



# Community Action New Mexico

www.communityactionnewmexico.org

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Community Action New Mexico  
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## Free Tax Preparation, 2006

### Making the final plans

As your offices are in a buzz to lay the final plans for offering much-needed tax services to the community, there are a few ways that the Community Action association can be of service.

- For those who are coordinating with TAX Help New Mexico, let us know *immediately* if your supply needs are not being met. We can serve as a liaison for you – let us make those time-consuming calls and send those emails to keep your time free!
- Not working with TAX Help New Mexico? Need resources? Need outreach tools? *Let us know – we can get materials to you.*
- IDEA – connect with your local public utilities company and request “hint flyers” to pass out to your tax clients – these flyers will provide helpful hints on how to save money as well as will help us work toward an energy-savings environment. See if a local bank has give-a-ways that will help clients with savings tips.
- IDEA – See if a local bank would be willing to assist EITC tax recipients open bank accounts on site. *If this is of interest to you and you would like help with legwork, let us know and we can help contact the bank.*

**If you would like assistance with offering free tax preparation, please send an email or call Sharon Henderson. 505-863-6532 / Sharon@communityactionnewmexico.org**

## Plan to Attend the IDA Institute

March 28-29, 2006

### Spread the word...

*The IDA Institute is a training for people interested in designing, improving or expanding Individual Development Account programs is available through Community Action New Mexico’s Asset Consortium This two day, highly participatory training*

*will cover a wide range of topics including:*

- *Designing the account to meet the needs of different target markets and market segments*
- *Implementing strategies that increase accountholder success during the savings period and after leaving the program*

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- Finding adequate funding for both program operations and account match; the training will also cover some of the ins and outs of federal IDA funding
- Promoting the IDA program and asset building more broadly to community stakeholders, political leadership, and potential partners
- Structuring collaborations that work and benefit accountholders
- Negotiating with financial institutions in the set up and ongoing management of the accounts
- Delivering engaging financial education; the training will also cover selection of an appropriate curriculum
- Using effective and best practice information to improve the design, implementation, management and potentially expansion of IDAs
- Linking IDAs with other asset-building strategies that create long-term and sustainable opportunities for IDA program participants
- Incorporating trends in asset building and IDAs into overall initiative to better serve clients and target audience
- And more.

**Who should attend the training and what will they get out of it?**

*Practitioners who are thinking about getting into IDAs or asset building – increased understanding of how asset building breaks the cycle of poverty in families and communities AND a complete understanding of the nuts and bolts of designing and implementing IDAs.*

**Dates: March 28-29, 2006**

**Place: Best Western, Rio Grande, Albuquerque, NM**

**Contact: Sharon Finarelli**  
[sfinarelli@communityactionnewmexico.org](mailto:sfinarelli@communityactionnewmexico.org) or 505-894-3469 for more information.



## Community Action Agency of Southern New Mexico Leading Change

For the last year Community Action Agency of Southern New Mexico (CAASNM) has embarked on a wonderful and exciting initiative to help families become self-sufficient and end poverty in America. This transformation has been done with the help of the Move the Mountain Leadership Center. The Move the Mountain (MTM) Leadership Center, a non profit group was borne out of a Community Action Agency in central Iowa that made a commitment to end poverty in Story County Iowa. Move the Mountain Leadership Center incorporated in 1998 with the mission to inspire and equip a critical mass of leaders that will ensure that all Americans can thrive.

Recognizing the need for change CAASNM joined in the Move the Mountain efforts to eliminate poverty. CAASNM and other CAA's across the state have been involved in a series of trainings. These trainings have helped us to have a focused vision, learn what it takes to effectively engage the community, utilize high impact strategies, and take a passionate and engaged approach to the societal change.

Through this process the MTM Leadership Team developed the following tools to begin the process of leading change. Below is our Case for Change and Preferred Vision. The Case for Change tool describes the need for changes as a result of current issues low income families face everyday. The

Preferred Future tool paints the picture of how families should be living in today's society. The Case for Change and Preferred Future as determined by the CAA MTM Leadership Team is as follows:

### Case for Change

- 46% of job growth between the years of 1994 to 2005 paid less than \$16,000 a year; the federal poverty level is \$19,140 for a single person.
- According to our best guess based on local cost of living, about 40% of our families do not make enough money to live at a minimum standard. This means even if you exceed poverty guidelines (\$19,140 for a single person) you would still not be able to meet all your basic needs.
- Many low income families are living in substandard/crowded housing.
- Many low income families are doing without basics/ or making choices among needs.
- Many low income families have feelings of hopelessness and defeat that prevents change in their mindset.

### Our Preferred Vision

Community Action Agency has taken the lead to address poverty issues in Southern New Mexico. We are committed to building the capacity and accessing the resources needed to implement the following changes:

#### Low Income People Will:

- feel positive not defeated.
- have options to move toward a better future.
- feel nurtured and have resources.
- have opportunities that will empower them to lift themselves out of poverty.

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The Community Will:

- be less fragmented.
- have an awareness of poverty issues and how low income people are affected.
- be willing to collaborate and come up with collective solutions to help people in need move toward a brighter future.
- understand and accept their moral responsibility.

Let's all stretch ourselves past the comfort zone of average deeds and make an extraordinary commitment, something gigantic, like: ENDING POVERTY IN AMERICA



# Recognizing the need for change Community Action Agencies Become Pathfinders

Jean Block

The New Mexico community action agencies are undertaking an exciting opportunity to become less reliant on traditional funding sources through the National Center for Social Entrepreneurs PathFinder program. The agencies have established Enterprise Teams of staff and Board members who are participating in three full day training sessions with homework in between. The agencies are identifying opportunities for earned income based upon their mission, vision, values and current assets. Opportunities which look the most promising are then taken through rigorous feasibility studies, resulting in a mini-business plan. SO far, most of the community action agencies are looking are new uses for current space and new markets for

current programs. The PathFinder program is taught in New Mexico by Jean Block and Randy Gleason. For more information, contact Jean Block, Jean Block Consulting, [jean@jblockinc.com](mailto:jean@jblockinc.com)



# Profile of Sandoval County Economic Opportunity Corporation

It is with pleasure that we report the growth and productivity of *Empowering Our Communities in New Mexico*. We are active in pursuing affordable housing strategies, and have the third largest home rehab program n the state in addition to 18 new housing units built this year through our partnership with the Santo Domingo Tribal Housing Authority.

Our Individual Development Account program has resulted in three first time homeowners, two small business start-ups, and one person who is using the account for post secondary education.

While we are proud of our accomplishments, we are not satisfied until poverty is ended in our state. As such we depend on our partner agencies to continue to find ways to end poverty through asset development.

# IDA Account Holder Profile

Doing unto others...

Anna Maria was the first IDA savor in the New Mexico Assets Consortium IDA initiative. She had worked through her business plan and had begun a home-based real estate business just before she began to save in her IDA.

Working hard to overcome obstacles, Anna Maria used the computer at the public library every day in order to meet the electronic needs of building her business. Once she was able to withdraw funds from her IDA, she was able to purchase the necessary technology and set up her home office.

What is remarkable about Anna Maria's decisions is that she has dedicated her business to helping lower income persons realize their dream of homeownership. Although she works with all income levels, she has learned the ins and outs of leveraging first time homeownership programs, helping families become mortgage ready, and locating decent, safe, affordable housing in the area of their choosing.

*Congrats Anna Marie! And thank you for passing on the dream.*

# This Just In

Sara Kaynor

CSBG is zero again in the FY'07 Budget. Additionally, the President now is eliminating the Commodity Supplemental Food Program (CSFP) that feeds over 18,000, mostly seniors, throughout New Mexico every month with a food box that averages \$50 retail.

