



[Bracketed/Underscored Material] - New  
[Bracketed/Strikethrough Material] - Deletion

1 WHEREAS, the Legal Department applied to the CFE Fund COVID Financial  
2 Navigators grant program with a proposal to partner with two experienced,  
3 Albuquerque based nonprofits, Prosperity Works and Encuentro; and

4 WHEREAS, the CFE Fund has selected the Legal Department as a recipient  
5 of \$80,000.00 in grant funding, the largest grant amount available, to partner  
6 with Prosperity Works and Encuentro to provide financial navigation  
7 assistance; and

8 WHEREAS, the CFE Fund COVID Financial Navigator grant funds require  
9 no City match or indirect overhead; and

10 WHEREAS, the Legal Department desires to accept these CFE Fund COVID  
11 Financial Navigator grant funds; and

12 WHEREAS, the nonprofit financial navigators will connect struggling  
13 individuals and families to unemployment benefits, available CARES Act  
14 programs, City, State, and national support programs, and many other  
15 services such as food pantries; and

16 WHEREAS, as part of the COVID Financial Navigators program, the CFE  
17 Fund will provide the City with a range of technical assistance services and  
18 technological support as part of an on-going learning community; and

19 WHEREAS, the City of Albuquerque is dedicated to helping its residents  
20 through the COVID-19 pandemic and its financial repercussions.

21 BE IT RESOLVED BY THE COUNCIL, THE GOVERNING BODY OF THE CITY  
22 OF ALBUQUERQUE:

23 Section 1. That the attached application for the CFE COVID Financial  
24 Navigators grant in the amount of \$80,000.00 is hereby approved, with the  
25 knowledge that Prosperity Works and Encuentro will each receive \$30,000.00  
26 of these funds via contracts with the City, and that the application's  
27 acceptance and filing with the appropriate official or office is in all respects  
28 approved.

29 Section 2. That funds in the amount of \$13,333.33 are hereby appropriated  
30 to the Legal Department in the Operating Grants Fund (265) for Fiscal Year  
31 2020.

1 Section 3. That funds in the amount of \$66,666.67 are hereby appropriated  
2 to the Legal Department in the Operating Grants Fund (265) for Fiscal Year  
3 2021.

4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28  
29  
30  
31  
32  
33

[Bracketed/Underscored Material] - New  
[Bracketed/Strikethrough Material] - Deletion




**CITY OF ALBUQUERQUE**  
Albuquerque, New Mexico  
Office of the Mayor

Mayor Timothy M. Keller

**INTER-OFFICE MEMORANDUM**

May 8, 2020

**TO:** Pat Davis, President, City Council

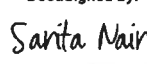
**FROM:** Timothy M. Keller, Mayor 

**SUBJECT:** Resolution Approving and Authorizing a Grant Application for, and the Acceptance of, Grant Funds from the Cities for Financial Empowerment Fund, Inc. and Providing an Appropriation to the City of Albuquerque Legal Department for a COVID Financial Navigators Program for Fiscal Years 2020 and 2021.

The attached Resolution authorizes an application for, and acceptance and appropriation of, grant funds in the amount of \$80,000.00 from Cities for Financial Empowerment Fund, Inc. to the Legal Department. This grant is to lead a partnership with two nonprofits, Prosperity Works and Encuentro, to establish a COVID Financial Navigators program and provide financial navigation assistance to residents facing financial difficulty due to COVID-19.

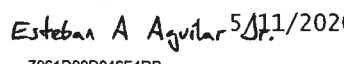
This grant is consistent with the mission of the Legal Department to represent the City and address issues that may impact its residents' ability to overcome the broad repercussions of the COVID-19 pandemic and assist in the effort to end cycles of poverty. The Cities for Financial Empowerment Fund, Inc. works with cities to embed efforts to improve the financial stability of low and moderate income households into city government.

Approved:

DocuSigned by:  
 5/11/2020  
27FC78FA4A4E944D

Sarita Nair Date  
Chief Administrative Officer

Approved as to Legal Form:

DocuSigned by:  
 5/11/2020  
7961D99D046F4DB...

Esteban A. Aguilar, Jr. Date  
City Attorney

## Cover Analysis

### **1. What is it?**

Legislation to approve Resolution Approving and Authorizing a Grant Application for, and the Acceptance of, Grant Funds from the Cities for Financial Empowerment Fund, Inc. and Providing an Appropriation to the City of Albuquerque Legal Department for a COVID Financial Navigators Program for Fiscal Years 2020 and 2021.

### **2. What will this piece of legislation do?**

Approves Resolution authorizing grant from the Cities for Financial Empowerment Fund, Inc. for the Legal Department to lead a partnership with two nonprofits, Prosperity Works and Encuentro, to provide financial navigation assistance to residents facing financial difficulty due to COVID-19.

### **3. Why is this project needed?**

To appropriate \$80,000.00 to the Legal Department in the Operating Grants Fund (265) for Fiscal Years 2020 and 2021 for the grant duration.

### **4. How much will it cost and what is the funding source?**

\$80,000.00 from Operating Grants Fund (265)

### **5. Is there a revenue source associated with this Plan? If so, what level of income is projected?**

No.

**FISCAL IMPACT ANALYSIS**

TITLE: COVID Financial Navigators

R: O:

FUND: 265

DEPT: LEGAL

- No measurable fiscal impact is anticipated, i.e., no impact on fund balance over and above existing appropriations.
- (If Applicable) The estimated fiscal impact (defined as impact over and above existing appropriations) of this legislation is as follows:

		Fiscal Years			
		2020	2021	2022	Total
Base Salary/Wages		1,150	5,750		6,900
Fringe Benefits at	1.4500%	518	2,588	-	3,105
Subtotal Personnel		1,667	8,333	-	10,000
Operating Expenses		11,667	58,333		70,000
Property		-	-	-	-
Indirect Costs		-	-	-	-
<b>Total Expenses</b>		<b>\$ 13,333</b>	<b>\$ 66,667</b>	<b>\$ -</b>	<b>\$ 80,000</b>
<input type="checkbox"/> Estimated revenues not affected					
<input checked="" type="checkbox"/> Estimated revenue impact					
Amount of Grant		13,333	66,667	-	80,000
City Cash Match					
City Inkind Match					
City IDOH					
<b>Total Revenue</b>		<b>\$ 13,333</b>	<b>\$ 66,667</b>	<b>\$ -</b>	<b>\$ 80,000</b>

These estimates do not include any adjustment for inflation.

\* Range if not easily quantifiable.

Number of Positions created 0

**COMMENTS:**

**COMMENTS ON NON-MONETARY IMPACTS TO COMMUNITY/CITY GOVERNMENT:**

PREPARED BY:

DocuSigned by:  
*Kyrette Hernandez* 5/8/2020  
 A9E3AEB405C14CD

FISCAL ANALYST

APPROVED:

DocuSigned by:  
*Esteban A. Aguilar Jr.* 5/8/2020  
 7867282349CC47D... (date)

DIRECTOR

REVIEWED BY:

DocuSigned by:  
*Paul King* 5/11/2020  
 CEF8AD15CB18445

EXECUTIVE BUDGET ANALYST

DocuSigned by:  
*Lawrence L. Davis* 5/11/2020  
 0027282349CC47D... (date)

BUDGET OFFICER

DocuSigned by:  
*Christine Boerner* 5/11/2020  
 E02C282349CC47D...

CITY ECONOMIST

# City of Albuquerque

---

*2020 Financial Navigators in response to  
COVID-19*

## ***City of Albuquerque***

---

Karen Meyers

1 Civic Plaza, NW

Albuquerque, NM 87102

O: 505-768-3000

## ***Ms. Winter L. Torres***

---

One Civic Plaza NW

3rd Floor, Room 3010

Albuquerque, NM 87102

[wtorres@cabq.gov](mailto:wtorres@cabq.gov)

O: 505-768-4524

M: 505-452-6009

# Application Form

---

## Summary & Background

The Cities for Financial Empowerment Fund, with generous support from Citi Foundation, Wells Fargo and others is requesting applications for a cohort of local governments looking to provide financial information and referrals to residents impacted by the COVID-19 pandemic. This opportunity will provide grant funding, training and a centralized database to cities to activate Financial Navigators that provide phone-based services to residents who seek financial guidance and supports in response to the economic impact of COVID-19. This model will lean heavily on the resources of the broader CFE Fund Financial Empowerment Center (FEC) learning community, which is already helping residents navigate their financial landscape. Selected local government partners will receive funding of up to \$80,000 to hire as many as three non-profit providers and will also receive significant technical assistance for up to one year to design and launch a Financial Navigators program.

### Important Dates

- Application release date: Monday, April 6th
- Informational webinar: Thursday, April 9th
- Proposal submission due date: Friday, April 17th
- Notification of selection: Tuesday, April 28th

**Informational Webinar Recording:** <https://vimeo.com/406532433>  
<https://cfefund.org/wp-content/uploads/2020/04/Financial-Navigators-Application-F.A.Q..pdf>

### Frequently Asked Questions

#### Background

The Cities for Financial Empowerment Fund's (CFE Fund's) mission is to leverage municipal engagement to improve the financial stability of low and moderate-income households by embedding financial empowerment strategies into local government infrastructure. The CFE Fund works with mayoral administrations and those interested in supporting them to implement innovative programs and policies--and measures its success accordingly. (Learn more about the CFE Fund.)

Across the country, even in the best of times, Americans struggle with their finances – almost one in five American households have zero, or negative, net worth, and a quarter of families have no retirement savings. Almost 40% of American adults are not able to cover a \$400 emergency. This current pandemic has brought these financial challenges into focus, and compounded it with a number of new issues: workers in various sectors across the country are being laid off or experiencing reduced hours, are getting sick, or are serving as caretakers for family members in need.

Financial empowerment strategies are a fundamental component of emergency response efforts. These services can ensure that individuals and families navigate available resources that can support their ability to rebound and rebuild after crisis situations.

## Financial Navigators Program

The CFE Fund will support municipal partners in a rapid deployment of financial empowerment resources as part of their emergency response. For these local government partners, the CFE Fund plans to provide support in



identifying and collaborating with community based non-profit organizations to remotely serve residents and help clients navigate critical financial issues and make referrals to other social services and necessary resources. Residents will be connected to a financial navigator via a local referral (e.g. – the city’s crisis response center, 311 or 211 systems) or after learning about services on social or paid media, and once connected, will be given structured guidance that will help them prioritize financial concerns and mitigate disruptions to their cashflow.

Tactics may include:

- Managing expenses:
  - Prioritizing payments
  - Guiding on negotiations with creditors to pause payments without accruing interest including credit card companies, student loan servicers, personal and business lenders
  - Determining if utilities payments can be paused without disruption of service
  - Considering options to leverage insurance
- Maximizing income:
  - Ensuring receipt of federal payments including Families First Coronavirus Response Act
  - Guiding on enrollment of unemployment insurance, food security benefits, and other available resources
  - Connecting to Volunteer Income Tax Assistance sites to apply for tax refunds

The CFE Fund anticipates working with government partners to identify the right community-based nonprofit organization(s) to provide services, and then equip these organizations with training and technical assistance to deliver remote phone/videoconference-based financial guidance and make warm referrals to other services. Partnering localities will be invited to join a larger Financial Empowerment Center learning community, which includes cities and counties that are already providing free, professional, one-on-one financial counseling as a public service. Selected partners will have access to a specialized version of CFE Fund’s centralized financial counseling database to track the impact of their work.

The CFE Fund will support selected localities with a grant of up to \$80,000 including up to \$20,000 to support the grantee’s local resource training, materials and other central costs and up to \$60,000 to support programming that will deliver the Financial Navigators program to the community, either by selected nonprofit organization(s) or directly by the locality.

### **Partner Program Expectations**

Localities (city or county governments) will initially identify strong nonprofit organization(s) that have some experience with providing financial empowerment services. The CFE Fund can then jointly work to equip partners with training and technical assistance to deliver remote financial navigation services and make warm referrals to other services.

All grantees must designate a staff member who has the time and seniority to serve as project lead and engage in the following activities:

### **Program Implementation**

- Select and contract with nonprofit partner(s) that will serve as service delivery providers
- Develop an outreach and marketing plan to raise awareness of the Financial Navigators program, tied to the city’s existing COVID-19 coordinated response plans

- Work with CFE Fund to provide training and technical assistance to the nonprofit provider(s) to deliver remote financial navigation services, including providing descriptions for local partners to use when making referrals to the Financial Navigator
- Work with selected nonprofit partner(s) to develop the approach and means of providing services remotely
- Identify network of referral partners that can additionally assist residents in making progress towards financial goals and related issues (e.g. benefits enrollment, mortgage refinancing)
- Participate in trainings with nonprofit partners on how to use a central database to support program implementation and tracking of output measures such as clients served and penetration rates within localities

#### Program Maintenance

- Participate in bi-weekly calls (may initially be weekly) and learning community activities facilitated by the CFE Fund (both via conference call and webinar)
- Monitor database usage and program metrics via central database
- Coordinate with Financial Navigators on ongoing trainings, learning opportunities, and database updates
- Update CFE Fund on evolution of resource and referral options
- Maintain and adjust as needed marketing approaches to raise awareness of Financial Navigators program

## ***Eligibility & Grant Time Frame***

---

Local governments (cities or counties) with more than 75,000 residents that are currently a CityStart or FEC Planning grantee are eligible to apply and must demonstrate strong commitment from the Mayor, County Leader, or City Manager (if applicable) and other key senior leadership to launch Financial Navigators program.

Please note that this engagement requires a staff member who will serve as the main point of contact and will be working with CFE Fund for the full duration of the grant.

Once localities are selected, planning and training will begin shortly with technical assistance from CFE Fund for 6-12 months, as needed by the local environment.

#### **CFE Fund Technical Assistance**

During the course of this engagement, the CFE Fund team will provide technical assistance to support grantees on a range of activities.

The CFE Fund will:

- Facilitate a virtual orientation to set the context for the work, provide in-depth overviews of the model, and share best practices
- Lead regular bi-weekly calls (may initially be weekly) and be available via email to support strategic planning and program development
- Assist in the selection nonprofit partners that will provide direct service
- Provide training with project lead and nonprofit partner(s) on how to use our central database for sessions and on an ongoing basis for the duration of the grant

- Work with localities to train nonprofit service provider partners on how to best navigate clients through financial priorities focusing on how to manage cash flow
- Host ongoing learning community activities, webinars, partner conference calls, etc. to provide current updates of national policies
- Facilitate the connection with the larger FEC community to share and learn from best practices, especially from those who have already started providing similar services

**Submitting Applications**

Applications must be made through this online grant portal. Please direct any questions to Sol Vilera Ramos (svileramos@cfefund.org).

## **Administrative Questions**

---

**City or County Name\***

City of Albuquerque

**Whom should we contact with follow-up questions about this application?\***

Name

Winter L. Torres

Phone Number\*

5054526009

Email\*

wtorres@cabq.gov

Office Address and any other relevant contact information\*

Winter L. Torres  
Deputy City Attorney for Policy  
Office of the Albuquerque City Attorney

Physical:  
One Civic Plaza NW  
3rd Floor, Room 3010  
Albuquerque, NM 87102

Mailing:  
POB 2248  
Albuquerque, NM 87103

Work from Home:  
1123 3rd St. SW  
Albuquerque, NM 87102

If chosen to receive this grant, will a fiscal sponsor be used to receive funds?\*

No

- If yes, please enter the fiscal sponsor organization's name, plus the name, phone number and email of a contact person at the fiscal sponsor.
- If yes, enter the fiscal sponsor organization's EIN
- If no, enter the applicant entity's Employer Identification Number (EIN).

*Do not leave this field blank nor enter NA – all local governments have EINs and the CFE Fund will be required to report all grantee EINs to the IRS.\**

EIN: 85-6000102

Has the local government used a fiscal sponsor or agent to receive private grant funds in the past?\*

No

## Upload a budget and provide a brief narrative

Please attach rough budget highlighting allocation of funds between local government and partners (as applicable). Please note where funding is meant to cover % FTE.

Provide a brief budget narrative that identifies any key assumptions

Key assumptions in the attached rough budget are:

- The City will receive the full grant award of \$80K.
- The City Council will approve receipt of the grant funds and appropriate the funds.
- The grant period will be 6 months.
- The financial impacts of COVID-19 upon Albuquerque residents will continue for a minimum of 6 months.
- The City will contract with the identified nonprofits, Prosperity Works and Encuentro, respectively, for equal amounts of \$30K.
- Prosperity Works and Encuentro will together service at least 1200 discrete clients at within 6 months.
- The amounts in the line items for marketing and translation are transferable among those 2 line items.
- Grant funds will not be utilized to build the service request addition to the 311 system.
- Marketing and outreach will be built into ongoing City and nonprofit COVID-19 communication efforts.
- The City may seek federal reimbursement for costs to implement this program that are not covered by grant funds.
- The City FTE allocation will not cover the full amount of time the City lead and other staff will spend managing this grant.

## Budget\*

CFE - 2020 Financial Navigators Budget.pdf

## Application Questions

---

### 1a. Interest\*

What issues or particular sectors (unemployment enrollment, small business, SNAP emergency support, etc.) are your priorities to address with the Financial Navigator program?

The City's COVID-19 Financial Navigator partnership with Prosperity Works and Encuentro will focus on the Albuquerque residents most impacted by the economic effects of the pandemic, helping them maximize income, access services, and reduce expenses. While both partners will provide the same service, they will target different populations. The City will work closely with both partners to familiarize all targeted communities of the vast array City-provided COVID-19 related services.

The City selected Encuentro as a partner to address sector gaps in ongoing COVID-19 response efforts. Those gaps include the City's Spanish-speaking, immigrant, hospitality, and underground, cash-based sectors, such as home and business custodial services. In these sectors, the partnership will prioritize service to families with children, while maintaining an acute awareness of, and respect for, cultural differences. Here, the partnership will work together to identify crucial services not currently provided in languages other than English and seek to address key interfaces that require translation.

The City selected Prosperity Works as a partner because of their longstanding and well-recognized experience with financial empowerment in Albuquerque and New Mexico. The partnership between the City and Prosperity Works will utilize their already existing connections with low-income communities and ongoing relationships with a broad network of other nonprofits. Prosperity Works will also serve residents not traditionally categorized as vulnerable or low-income, such as non-essential small business owners, independent contractors, restaurant and service industry employees, furloughed healthcare workers, and college students. For instance, the partnership envisions developing a strong, mutual channel of support between the City's Economic Development Department and Prosperity Works.

With regard to service referrals provided by the financial navigators, basic necessities will be the top priority. This will include access information about food banks, senior meals, meals for children not of school age, and referrals for SNAP and WIC benefits. Navigators will also provide referral services that will assist a resident to remain in their home via rental assistance, public housing, or qualification for the eviction moratorium. Healthcare is another basic necessity priority, and the partnership will refer individuals to the NM health insurance pool or Medicaid, if appropriate. Another financial navigation priority will be connection to area utilities, most of whom have COVID-19 response programs for their customers.

Accessing income will be the next level of priority, primarily assisting residents to access unemployment benefits, federal stimulus payments, small business loans, or other funds established for independent contractors or creatives. Income work will also include referral for those who may qualify for social security, disability, and TANF benefits.

Throughout the program, the partners will seek to identify resident groups that are not accessing COVID-19 response services and identify potential reasons. The partnership will then strategize on how those groups may be served.

### 1b\*

What outcomes do your local government want to be able to track? (e.g. residents served, zip code, financial considerations)

The top outcome the partnership will track is the number of residents served. Due to the general hesitancy of some targeted sectors to provide sensitive information, the partnership will seek only basic demographic information, such as zip code, (former) occupation, and number of family members. The partnership will also track language needs.

After consultation with the CFE Fund, the partnership will determine whether additional outcomes are feasible for tracking. Some of the outcomes the partnership may consider tracking include obstacles identified by callers, such as technological or transportation difficulties. Other potential tracking options are the number and type of referrals, whether callers contact their financial navigator again. Additionally, while the partnership is very interested in demographics such as age, gender, race, and ethnicity, those inquiries may undercut the overall effort of serving as many Albuquerque residents as possible because of the sensitive nature of the information and caller fears about how that information might be utilized.

A possible solution may be, perhaps one or two months into program implementation, an evaluation provided to the resident upon the conclusion of their navigation appointment, so that the resident would not feel mandated to provide this information to receive services. This would also allow some measure of program effectiveness.

Finally, the partnership will not inquire into nor document citizenship status, consistent with the Albuquerque City Council's most recently adopted resolution on the matter, R-18-17.

### 1c\*

How would the local government and its partners utilize this opportunity as a foundation to develop, expand, or embed financial navigators/counseling into on-going services?

While the COVID-19 pandemic is likely the worst economic shock the City of Albuquerque has faced in modern times, it nevertheless provides a significant opportunity to embed financial navigation and counseling into ongoing services. Moreover, this opportunity formally establishes mutually beneficial relationships not only among the City and Encuentro and Prosperity Works, but also amongst all the nonprofits and governmental entities providing service. In particular, this opportunity will allow the City to familiarize all involved communities, nonprofits, and other governmental entities of the vast array City-provided COVID-19 related services, such as small business assistance or childcare for essential workers.

In the current environment, Albuquerque residents are reaching out to, and relying upon a constant flow of information from, the City for assistance with all manner of needs. Moreover, under the City's Emergency Operations Center, the leadership of all City departments are giving priority attention to COVID-19 response matters. This provides a unique opportunity for the CFE Fund and the partnership to educate City leadership and staff about the continuing availability and importance of financial navigation and counseling. Similarly, it provides the partnership with the opportunity to quickly identify effective outreach conduits already operated by the City.

Further, the COVID-19 Financial Navigator grant will prompt the basic infrastructure adaptations required for the provision of financial referrals under the 311 system and will provide access to, and training on, CFE Fund's centralized resource database. The partnership will empower the nonprofit partners by emphasizing the vital nature of their work to the community, all City departments, and other governmental entities.

These education, infrastructure, training, and promotion opportunities are all crucial to the successful launch of a program. While a novel coronavirus is wreaking havoc, it has also presented a unique alignment of access to crucial financial navigation/counseling program fundamentals.

## 2a. Local Government Infrastructure\*

What is the local government's current coordinated response to COVID-19? How would Financial Navigators be incorporated into that response?

The City of Albuquerque's coordinated response to COVID-19 is extraordinarily broad-based and is rooted primarily in State and City emergency declarations and the City's current emergency activation status, Level II. For instance, the response involves monitoring and enforcement of public health orders, coordination of nursing home efforts to combat COVID-19, doing battle on the open market for much-needed personal protective equipment, and providing support to the City's essential employees, including first-responders, via efforts such as childcare and hotel accommodations that protect their families.

Specific to economic ramifications, the City has taken several steps to assist various segments of the community:

-On April 13, 2020, the City Council passed a resolution creating the Coronavirus Community Support and Recovery Fund, a \$1M fund to finance contractual services from nonprofits and government entities providing vital COVID-19 response services to low-income and at-risk residents whose economic situation has been negatively impacted by the pandemic

- Established a \$500K fund for small businesses of 5 employees or less to obtain \$5K per business
- Established a similar \$500K fund to support artists and creatives
- Increased the amount of meals provided to seniors, the disabled, and children of school age
- Providing childcare for children age 6 and older for essential employees
- Providing childcare for children age 3 to 6 for first responders and medical providers
- Established 3 additional homeless shelters for those over age 62
- Established a COVID-19 immigrant task force
- Established both long and short-term COVID-19 response teams
- Established free Wi-Fi hotspots that residents may access in their car at City community centers, schools, and other City facilities

The partnership will seek to embed Financial Navigator program promotion within all of those, and other, efforts. COVID-19 response efforts are focused in the City's Emergency Operations Center ("EOC"), which is comprised of leadership from all City departments, and all City communication efforts are routed through the City Joint Information Center ("JIC"). Upon establishment of the Financial Navigator partnership, all City departments will be made aware of this additional COVID-19 response service, including that it is accessible via 311. It will also be listed on the City's centralized COVID-19 data hub website. Moreover, local media is closely covering City COVID-19 response efforts communicated via JIC. With marketing templates provided by the CFE Fund, the partnership will operate a continuous promotion effort within the City and among a vast network of local nonprofits. With translation of those templates, the City and nonprofits will ensure that the marketing of the Financial Navigator partnership reaches our non-English communities.

**2b\***

How do you plan on marketing the Financial Navigators program?

The City of Albuquerque will plan to conduct an aggressive program of community outreach and earned media around the Financial Navigator partnership. We plan to leverage all City assets that are currently available, including the COVID-19 response systems referenced in the response to Question 2a, as well as consider the availability of funding for paid media.

The City will utilize newsletters, informational webinars, social media, static display, earned media, and the "OneABQ" application to ensure that community members are fully aware of the Financial Navigator program. The City currently has active newsletter lists in the tens of thousands of local residents via various trusted channels, including, but not limited to: (1) Mayor's Office; (2) Office of Neighborhood Coordination; (3) Office of Equity and Inclusion; and (4) Office of Civil Rights. The City also maintains the ability to reach large networks of residents through our social media channels. Top channels include the Mayor's Office, BioPark/Zoo, and the Albuquerque Police Department. The City also has access to several static display options within existing budgets that can be utilized to highlight this program, including billboards, water bill inserts, and "Johnny boards." The City's communications team will also work to provide a significant presence on local media highlighting the program. This includes op-eds from City Officials, interviews with local media, TV, radio, and podcasts. In addition, we will, of course, highlight the program on the City's website, and on our "OneABQ" App.

Further, the City's Consumer Financial Protection Initiative has established a city-based pathways outreach effort by working with existing City service providers to amplify its consumer protection message. The partnership will expand on these "pathways" to expand awareness of the Financial Navigator program. The partnership will utilize tools, such as Zoom, to conduct informational sessions with interested residents as well as local partners who can then relay information to their networks.

Via paid advertising, depending on cost, the City will consider taking advantage of digital and social banner advertising on platforms like Facebook, Instagram, Hulu, and YouTube. The City would also like to utilize peer-to-peer texting platforms and Google AdWords to reach specific targeted audiences regarding the Financial Navigator program.

**2c\***

What, if any, other financial empowerment services do your local government offer?

The City of Albuquerque is a CFE Fund grantee under the CityStart program to fund a BankOn coalition. The pandemic delayed the BankOn launch, but the City is now on track to advertise for the program manager for BankOn. BankOn is the starting point for the implementation of financial empowerment services through City efforts. The Legal Department's Office of Policy will serve as the home base for coordination among the Financial Navigator partnership, the Consumer Financial Protection Initiative ("CFPI"), and the BankOn Coalition to lay the foundation for a more extensive financial empowerment effort. The City already collaborates with local community nonprofit partners who provide financial literacy and training to their constituents, as the CFE Fund witnessed while participating in our CFPI community roundtables in August 2019. CFPI also provides outreach and education throughout the community on financial scams to help Albuquerque residents avoid financial loss due to scams. Additionally, the City works with two nonprofits, AARP and United Way of Central NM, to offer free tax preparation services to thousands of individuals and families at community centers. These collaborations are long-standing relationships that will be strengthened and expanded as the City develops a more comprehensive approach to financial empowerment.



**2d\***

What organizations might provide services that are complementary to the Financial Navigator program?

Services may include benefits enrollment, transitional housing, workforce development. Please consider city, county or state-run programs as well as those run by nonprofits.

The City has leveraged a multitude of food, health, housing, childcare, and scam services to aid residents impacted by COVID-19. Local nonprofits are also stepping up during the COVID-19 crisis to provide vital services, such as food, shelter, child and elder care, and education to the City's most vulnerable populations. The State of New Mexico has taken measures to mitigate the impact of the public health emergency by working with its departments to provide additional sources of relief and support, including benefit counseling, unemployment compensation, nearby childcare providers, utility shutoff suspensions, a senior and disabled adults food hotline, and more. What follows is not an exhaustive list of complementary services, but the list is intended to highlight primary or unique services by category, as well as City-provided services.

**FOOD AND HUNGER**

- The Department of Seniors Affairs ("SA") is offering free (donation-based) lunches at 21 locations throughout Albuquerque and Bernalillo County to seniors age 60 and over.
- Senior Affairs also has 3 senior centers that offer lunch at a reduced price (\$3.25 for those age 60 and older) and 6 senior/multigeneration centers that are providing low-cost breakfast.
- Senior Affairs is also continuing their home delivered meal service to support seniors who have physical, emotional, or other limitations that do not allow them to leave their homes on their own.
- A Senior Affairs hotline is now available for those that are interested in receiving home-delivered meals.
- The City has 4 health and social service centers that are working with residents who require emergency food assistance.
- Roadrunner Food Bank of New Mexico is operating to provide their network of over 500 partner locations with food, other relief supplies, staff and transportation support, and with coordination and expertise.
- The New Mexico Aging and Long-Term Services Department ("ALTSD") has established a senior and disabled adults food access hotline.
- Leaders from the State Department of Health, State Health and Human Services Department, and NM Voluntary Organizations Active in Disaster are working together on the Coronavirus Contingency Planning Task Force to leverage other partners who are in a position to ensure access to food for the most vulnerable members of the community. Resources for food assistance also include a food distribution site map and meal sites for children.

**HOUSING AND SHELTER**

- The City's Consumer Financial Protection Initiative, supported by the CFE Fund, is working with the Access to Justice Commission, NM Legal Aid, and the Metropolitan Court of Bernalillo County to stand up a new eviction mediation program for tenants facing eviction because of inability to pay rent.
- The City has 4 health and social service centers that are working with residents on rental assistance.
- The East Central Health and Social Service Center is helping residents with rental assistance in Vietnamese.

**MAXIMIZE INCOME**

- ALTSD is providing benefits counseling to those age 55 and over, as well as individuals with disabilities, and connecting them with financial navigators who will guide them through online processes to apply for benefits or services.
- The New Mexico Asian Family Center is providing critical translation assistance to Vietnamese populations by assisting with applications for unemployment insurance benefits. (The online application(s) for unemployment benefits, the federal unemployment supplement, and pandemic benefits for the self-employed and independent contractors are only available in English.).
- Lutheran Family Services of the Rocky Mountains is also providing application assistance to African communities who are Swahili speakers.

- The New Mexico Department of Workforce Solutions (“DWS”) is waiving the work search requirements for up to four weeks for workers who: (1) have had their hours reduced or lost their job as a result of COVID-19; (2) are self-isolated or directed to be isolated or who have immediate family who is isolated.
- DWS has unemployment resource guides available in English and Spanish.
- DWS maintains an online chat system that is available for unemployment questions.

#### SMALL BUSINESS

- The City’s Economic Development Department’s Micro-Business Relief Program is providing 140 businesses with grants of up to \$5,000 to provide relief to small businesses (5 or fewer employees) who are facing financial hardship due to COVID-19.
- New Mexico Mainstreet is providing services and support for the NM Economic Development Department (“NMEDD”) COVID-19 Business Loan Guarantee Loan Program and Local Economic Development Act (“LEDA”) 0% Interest Loans.
- The New Mexico State Investment Council approved a \$100 million New Mexico Recovery Fund to support businesses with significant negative impacts related to COVID-19.

#### CHILDCARE

- The City has teamed up with paid volunteer teachers to open the Herman Sanchez Development Center and provide free childcare to essential workers. Parents deemed essential workers may call a hotline to register their children ages 3-5.
- New Mexico Kids is working with the State Early Childhood Education and Care Department and the State Department of Health to provide childcare resource and referral services. An interactive childcare provider list is available, as well as a survey in Spanish and English, to help essential workers to find childcare.

#### UTILITIES

- The City’s new program, Wi-Fi on Wheels, is providing students and residents with free outdoor internet access at 21 mobile hotspots across Albuquerque. Students and residents can drive up to within 100 feet of the hotspots, which are located at schools and designated City facilities.
- The City has 4 health and social service centers that are working with residents seeking utility assistance.
- The Public Service Company of New Mexico (“PNM”), the Albuquerque Bernalillo County Water Utility Authority, and New Mexico Gas Company have all assured customers that no service will be disconnected for non-payment.

#### CENTRALIZED RESOURCE HUBS

- The Albuquerque Coronavirus Data Hub is a one-stop source about the coronavirus response in the City. The site includes a community impact dashboard, a testing site locator, and information on coronavirus cases, meal site areas, and more.
- New Mexico Legal Aid is now providing the community with a centralized site where translated unemployment resources, updates from the Governor’s Office, Department of Health Orders, and New Mexico Courts eviction updates all live.
- New Mexico MainStreet is compiling COVID-19 business finance resources and opportunities, such as webinars on, and overviews of, the Economic Injury Disaster Loan and Paycheck Protection Program.
- The State has also launched a portal with county-by-county breakdowns of positive cases by age, gender, and ethnicity that will be updated at least twice weekly.

## 2e\*

What challenges do you anticipate in getting this program up and running? How do you propose to address those challenges?

One anticipated challenge is modification of 311’s existing data collection and reporting system because the employee who previously performed this work has retired. The City will address this challenge

by supporting and shepherding a contractual services agreement through the required processes to have an outside vendor get the needed aspect promptly modified. Because the Financial Navigator program is COVID-19 related, all City departments will understand it is a priority project.

A challenge will be translation of key resources into languages other than English, with a heavy focus on Spanish. Very little currently exists. While the City has a system for translation, funding is often the challenge. Here, the City has reserved up to half of its Financial Navigator partnership budget to assist with this effort. Additionally, the City Office of Equity and Inclusion (“OEI”) may have additional funding to address language needs due to COVID-19. If OEI translation funding is available, the partnership will collaborate with OEI to develop materials that address multiple COVID-19 response programs. Similarly, interpretation services for callers who do not speak English may be a challenge. However, 311 now has a Spanish option introduction. This obstacle may be further addressed by utilizing the City’s contracted telephonic interpretation service, though funding may again pose a challenge. The City may utilize its CFE Fund marketing and translation budget here, as well. The City will also explore the availability of 311 budget funds for interpretation services.

Another anticipated challenge may be breaking through the morass of daily news to market the program. With the help of the CFE Fund’s clean, minimal marketing materials, however, the City hopes to garner attention from people that might not otherwise connect with the program.

A final challenge may be coordination and tracking of local resources among the grant partners. The City expects, however, that this will likely be managed through consistent, weekly communication via videoconference. The City is also hopeful that the CFE Fund’s provided Salesforce database will enable easy collaboration and updates.

### 3a. Operations (Potential local government or CBO Partners)\*

Please list the local government programs/nonprofits in your community that would have the capacity and interest in serving as a partner to the Financial Navigators program?

For each potential partner, please describe:

1. What makes them well suited to run such a program?
2. What kind of relationship currently exists with the local government?
3. Does the local government currently fund them?

The City of Albuquerque has consulted with and selected 2 nonprofits that both have the capacity and interest in partnering for the Financial Navigator program: (1) Prosperity Works and (2) Encuentro.

#### PROSPERITY WORKS

Prosperity Works is well suited to operate half of the service piece of the partnership because its longstanding mission is to build the capacity of families and organizations with personal, social and financial assets. Prosperity Works is also a well-known and widely recognized advocate for policies that support the economic prosperity of all New Mexicans.

Prosperity Works operates via a change model of empowerment while also encouraging other organizations to become change-makers. Additionally, Prosperity Works guides policymakers to commit to creating pathways and taking action that enhances financial inclusion, opportunity, and social justice. Via its Social Justice Framework, the nonprofit works with high trust community and financial partners to advance structural change and increase opportunity for those who are the least well off politically, economically, and socially by focusing on root causes, striving for lasting systemic and institutional change. Prosperity Works utilizes policy advocacy, community engagement, litigation, and communication as tactics, and supports vulnerable populations as they advocate on their own behalf.

The City of Albuquerque and Bernalillo County have both adopted the TrueConnect loan product as an optional employee benefit that Prosperity Works advanced. Prosperity Works also works closely with the City's Consumer Financial Protection Initiative to improve the community's understanding of their rights, potential scams, and access to fair financial products and services.

The City of Albuquerque funded Prosperity Works to provide children's savings accounts for children in the Early Head Start program whose parent's complete financial capability training. The City is also working with Prosperity Works on an Energy Foundation grant to improve the energy efficiency, affordability, and sustainability in the homes of low-income residents.

You may access further information here: <https://www.prosperityworks.net/>

### ENCUENTRO

Encuentro is well suited to operate the half of the service piece of the partnership focused on Spanish speakers, immigrants, and members of the underground economy because it has been providing Spanish language financial literacy training to the targeted population for over seven years. Further, as COVID-19 has halted those financial literacy classes until at least fall 2020, Encuentro's financial literacy instructors have the capacity to serve as excellent financial navigators. For these targeted sectors, language skills, familiarity, reputation in the community, and trust will make all the difference in providing inroads to these extremely vulnerable communities. Encuentro has also already established ongoing, weekly communication with 300 Albuquerque families in response to the pandemic. Additionally, Encuentro is highly adept at identifying key language obstacles that will prevent non-English speaking residents from accessing needed service.

Although currently on hold due to the pandemic, Encuentro provides some of its education programs at a City community center (Barelas Community Center). Encuentro also maintains a relationship with the City's Office of Immigrant and Refugee Affairs and Senior Affairs Department via its Home Health Aide training program.

Encuentro does not currently receive City funding.

You may access further information here: <https://encuentronm.org/>

### 3b\*

Please describe the local government's procurement process for issuing subgrants and any relevant allowances due to the COVID-19 crisis.

The Office of Policy has consulted with its City partner who manages procurement and its City partner who manages all grants to the City. The City Council will have to approve receipt of, and appropriate, the CFE Fund grant. However, establishing contractual services agreements with Prosperity Works and Encuentro, as proposed here, falls outside of both the traditional City procurement and traditional City subgrant processes. In short, the partnership would merely have to shepherd the contracts through the legal and approval processes expeditiously. Fortunately, the Office of Policy is located in the Legal Department. For purposes of this partnership, however, the City may conduct a much-simplified risk analysis similar to that the City conducts when proposals are solicited for subgrants.

Because the FEMA procurement process related to COVID-19 is stricter than the regular City procurement process, there is not an applicable procurement or subgrant allowance due to the pandemic.

## ***Thank you!***

---

Thank you for your interest in the 2020 Financial Navigators Program in response to COVID-19.  
Please direct any questions to Sol Vilera Ramos (svileraramos@cfefund.org).

## File Attachment Summary

---

### ***Applicant File Uploads***

- CFE - 2020 Financial Navigators Budget.pdf

2020 Financial Navigators in response to COVID-19

Cities for Financial Empowerment Fund

June 1, 2020 - December 1, 2020

Account	Budget
<b>Personnel</b>	
500101 - Wages - Regular	7,666.36
<b>Total Payroll</b>	<b>7,666.36</b>
514400 - F/B - PERA	1,488.04
514800 - F/B - FICA	586.48
F/B - group life (OEB)	63.63
515601 - F/B - Unemployment- (OEB)	19.17
F/B - (OEB)	23.00
515700 - F/B - Retiree Health Care	153.33
<b>Total Fringe</b>	<b>2,333.64</b>
<b>Total Personnel Expenses</b>	<b>10,000.00</b>
<b>Contractual Services</b>	
527500 - Contractual Services	65,000.00
527505 - Contractual Services - Marketing	5,000.00
<b>Total Contractual Services</b>	<b>70,000.00</b>
<b>Total</b>	<b>80,000.00</b>

Note: Total Contractual Services consists of the following

Prosperity Works, non-profit \$30k

Encuentro, non-profit \$30k

Translation services: \$5k

Marketing services: \$5k

The \$10k supports 8% of one full time employee

## 2020 Financial Navigators in response to COVID-19

Encuentro

June 1, 2020 - December 1, 2020

Account	Budget
<b>Personnel</b>	
Wages - Regular	26,500.00
<b>Total Personnel Expenses</b>	<b>26,500.00</b>
<b>Operating Expenses</b>	
Supplies	1,200.00
Program Oversight	2,300.00
<b>Total Operating Expenses</b>	<b>3,500.00</b>
<b>Total</b>	<b>30,000.00</b>

Note: 2 navigators at .5 full time employees over 30

weeks ~\$26,500

Program oversight \$2300

Supplies (cell phone costs) \$1200



2020 Financial Navigators in response to COVID-19

Prosperity Works

June 1, 2020 - December 1, 2020

<b>Account</b>	<b>Budget</b>
<b>Personnel</b>	
Wages - Regular	25,000.00
<b>Total Personnel Expenses</b>	<b>25,000.00</b>
<b>Contractual Services</b>	
Contractual Services - Translation & Marketing	2,500.00
Project Management	2,500.00
<b>Total Contractual Services</b>	<b>5,000.00</b>
<b>Total</b>	<b>30,000.00</b>

Note: \$25,000 would support 15% of two full time employees dedicated to service provisions