinley County	505-782-4463
Acoma	Acoma Pueblo Grants Laguna Pueblo Milan Bibo San Fidel Bluewater Village San Rafael Cubero Seboyeta	505-552-5108
Navajo Nation	Mckinley County San Juan County Cibola County	505-726-2361 or 505-98-9736



HEALTHCARE

Full Coverage Options for Low Income Families

Program	Benefits Available	Who Qualifies	How To Apply
Medicaid	Provides free and comprehensive healthcare for New Mexicans who qualify. Medicaid also covers bills for emergency healthcare for people who do not normally qualify for Medicaid due to their immigration status.	<ul style="list-style-type: none"> ◆ Adults age 19-64 with incomes below 138% FPL. ◆ Children ages 0 to 5 in a household with income below 300% FPL. ◆ Children ages 6-18 with Income below 240% FPL. ◆ Pregnant women and people who are elderly or disabled with household income below 250% FPL. 	<ul style="list-style-type: none"> ◆ By Phone: 1-855-637-6574. ◆ Online at www.yes.state.nm.us. ◆ In person at an Income Support Division Office visit www.hsd.state.nm.us to find an office or call 1-800-283-4465.
NM Health Insurance Exchange (BeWellNM)	Health insurance plans are available for purchase, with assistance available for the monthly costs.	Assistance is available with monthly costs to households with income below 400% FPL. Individuals must be U.S. citizens or in a lawfully residing immigration status.	1-855-637-6574 Or visit www.bewellnm.com

Important Information About Your Rights

1. **Documents are not always required to approve Medicaid or Exchange coverage.** Federal law requires that information be verified electronically to the greatest extent possible.
2. **Many immigrants qualify for coverage** through Medicaid and federal assistance on the Exchange. Many green card holders, asylees, refugees and others with humanitarian status can get Medicaid. All lawfully residing children and pregnant women qualify for Medicaid if they meet income and residency requirements. All lawfully residing immigrants, other than those with DACA status can get assistance on the Exchange.
3. **Medicaid cannot be terminated during the public health emergency** even if your coverage is not up for renewal or your income has changed.
4. **Lawfully residing immigrants that would qualify for Medicaid, but for their immigration status can get extra assistance on the Exchange.**

Healthcare for Individuals Who Do Not Qualify for Medicaid or Exchange Coverage

Program	Benefits Available	Who Qualifies	How To Apply
Emergency Medicaid for Non-Citizens	Pays emergency medical bills for immigrants who cannot normally qualify for Medicaid, if they apply within 90 days of the emergency.	Individuals who meet all income and other qualifications for Medicaid but are not in an immigration status that qualifies them for regular full coverage Medicaid.	Apply by asking the hospital billing department for assistance. By phone at 1-855-637-6574. Online at www.yes.state.nm.us In person at an Income Support Division Office visit www.hsd.state.nm/isd to find an office or call 1-800-283-4465.
NM Medical Insurance Pool	Offers limited and high cost health plans to people who are uninsured, with some discounts for lower income individuals.	NM residents who do not have insurance or other coverage.	Call 1-844-728-7896 or visit www.nmmip.org
Federally Qualified Health Centers	Health care services may be available with charges based on a sliding scale.	FQHCs treat patients regardless of their ability to pay.	Find a FQHC by visiting this website https://findahealthcenter.hrsa.gov/
Charity Care Programs at Hospitals, Clinics and Counties	Hospitals and healthcare clinics often provide financial assistance programs to help with the costs of bills. Some counties also help cover medical bills.	Low-income patients under 200% FPL cannot be sent to collections. Income criteria for financial assistance programs varies by program. Hospitals must post financial assistance policies on their website.	Ask the hospital or clinic billing office for information about financial assistance. Contact the county for more information on county programs.


 continues

Program	Benefits Available	Who Qualifies	How To Apply
UNM Care (Bernalillo County)	Assistance to help with the full costs of care at UNM Hospital and clinics.	Individuals residing in Bernalillo County who are uninsured and with incomes under 300% FPL.	Call 505-272-2521 or visit https://unmhealth.org/patients-visitors/billing-insurance/patient-financial-assistance.html

Important Information About Your Rights

- 1. You cannot be sent to collections or sued for medical debt if your income is below 200% of the federal poverty level.** Notify any healthcare provider or collection agency if your income is below 200% of the federal poverty level and seek legal assistance.
- 2. Hospitals must offer and provide a screening for programs that can help pay healthcare costs.**
- 3. Immigrants can obtain hospital financial assistance, county programs and UNM Care regardless of their immigration status if they meet requirements for income and residing in the county or state.**

General COVID-19 Information

The state of New Mexico has established multiple hotlines and websites with information about help available for families impacted by COVID-19.

- ◆ Coronavirus Health Hotline: 1-855-600-3453, for any health related questions, where to get COVID-19 testing, vaccine registration and other information.
- ◆ Coronavirus Information Hotline: 1-833-551-0581, for questions about school closures, employment issues, and other concerns.
- ◆ NM Department of Health: cvmhealth.org, for all health-related information, public health orders, testing and vaccine information.
- ◆ Federal Centers for Disease Control and Prevention (CDC): <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.
- ◆ Testing and Screening: NM-specific information and resources <https://cv.nmhealth.org/covid-19-testing/> and federal information included free tests by mail <https://www.covid.gov/tests>
- ◆ Vaccines: www.vaccinenm.org. **All vaccines are free of cost.**
- ◆ COVID Treatment Services: See the “Healthcare” section in this guide for more information about options for covering medical bills.



UNEMPLOYMENT

U.S. Citizens and individuals with valid work authorization who are employed and lose a job through no fault of their own may qualify for a financial benefit while they look for work. This includes being laid off, furloughed or having reduced work hours. Individuals must submit a weekly certification while receiving benefits. During the pandemic new and extended unemployment programs were available. These programs have ended.

Unemployment Programs Available in New Mexico

Unemployment Program	Who Can Get Benefits
Standard Unemployment	Employees that were laid off, furloughed, or saw a reduction in their hours may qualify for these benefits.
Federal-State Extended Benefits (FDEB1)	During high rates of unemployment, employees that exhausted their regular unemployment may be eligible for an additional 13 weeks of extended benefits.

How to Apply

- ◆ Online at www.jobs.state.nm.us **or**
- ◆ By phone at 1-877-664-6984, Monday-Friday, 7 am – 5 pm.

Know Your Rights

You have a right to appeal any decision by DWS. You must appeal within 15 days of the decision. DWS should not collect any PUA benefits it believes are overpaid until any requested appeal is decided.

You have a right to get help in the language you speak. If you need an interpreter, call DWS at 1-877-664-6984 and request an interpreter.

If you were overpaid Unemployment Benefits under one of the federal extensions available during the COVID-19 pandemic, you have a right to request a waiver so that you do not have to pay back this amount.

The programs for which a waiver is available are Pandemic Unemployment Assistance (PUA); Pandemic Emergency Unemployment Compensation (PEUC); Federal Pandemic Unemployment Compensation (FPUC); and Mixed Earner Unemployment Compensation (MEUC).

The Department of Workforce Solutions will waive overpaid PUA, PEUC, FPUC and MEUC benefits if:

1. The participant did not cause the overpayment and
2. paying back the overpayment would cause financial hardship.

The waiver is available regardless of when the overpayment occurred. If a waiver is approved, individuals should receive a refund of any amounts they paid back to the Department.

Waiver request forms have been mailed to some applicants and individuals can apply for a waiver by phone. Call 1-877-664-6984.

If you need help with your unemployment case contact NM Legal Aid at 1-866-416-1922.



HOUSING

What to Do If You Cannot Pay Rent

1. **Talk to your landlord and try to work out a payment schedule** with the landlord before they issue a 3 day notice of non-payment or take you to court.
2. **Get any agreement from the landlord about repayment in writing.**
3. **Get legal help if your landlord files to evict you.** Contact NM Legal Aid at 833-545-4357 or Senior Citizens Law Office at 505-265-2300.
4. **Appear in court** and explain why you should not be evicted. You cannot be evicted without a court order.

Tenant Rights in an Eviction

1. **Your landlord must provide advance notice with the specific reason for terminating a lease before eviction.** For non-payment of rent, your landlord must give you a 3 day notice. For other lease violations, your landlord must give you a seven day notice. If your landlord will not be renewing your lease, they must give you at least 30 days notice (or 7 days if you are renting by the week).
2. **Appear in court or ask for a hearing to be rescheduled.** You have a right to respond in an eviction case and can ask for an eviction hearing to be rescheduled.
3. **You cannot be evicted without a court order.** It is illegal for a landlord to evict a tenant without an order by doing any of the following: Changing locks, disconnecting electricity, water or gas, using force, or threatening to do these things.
5. **You have a right to appeal an eviction.** You must turn in a notice of appeal within 15 days of an eviction. Filing an appeal automatically stays your eviction, so long as you continue to pay rent.

Rental Assistance and Eviction Diversion

1. Rental assistance is now only available to tenants currently in eviction court or who have a court summons for eviction.
2. Applications for rental assistance must be completed through the Eviction Diversion Program website at <https://www.nmevictionprevention.com/contact-us>.
3. Applications for rental assistance submitted before January 23, 2023 will continue to be reviewed and approved in the following order of priority:
 1. Those with an eviction notice
 2. First time applicants
 3. All other applicants

4. Check with city or county governments to see if they have rental assistance funds available.
5. Additional rental assistance funding may be available through the HomeFund in the future and the online application portal may re-open. In the meantime, you can share your contact information with the homefund at this link <https://nmhomefund.org/rent-assistance-form/> and they will contact you if assistance is available in the future.

Assistance for Homeowners

Housing Counseling Services: Housing counselors can help homeowners facing foreclosure determine their best options.

- ◆ Use the online HUD search tool at https://hudgov-answers.force.com/housingcounseling/s/?language=en_US&utm_medium=email&utm_source=govdelivery or call (800) 569-4287 to find a free housing counselor near you.
- ◆ 995Hope is a national nonprofit that provides housing counseling. Call 888-995-HOPE (4673) to be connected to free foreclosure assistance 24/7.

The NM Home Fund provides help with mortgage and utility payments for homeowners occupying a primary residence in New Mexico that have been experiencing financial hardship since March 2020.

How to Apply

Visit www.nmhomefund.org to apply online or download a paper application or call 1-833-485-1335.

Who Qualifies

1. Annual income within the program limits, available here: <https://nmhomefund.org/wp-content/uploads/2022/08/nmhf-1016-en.pdf>
2. Have a financial hardship after March 2020.
3. Proof of housing costs, including current balance due by month.
4. Original loan balance that does not exceed \$417,000.



UTILITIES

The following programs help with utility costs:

1) The Home Fund: provides assistance with utility costs for households that meet the income guidelines and other eligibility criteria listed in the housing section above.

2) **Low Income Home Energy Assistance Program (LI-HEAP)**: LI-HEAP helps low income families with their heating and cooling costs.

3) **Between November 15 and March 15 public electric or gas service cannot be disconnected for some customers.** Customers who qualify for LIHEAP before November 15 and have no past due amounts or are up to date on a payment plan cannot have their service cut off between November 15 and March 15.

How to Apply

- ◆ Call 1-800-283-4465.
- ◆ Online at www.yes.state.nm.us
- ◆ Visit an Income Support Division Office.

Who Qualifies

Individuals who meet the following criteria may qualify for LI-HEAP:

- ◆ Household income below 150% of the federal poverty level.
- ◆ Heating and cooling costs for the past 12 months. You will need to provide a bill or a utility account number to the Human Services Department.
- ◆ At least one person in the household is a U.S. Citizen or in an immigration status that qualifies for benefits (can be a child).
- ◆ ***You can get assistance faster if you have a disconnect notice, or have disconnected utility service or are almost out of wood, propane, or other bulk fuel.***

Help from Specific Utility Providers

Provider	Assistance Available	For More Information
PNM	Assistance with bills is available through the Good Neighbor Fund for customers who are experiencing financial instability.	Visit: https://www.pnm.com/good-neighbor-fund
El Paso Electric	Assistance may be available through Project Care and special payment arrangements can be made for those experiencing financial crisis.	Contact customer service at: 575-526-5555 customercare@epelectric.com Visit: https://www.epelectric.com/message-to-customers

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Provider	Assistance Available	For More Information
Xcel Energy	Arrangements to spread payments over 3 months and a Low Income Home Energy Assistance Program that subsidizes service.	Visit: https://www.xcelenergy.com/covid-19_response
New Mexico Gas Company	Has established a \$1.2 million fund to assist New Mexicans with financial hardship.	Visit: https://www.nmgco.com/en/assistance



PHONE AND INTERNET ACCESS

Help with Phone and Internet Access:

If you cannot pay your internet or cell phone bill or if your service has been terminated and need assistance:

- ◆ Contact your phone or internet provider directly. Many phone and internet providers are assisting customers with financial hardship by waiving late fees or offering payment flexibilities.
- ◆ Seek help from one of the programs below.

Free WiFi is available through the New Mexico Department of Information Technology at specific sites across the state. Visit <https://nmbbmapping.org/mapping/> to find locations—usually near libraries, schools, and city facilities.

Lifeline is a Federal program that helps low income families get discounted landline or cell phone service. Some people qualify for a free phone.

How to Apply

Online at <https://www.lifelinesupport.org/how-to-get-lifeline/> or ask a local cell phone provider.

Who Qualifies

Individuals who participate in one of the following programs:

- ◆ Supplemental Nutrition Assistance Program (SNAP)
- ◆ Medicaid
- ◆ Supplemental Security Income (SSI)
- ◆ Federal Public Housing Assistance (FPHA)
- ◆ Veterans Pension or Survivors Pension
- ◆ Bureau of Indian Affairs (BIA) General Assistance
- ◆ Tribally-Administered Temporary Assistance for Needy Families (TANF)
- ◆ Tribal head Start
- ◆ Food Distribution Program on Indian Reservations

What you will need

- ◆ Proof of receipt of other public benefits or proof of income from the last 30 days.
- ◆ Proof of identification.

Affordable Connectivity Program: The **Affordable Connectivity Program (ACP)** is a federal government program that helps low income households pay for broadband service and internet connected devices.

How to Apply

Visit <https://acpbenefit.org/> to apply online or download a paper application to mail in.

Who Qualifies

Households with at least one person who meets at least one of the following criteria:

- ◆ income is below 200% of the federal poverty guideline;
- ◆ If anyone in the household is enrolled in any of the following programs: SNAP, Medicaid, Federal Public Housing Assistance, Supplemental Security Income, Veterans and Survivors Pension Benefit, WIC, Lifeline, free or reduced-price school lunch or breakfast, or a Pell Grant recipient in the current award year.

What you will need

- ◆ Proof of income from three of the last twelve months.
- ◆ Proof of program enrollment for one household member.
- ◆ Identity document, such as drivers license or ITIN card.
- ◆ Proof of address



CHILD CARE ASSISTANCE

The Early Childhood Education and Care Department assists families with weekly costs of childcare. During 2022, ECECD will cover **all costs** of childcare for eligible children. Normally, families must pay a portion of child care costs based on their income. This is called a co-pay.

Who Qualifies

- ◆ Families with income below 400% of the federal poverty limits.
- ◆ Children between the ages of 6 weeks and 13 years old who are U.S. Citizens or in an immigration status that qualifies for benefits.

How To Apply	What You Need to Qualify
Call 505-827-7499 or 1-800-832-1321 Email Child.care@state.nm.us. Visit a local ECECD Field Office	<ul style="list-style-type: none">• Proof of income• School schedules for applicant children• Birth certificates for applicant children• Proof of residence• Contact info for selected child care provider (If you need help selecting a child care provider, please call Child Care Resource and Referral at the number to the left.)

Important Information About Your Rights

1. You have the right to pick the child care provider of your choice.
2. You must be approved for 12 months of assistance at a time.
3. If you disagree with a decision made in your child care assistance case, you can appeal. You must request an appeal in writing within 14 days of a decision being made by ECECD.
4. Children qualify for benefits that are U.S. Citizens, lawful permanent residents, asylees, refugees, victims of trafficking or domestic violence. The immigration status of parents or guardians is not considered.



FUNERAL ASSISTANCE

If you lost a loved one due to COVID-19, you may qualify for a government program that pays for funeral expenses.

Program	Benefits Available	How to Apply
Federal Emergency Management Agency (FEMA) Funeral Assistance	Will pay up to \$9,000 for funeral expenses for loved ones who died of COVID-19. For more information go to https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance	Phone applications only: 844-684-6333 TTY: 800-462-7585 Hours of Operation: Monday - Friday 9 a.m. to 9 p.m. Eastern
NM Burial Assistance	Up to \$200.00 towards the funeral expenses for recipients of financial and medical assistance, if the individual and legally responsible relative does not have funds for the funeral and the total cost is less than \$600.	By phone 1-855-637-6574 Online at www.yes.state.nm.us In person at an Income Support Division Office visit www.hsd.state.nm/isd to find an office or call 1-800-283-4465



LOWERING BILLS AND DEBT COLLECTION

There are many ways to lower your expenses or debts. You may be able to negotiate with your creditors to lower what you owe. Most companies have programs to help customers experiencing hardship. Tell your creditors and other companies to whom you owe money if you are experiencing a hardship and are low income. Debts must be more than 30 days late to impact your credit score. A single late payment may be preferable to a high cost loan.

Automatic, Recurring Payments

Many people pay their bills through automatic, recurring payments (e.g., subscriptions, gym memberships, loans, credit cards). Contact the companies that deduct money through autopay to request hardship relief. They may be willing to temporarily freeze your account. If that's not an option, you have the right to cancel or revoke your authorization for the company to deduct money. You will probably still owe the company money, but you can manually control the timing of the payment and make the payment only after you have paid for essential items.

Amounts in Collections

If you fall behind on payments, the lender or creditor may transfer your account to a debt collector or sell it to a debt buyer. This usually occurs a few months after you become delinquent on the debt, or missed payments.

If you receive past due notices from your lender or a creditor, contact them as soon as possible to find out what choices they can offer you to avoid additional costs.

Accounts in Collections

If you have been contacted about a past due debt or received letters from a collection company, consider taking the following steps:

- 1) Request a payment plan. If you already have a payment plan but are unable to afford the monthly payments, ask to adjust the plan.
- 2) Stay in touch with the creditor or collection agency - use the resources available from the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/consumer-tools/debt-collection/> to help you.
- 3) Get legal help, if the creditor files suit or threatens to sue you.

If You Are Being Sued By a Debt Collector

1. Seek legal help - see resources available on page 29.
2. Never ignore the debt collection lawsuit. If you do not respond or do not attend your hearing, the court may enter a default judgment against you in favor of the creditor.
3. Look at the debt on the court papers. If the answer to any of the questions below is no or you are not sure, tell the court and seek legal assistance.
 - ◆ Do you know who the debt collector is?
 - ◆ Do you recognize this debt?

- ◆ Is this debt less than 6 years old?
- ◆ Is the amount owed correct?
- ◆ Is the person signing the complaint an attorney or the owner of a company?

Debt Consolidation

Debt consolidation combines some or all of your debt into one payment. There are a number of things to consider before taking out a loan to consolidate your debt. Rolling the debt into one loan with one monthly payment may help you manage your finances. Remember, your debt is not erased if you do this and you may end up paying more overall.

Beware of advertisements for debt settlement or consolidation companies. Many of these companies make promises about reducing your debt and may advise you to stop paying on your debt. These companies may cost you more money in the long run and cause a debt collection lawsuit to be filed against you.

For help managing debt, consider talking with a non-profit counselor or negotiating with the creditor yourself.

More resources for help with debt collection are available here: <https://www.consumerfinance.gov/consumer-tools/debt-collection/>

Medical Debt

Under New Mexico law it is illegal for hospitals and most providers to sue patients or sell their medical debt to a collection agency if that patient has income below 200% of the federal poverty level. The provider or debt collector must check to see if your income qualifies you for this protection before taking legal action against you like filing a lawsuit or garnishing your wages.

If you have income below 200% of the federal poverty level and have an outstanding medical debt, or are being sued over a medical debt, notify the court and/or company seeking to collect from you that you are low income using the form provided by the Office of Superintendent of Insurance at <https://www.osi.state.nm.us/pages/misc/patients-debt-collection-protection-act>

When you get a medical bill, review all charges to make sure they are accurate. If you have questions about charges, contact both the health care provider and the health insurance company (if you have insurance) to get more information and to dispute charges if appropriate.

Child Support

If you are having difficulty paying child support: First notify the individual receiving the payments. You can ask the Court to modify your child support obligation if your circumstances have changed.

If you need help collecting child support: The state of New Mexico provides help collecting child support from a non-custodial parent. Call the NM Child Support Enforcement Division at 1-800-283-4465.

Car Payments

If you are having trouble making your car payments, contact your lender to ask for help. Options may include:

- ◆ Changing the due date of your payments,
- ◆ Creating a new repayment plan to lower your monthly payment,

- ◆ Deferring (postponing) your payments, or
- ◆ Refinancing your loan with a lower interest rate loan.

These options may increase the amount you pay on your loan or the amount of interest you pay over time. Look at the overall costs and your monthly budget to determine what will work best for you.

Credit Cards

Major credit card companies have payment assistance programs. Visit the credit card company's website. If you cannot find one online, call them to request payment help. Most companies will allow you to postpone paying your bill for a time without incurring late fees. Some people choose ways to consolidate credit card debt. You can learn more about the different debt consolidation methods at <https://www.consumerfinance.gov/ask-cfpb/what-do-i-need-to-know-if-im-thinking-about-consolidating-my-credit-card-debt-en-1861/> and ways to find free and certified credit counseling services.

Student Loans

In March 2020, the federal government suspended loan payments and set interest rate to 0% for federal student loans to December 31, 2022. A date to start repayment has not been set. If your loans are not covered by the suspension or you are unsure, contact your student loan services and explain your hardship. Ask about income driven repayment, a deferment of payments or forbearance, which is a temporary pause on loan payments.

Prioritize Essential Expenses First

Pay for essential needs before anything else. This includes shelter (mortgage or rent), food, and utilities. If you are having trouble paying your bills, review the sections above about assistance program so find out if you might qualify for financial help.

Debt Collection

A federal law called the Fair Debt Collection Practices Act (FDCPA) says that a debt collector is not allowed to use unfair practices to collect a debt. A debt collector is a company or lawyer who collects debt as part of their business. The law says that debt collectors may not:

- ◆ Try to collect charges in addition to the debt you have unless they are allowed by the contract or state law.
- ◆ Deposit a post-dated check early
- ◆ Threaten to arrest you if you don't pay your debt, unless you could truthfully be arrested
- ◆ Disclose your debt to a third party.



LEGAL ASSISTANCE

Organization	Help Available	Contact
NM Legal Aid	Helps low income families secure and maintain public benefits, affordable housing, safety for domestic violence victims and their children and protection from consumer fraud. Services include a statewide legal helpline, outreach, education and pro se clinics.	1-866-416-1922 www.nmlegalaid.org
NM Center on Law and Poverty	Systemic advocacy and related legal services to improve living conditions, increase opportunities, and protect the rights of low income New Mexicans. The Center provides advocacy, education and litigation across a broad range of issues including healthcare, public benefits, housing, fair lending, workers' rights and public education.	505-255-2840 www.nmpoertylaw.org
Pegasus Legal Services for Children	Services to at-risk children and youth including guardianship, homelessness, education, and teen parents.	505-244-1101 www.pegasuslaw.org
Disability Rights NM	Individual and systemic advocacy for persons with disabilities to resolve disability rights and problems; advocacy and training to promote, protect and expand the rights of persons with disabilities.	505-256-3100 www.drnm.org
United South Broadway Fair Lending Center	Direct legal representation and educational workshops for homeowners at risk of losing their homes to foreclosure. Consumer education and advocacy on fair housing and fair lending issues.	505-764-8867 www.unitedsouthbroadway.org
Catholic Charities Center for Immigration and Citizenship Legal Assistance	Low cost immigration legal services, including family-based petitions, DACA and citizenship	505-724-4600 www.ccasfnm.org
Catholic Charities Domestic Violence and Sexual Assault Survivor Immigration Services	Free representation for immigrant victims of domestic violence, sexual assault, and child sexual abuse in the Albuquerque Metro area.	505-724-4649 www.ccasfnm.org

continues

LEGAL ASSISTANCE

Organization	Help Available	Contact
Catholic Charities of Southern New Mexico	Full service bilingual provider of immigration legal services including asylum cases, defense of deportation, family based petitions, DACA and citizenship. NMILC charges modest fees for legal services and many clients qualify for pro-bono assistance. Provides services in 10 southern counties.	575-527-0500
NM Immigrant Law Center	Legal assistance to asylum seekers, unaccompanied minors, and low-income immigrants facing separation due to deportation.	www.nmilc.org
DNA People's Legal Services	Serves low income individuals across the Navajo, Hopi, and Jicarilla Apache Nations and in parts of New Mexico, Northern Arizona, and Southern Utah. Office locations serving New Mexico: Farmington and Window Rock.	1-833-362-1102 www.dnalegalservices.org online application: https://dnalegalservices.org/get-legal-help/
Native American Disability Law Center	Advocates for legal rights of Native Americans with Disabilities. Serving the Four Corners	1-800-862-7271 www.native-disabilitylaw.org
Senior Citizens' Law Office	Civil legal services, including direct representation, systemic advocacy, outreach and education, for persons aged 60 and older in Bernalillo County, and persons aged 60 and older with income restrictions in Torrance, Valencia and Sandoval Counties.	505-265-2300 www.sclonm.org
Legal Resources for the Elderly Program	LREP is a free legal helpline for New Mexico residents aged 55 and older. LREP has no income restrictions and offers assistance in most civil legal matters. If a problem cannot be resolved through the helpline, referrals to private attorneys may be provided.	505-797-6005 and 1-800-876-6657
Enlace Comunitario	Provides civil legal services to victims of domestic violence in Central NM, including: legal representation for domestic matters and orders of protection; and outreach and education. All individuals in need of domestic violence services are welcome, however because of the dire need for bilingual services, Latino immigrants are prioritized.	505-243-8972 www.enlacenm.org
Southwest Women's Law Center	Supports women and girls in New Mexico through legislative advocacy, pro bono engagement, legal research and reporting and coalition building.	505-244-0502 www.swwomenslaw.org
KWH Law Center	From its offices located in Albuquerque, KWH Law Center for Social Justice and Change uses legal assistance, advocacy, administrative and other remedies to protect and support the legal rights of women, children, and families with children.	505-205-0868 www.kwhlawcenter.org