

FINANCIAL

RESOURCE

GUIDE

DURING COVID-19





Introduction

The pandemic and economic crisis have created financial hardships for many New Mexicans. Across the state, financial resources are available to help meet basic needs.

On the next page is a summary of programs and protections that are available. Visit each section in this guide for more details about who qualifies for programs and how to apply, and for important information about legal rights.

This guide was created by the New Mexico Center on Law and Poverty as a public service. It is accurate as of the date printed. Laws, regulations and special programming related to COVID-19 changes 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.

Financial Resources for New Mexicans During the COVID-19 Pandemic & Recovery

Federal Relief, Stimulus & Tax Credits

Federal financial relief is available through stimulus payments and economic impact payments (even if a person missed the tax deadline or doesn't normally file taxes). Families may also qualify for thousands of dollars of new child tax credits that will be available starting in July.

State Cash Assistance

The TANF and GA programs provide assistance to low income families and disabled adults.

Unemployment

Special programs exist that offer increased and extended unemployment for New Mexicans, including those that were previously self employed.

Healthcare

Full coverage insurance may be available through Medicaid or the NM Health Insurance Exchange. Several other programs exist to help uninsured New Mexicans with healthcare costs, including Emergency Medicaid for immigrants who do not qualify for Medicaid and hospital and clinic financial assistance programs. COVID testing, treatment and vaccines should be offered at no cost.

Food

SNAP food assistance has been increased. Pandemic EBT is available to many families with school aged children. WIC provides assistance to pregnant women and families with children 5 years old or younger. Food distribution continues to be available to New Mexico's reservation communities.

Housing and Utilities

New Mexico has millions of dollars in rental and utility assistance available through www.renthelpnm.com. Separate funding is available for homeowners. More assistance may be available through local governments. The Low Income Home Energy Assistance Program helps families with heating and cooling costs.

Childcare Assistance

Free child care is available to qualified families from the NM Early Education and Child-care Department.

Help with Other Bills

Lifeline helps families with a cell phone or landline. Free internet is available at specific sites across the state. Funeral Assistance is available through NM HSD and FEMA

Loans & Debt Collection Protections

Special rules help many Americans by temporarily stopping student loan payments and there are special protections for New Mexicans sued in state court over debts.

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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.

2021 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

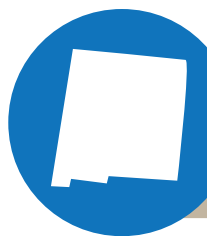


FAMILIES WITH IMMIGRANTS

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.

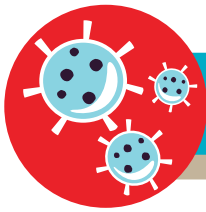
1. **Many benefits are available to individuals and families regardless of immigration status**, such as the Emergency Rental Assistance Program, WIC food assistance and free COVID-19 testing, treatment and vaccines.
2. **If you do not qualify, you can apply and receive benefits for other family members 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.



ASSISTANCE FOR NEW MEXICANS EXCLUDED FROM FEDERAL RELIEF

A limited amount of assistance may only be available for New Mexicans who do not qualify for federal relief and unemployment insurance. The applications are open until the funds are fully distributed. Immigration status is not a factor or collected for individuals seeking benefits. Funds may be available at specific times from the NM Human Services Department (833-651-4836), City of Albuquerque (505-768-4242 or 503-241-9756 for languages other than English/Spanish) and Bernalillo County (visit <https://www.bernco.gov/county-manager/covid-19/>).



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: cvnmhealth.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 & Screening: cv.nmhealth.org/public-health-screening-and-testing/. **All COVID-19 testing is free of cost.**
- ◆ 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. **Most COVID-19 treatment services will be free of cost whether or not a person has health insurance, and financial assistance is likely available.**



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 May 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
1st and 2nd 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>
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.
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.

If you haven't received your stimulus payments, you must file a 2020 tax return and claim the recovery rebate credit. Doing this will give the IRS your updated information so you also receive any economic impact payment you have not already received. You can also visit <https://www.irs.gov/coronavirus/get-my-payment> for more information on the status of your payments.

Economic Impact Payments are still being distributed. Filing taxes is one way to make sure that the IRS has all your information, if you haven't received your payment.

Child Tax Credits will start being issued July 15, 2021 through the entire calendar year. Payments will be monthly (via direct deposit for 80% of families and through the mail for many others). The IRS has launched a simplified online tool for families that are not automatically enrolled in the program to receive the Child Tax Credit. Visit www.ChildTaxCredit.gov.

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

If you didn't file taxes in 2018 or 2019 but think you might qualify for tax credits, you can still file a return for those years.

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



1. **Free filing through the IRS:** <https://apps.irs.gov/app/freeFile/>
2. **Tax Help NM** provides help with IRS certified volunteers for families or individuals with a household income of \$56,000 or less. Call 505-247-3671 for more information.
3. **AARP Tax Aid** is available for some adults. Visit <http://aarpfoundation.org/taxaide> to be directed to a local person or site or call 888-687-2277.
4. **NM Legal Aid's Low Income Taxpayer Clinic** provides tax preparation services to a small number of low income New Mexicans. Call 1-833-545-4357 for more 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	Monthly assistance or lump sum payments for families with dependent children.	Families with household income below 85% FPL.
General Assistance	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 during the COVID-19 public health emergency.**
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

- ◆ **The federal government has increased SNAP benefits for all households through September 30, 2021.** This amounts to an extra \$28 more per person, per month.
- ◆ **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

PEBT provides help to families with school aged children that qualify for free and reduced lunch to purchase food for periods of time when students could not attend school in person. Benefits are currently available for children through the end of June if students were remote learning. Additional benefits may be available for the summer months.

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.

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/

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Program	Description	Contact Information
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	Zia Pueblo	Jemez Springs	505-867-3710
	Isleta Pueblo	Algodones	Los Chaves	
	Jemez Pueblo	Belen	Los Lunas	
	Sandia Pueblo	Bernalillo	Pena Blanca	
	San Felipe Pueblo	Bosque Farms	Peralta	
	Santa Ana Pueblo	Canon	Ponderosa	
	Santo Domingo Pueblo	Cochiti Lake	San Ysidro	
		Gilman	Sile	

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FOOD ASSISTANCE

Program	Service Area		Contact
Eight Northern Indian Pueblos Council, Inc.	Nambe Tesuque Pojoaque San Ildefonso	Santa Clara Ohkay Owingeh Taos Picuris	505-455-2289
Zuni	Zuni Pueblo members in Mckinley County		505-782-4463
Acoma	Acoma Pueblo Laguna Pueblo Bibo Bluewater Village Cubero	Grants Milan San Fidel San Rafael Seboyeta	505-552-5108
Navajo Nation	Mckinley County Cibola County	San Juan 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
COVID-19 Testing, Treatment and Vaccines	Households should not be billed for COVID-19 related testing (excluding some rapid tests), treatment or vaccines.	All New Mexicans, including people without health insurance or coverage can get COVID-19 services. Multiple federal programs exist to help healthcare providers cover the costs of all COVID-19 testing, treatment and vaccination.	Healthcare providers may request basic information about your income and household in order to bill for COVID-19 related costs. You do not have to have an SSN or specific immigration status for providers to access federal or state funds for COVID-19 related costs.
Emergency Medicaid	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.us/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/

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Program	Benefits Available	Who Qualifies	How To Apply
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.
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.**



UNEMPLOYMENT

During the current public health pandemic, unemployment benefits are expanded for many workers. You must be a U.S. Citizen or have valid work authorization to get benefits. Workers must also submit a weekly certification while you are receiving benefits.

Unemployment Programs Available in New Mexico

Unemployment Program	Who Can Get Benefits
Regular Unemployment	Employees that were laid off, furloughed, or saw a reduction in their hours may qualify for these benefits.
Pandemic Unemployment Assistance (PUA)	Independent contractors, self-employed or gig economy workers, or workers with insufficient work history for regular unemployment may be eligible for 79 weeks of PUA benefits. Workers that are eligible to receive PUA benefits may get them through the week ending September 4, 2021.
Pandemic Emergency Unemployment Compensation (PEUC)	Employees that exhausted their regular unemployment benefits may be eligible for an additional 53 weeks of PEUC benefits. Workers that are eligible to receive PEUC benefits may get them through the week ending September 4, 2021.
Federal-State Extended Benefits (FDEB1)	Employees that exhausted their regular unemployment and PEUC weeks may be eligible for an additional 13 weeks of FDEB1 benefits. An employee's weekly benefit amount under this program is the same as their amount under regular unemployment.

Programs Providing Extra Benefits to People Receiving Unemployment

Program	Who Can Get Benefits
Pandemic Unemployment Compensation (PUC)	Workers receiving any form of unemployment will receive an additional \$300 per week until the week ending September 4, 2021. This additional money is only available for weeks starting after December 27, 2020.

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Program	Who Can Get Benefits
Mixed Earner Unemployment Compensation (MEUC)	Employees that earned at least \$5,000 in net self-employment income in the tax year prior to their initial unemployment claim, and that are eligible for an unemployment program other than PUA, may be eligible for an additional \$100 per week in MEUC benefits. This extra \$100 per week is available until the week ending September 4, 2021.

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

There is no 1 week waiting period. Due to the public health emergency, workers can receive benefits during the first week that they qualify for benefits. Normally, there is a one week waiting period.

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.

You have a right to refuse work for good cause. In most circumstances, workers cannot refuse to return to work when their employer re-opens and continue receiving unemployment. However, good cause for not returning to work and continuing to receive unemployment may include:

- ♦ Workers that can show proof that their employer is not following COVID-19 safe practices.
- ♦ Workers with documentation from a medical provider that returning to work would be a high risk for severe illness for either you or someone you care for. Examples: workers that are 65 years or older (no documentation required), workers that live in a nursing home or long-term care facility, workers that are caring for an elderly person or someone with underlying medical conditions, and workers that have underlying medical conditions that could severely affect their health if they were to contract COVID-19.

If you were overpaid benefits for Pandemic Unemployment Assistance, you have a right to request a waiver so that you do not have to pay this amount back. You may be able to get a refund if you already re-paid it. The Department of Workforce Solutions will waive all PUA overpaid benefits if:

1. The PUA participant did not cause the overpayment and
 2. Paying back the overpayment would cause financial hardship.
- ♦ This waiver is available regardless of when the overpayment occurred. Participants who have already paid back their overpayment may receive a refund if they qualify for the waiver.
 - ♦ Waiver requests are mailed to participants and should be returned to DWS as soon as possible.
 - ♦ If you need a waiver request form, call 1-877-664-6984.

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



HOUSING

Protections for New Mexicans Facing Eviction During COVID-19

The Supreme Court has issued Order No. 2020-8500-07 which requires all judges to stay evictions to prevent tenants from being removed from their homes if they prove they cannot pay rent. The order went into effect in March 2020 and continues to be in effect until whenever the emergency ends and the Supreme Court lifts the order.

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 Rental and Utility assistance as soon as possible** (see below for more information)
3. **Get any agreement from the landlord about repayment in writing.**
4. **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.

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. **You must appear in court** to show you cannot pay rent to be protected by the Supreme Court order. During the pandemic, this means you must call into any scheduled court hearings and explain you cannot pay rent. This includes a verbal explanation to the Judge or documents showing you do not have enough income to afford rent. You can submit these during the court hearing or before the hearing takes place. You can also ask the court to reschedule an eviction hearing.
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.
4. **If the court enters an eviction against you for non-payment of rent and the court finds you cannot pay rent, the court will enter an order and issue a stay.** This means you will not be required to move out of your home immediately. You can stay in your home for as long as the court keeps its special rules staying evictions during the coronavirus pandemic.
5. **You have the right to appeal an eviction.** Normally, you must turn in a notice of appeal within 15 days of an eviction. If your case is stayed, you will have 15 days from the day the court ends the special rules to turn in a notice of appeal to the district court. Filing an appeal automatically delays your eviction, so long as you continue to pay rent.

Rental Assistance

Emergency Rental Assistance Program: Pays for up to 15 months of rent and utilities directly to the property owners or directly to tenants. This program is statewide.

How to Apply

Visit www.renthelpnm.org, call 1-833-485-1334, or get a paper application at an Albuquerque library.

Who Qualifies

New Mexicans who meet the following requirements can receive rental assistance:

- ◆ Owe rent for a residence located in New Mexico.
- ◆ Have a financial hardship due to the COVID-19 pandemic—being unemployed or receiving unemployment benefits can show this. Your own statement about hardship may be accepted.
- ◆ Meet income requirements, which vary slightly by county and are available at https://www.renthelpnm.org/wp-content/uploads/2021/05/Income_Limits.pdf
- ◆ Be at risk of experiencing homelessness or housing instability. If you don't have a document to show this, you can just provide a signed statement.
- ◆ Show that you owe money for rent and/or utilities since March 30, 2020.
- ◆ *Immigration status is not required or considered to get rental assistance.*

County and City Based Rental Assistance Programs

Local Government	Assistance Available	Contact Info to Apply
Bernalillo	Bernalillo County Relief of Emergency Needs for Tenants (RENT) Program will provide one time emergency rental assistance to county residents who do not live within Albuquerque city limits or on tribal land.	Visit https://www.bernco.gov/RENT for application requirements or call 505-468-1279.
City of Albuquerque	The Emergency Rental and Utility Assistance program assists individuals and families with rent who are in danger of eviction or having their utilities shut-off due to non-payment.	Call an Albuquerque Health and Social Services Center to Apply: John Marshall Center: 505-848-1345 Alamosa: 505-836-8800 Los Griegos: 505-761-4050 East Central: 505-767-5700

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Local Government	Assistance Available	Contact Info to Apply
Roswell Carlsbad Hobbs Artesia Ruidoso Alamogordo Eddy County Lea County Lincoln County Otero County Chavez County	Southeast NM Community Action Corporation administers a program for multiple counties and cities in Southeastern New Mexico that helps low income families with rental or mortgage assistance, prescription assistance and utility bills.	Apply online at https://www.snmcac.com/programs-services/community-services/ Or call 575-887-3939 for more information.
Dona Ana	Dona Ana Emergency Rent and Utility assistance program provides help with rent or utilities for low income families who have experienced financial hardship due to COVID-19.	Visit https://www.donaanacounty.org/rent-utilities-assistance Call 575-525-5898. Email: ERAP@donaanacounty.org
San Juan County	San Juan County Partnership Housing Assistance Program offers financial assistance, including utility deposits, security deposits and rental assistance.	Visit https://sjcpartnership.org/housing-assistance/ for more information. Call 505-325-1178. Office located at: Farmington Indian Center 100 W Elm Farmington, NM 87401

Assistance for Homeowners

The NM Homeowners Fund can help New Mexico homeowners pay past-due or current mortgage payments if they are experiencing a financial hardship associated with the COVID-19 health crisis.

- ◆ Grants will fund **mortgage payments** equal to the monthly mortgage of a qualified applicant up to \$10,000 per household, to maintain housing and/or to reduce housing cost delinquency associated with the COVID-19 health crisis.
- ◆ Some mobile/manufactured home lot rental payments may also be covered.
- ◆ Applicants still experiencing hardship that did not receive the household maximum of \$10,000 on their initial funding request, may be eligible to reapply for additional assistance after their initial award.
- ◆ Requests are processed in the order received and must be received before the pilot program end date of November 5, 2021.

How to Apply

Call 505-308-4206 or visit <https://housingnm.org/static/homeowner-assistance-fund>

Who Qualifies

Applicants who meet the following eligibility criteria may be approved:

1. Annual income within the program limits, available here. https://housingnm.org/assets/content/Resources/HAF_Income_limits_FY2021_-_single_page.pdf
2. Have had a financial hardship after January 21, 2020 associated with the COVID-19 health crisis.
3. Proof of housing costs, including the current balance due by month.
4. Original loan balance that does not exceed \$417,000.

Federal Foreclosure Assistance

Federal housing agencies allow some homeowners to temporarily stop paying mortgages without a threat of foreclosure. This is known as forbearance. Forbearance is available to those who have mortgages backed by HUD, FHA, VA, USDA, Fannie Mae or Freddie Mac.

- ◆ To receive forbearance for HUD, FHA, VA, and USDA backed loans a request must have been submitted by June 30, 2021.
- ◆ Forbearance continues to be an option for Fannie Mae and Freddie Mac backed loans.



UTILITIES

Utility companies may not threaten to disconnect residential customers for nonpayment during the COVID-19 crisis and have established assistance programs or other forms of payment assistance to help customers. There are also multiple programs that assist with utility costs.

1) The Emergency Rental Assistance Program (ERAP): 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.

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	PNM is suspending terminations of service due to non-payment. 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	Will not disconnect residential customers across all operations in the country. Ongoing programs include pay 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 Rural Electric cooperatives	The Public Regulation Commission has issued a ruling prohibiting disconnection for larger gas companies with over 100,000 meters until August 12, 2021.	For information about rural electric cooperatives, visit: https://www.nmelectric.coop/coops
Las Cruces Utilities	Has suspended utility shut offs until the COVID-19 restrictions are lifted.	Financially impacted customers can contact customer service at 575-541-2111.
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

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

- ◆ Call the state's COVID-19 general hotline at 1-833-551-0518.
- ◆ 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.

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.



CHILD CARE ASSISTANCE

The Early Childhood Education and Care Department assists families with weekly costs of childcare. During the COVID-19 Crisis, 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 200% of the federal poverty level. (See page 5 for monthly income 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. You can keep your assistance so long as your income does not go over 250% of the Federal Poverty Level.
4. 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.
5. 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	<p>Will pay up to \$9,000 for funeral expenses for loved ones who died of COVID-19.</p> <p>For more information go to https://www.fema.gov/disasters/coronavirus/economic/funeral-assistance</p>	<p>Phone applications only: 844-684-6333 TTY: 800-462-7585 Hours of Operation: Monday - Friday 9 a.m. to 9 p.m. Eastern</p>
NM Burial Assistance	<p>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.</p>	<p>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</p>



LOANS AND DEBT COLLECTION

Student Loans

President Biden extended the suspension of student loan payments during the COVID-19 public health emergency to September 30, 2021. If your loans are not covered by the suspension or you are unsure, contact your student loan servicer and explain your hardship. Ask about income-driven repayment, a deferment of payments, or a forbearance, which is a temporary pause making loan payments.

Special Rights in Debt Collection

The New Mexico Supreme Court has issued an order to temporarily stop enforcement of orders concerning debt. This means that if you have been sued by a debt collector, a debt collector cannot garnish your wages or bank account until these special rules end.

What to do if you are sued by a debt collector

- ◆ NEVER ignore the debt collection lawsuit.
- ◆ 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 help.
 - ◆ 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?
- ◆ Before you are sued, you can negotiate with the debt collector. Learn more here: <https://www.consumerfinance.gov/ask-cfpb/what-is-the-best-way-to-negotiate-a-settlement-with-a-debt-collector-en-1447/>



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.nmpovertylaw.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.drnrm.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

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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