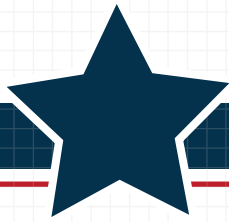


IMMIGRANT ENTREPRENEUR GRANDMOTHER MOM MIGRANT RESEARCHER
FRIEND RESIDENT DREAMER
WORKER RESTAURANT OWNER MOM SCIENTIST BUILDER BOARD MEMBER
SISTER RESIDENT WORKER INVENTOR POLICE OFFICER
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A BLUEPRINT FOR IMMIGRANT INTEGRATION

FINANCIAL EMPOWERMENT



A BLUEPRINT FOR IMMIGRANT INTEGRATION

FINANCIAL EMPOWERMENT

ISSUE AREAS: Financial Empowerment, Financial Inclusion, Microfinance, Combating Poverty, Financial Literacy, Education

SUMMARY:

When immigrants come to this country hoping to begin new lives, frequently among their main objectives is creating a better economic future for themselves and their families. But myriad hurdles exist to accessing American financial institutions and services that can help make that happen, and while many immigrant households diligently save for the future, they may still struggle to establish financial security. City governments can play a significant role in assisting immigrants and promoting financial inclusion. In New York City, the Department of Consumer Affairs Office of Financial Empowerment (OFE) has focused on educating, empowering and protecting low-income New Yorkers as the keys to its anti-poverty mission. In collaboration with the Mayor's Office of Immigrant Affairs (MOIA), OFE has been able to include immigrants in its initiatives, bringing more of them into the mainstream financial marketplace through tailored education programs and banking products, ultimately helping the city's foreign-born residents get closer to realizing the quintessential American dream.

OBJECTIVES:

- + Promote financial empowerment and inclusion for immigrant households
- + Increase immigrants' access to high-quality, low-cost financial education and counseling
- + Promote tax preparation and improve access to income-boosting tax credits
- + Connect low-income immigrant households to safe and affordable banking and asset-building products and services

BACKGROUND

A variety of barriers can preclude immigrants from accessing mainstream financial services such as bank accounts, business loans, home mortgages and other important financial products. Among these challenges are distrust or lack of familiarity with American financial institutions, limited English proficiency, a perception of high fees associated with maintaining accounts, bank products that don't match their needs, lacking proper identification to open an account and minimal financial literacy.¹

Yet when immigrants don't make use of these services, the implications for their current and future well-being are significant. Economic prosperity and security depend in large part on being able to save money, access credit, own a home, start a business, pay for education and grow personal and family wealth. Access to financial services is also central to overcoming entrenched poverty, with 19.5 percent of all immigrants in this country living in poverty, compared to 15.4 percent of all native-born Americans.²

Although the implications are serious, the exclusion of immigrants from the mainstream financial marketplace is not a new phenomenon. Many of the barriers foreign-born residents face - either real or perceived - have long led them to manage their money in unconventional ways. This frequently results in an overreliance on check cashers, money transfer agents, pawnbrokers or other alternative financial service providers, which can be more expensive than traditional banks. This, of course, raises another potential pitfall for immigrants as it renders them vulnerable to predatory actors within the financial marketplace, such as payday loan services.

Despite these many barriers to accessing financial services and some significant economic challenges, research shows that immigrants are actively saving at all income levels, even those who report no income whatsoever.³ Immigrants also make hefty contributions to the American economy. In 2012, Latinos and Asians, many of whom are immigrants, had a combined purchasing power of \$1.9 trillion, according to the Immigration Policy Center.⁴ Immigrants have also added \$3.7 trillion to this country's housing wealth and have helped revitalize impoverished communities around the country, but especially in costly metropolitan areas.⁵

Financial empowerment for immigrants can only maximize these contributions, helping to raise more Americans out of poverty, thus improving economic outcomes for entire communities. Access to mainstream financial services, from credit and savings to microfinance, can contribute to better housing, better job opportunities and more secure futures for immigrants and their neighbors.

NYC DEPARTMENT OF CONSUMER AFFAIRS OFFICE OF FINANCIAL EMPOWERMENT

Launched in 2006, the Department of Consumer Affairs Office of Financial Empowerment (OFE) is the first local government office in the nation with the mission to educate, empower, and protect low-income New Yorkers so they can build their assets and make the most of their financial resources.

OFE's four pillars of financial empowerment work to support New Yorkers to achieve financial stability and reach their financial goals.

Financial Education and Counseling

- + Providing one-on-one financial counseling through the Financial Empowerment Center initiative, administered by OFE and operated by select nonprofits at dozens of locations citywide
- + Increasing the capacity and professionalization of financial education and counseling through accredited university courses, professional development and training for staff, and grant-funded capacity building for nonprofits

Asset Building

- + Connecting people to effective opportunities to build assets
- + Creating opportunities for savings that leverage key moments, behavioral economics and innovative product design to make the most of people's demonstrated desire and capacity to save and plan for the future

Access to Banking

- + Helping people who are unbanked and under-banked access safe and affordable banking opportunities
- + Partnering with the City's many financial institutions to pilot safe and affordable products and services, and ensuring that consumers have access to the products that meet their needs

Consumer Protection

- + Leveraging local authority by enforcing targeted consumer protections to protect New Yorkers from predatory practices
- + Advocating for policy changes that protect and empower consumers in the financial services marketplace by improving consumer financial protections and providing meaningful pathways to increased financial security and economic mobility

CITIES FOR FINANCIAL EMPOWERMENT

The Cities for Financial Empowerment Fund (CFE Fund) works with a diverse set of communities across the United States to identify local opportunities, replicate evidence-based initiatives, pilot new ideas, and share best practices - including Financial Empowerment Centers and Financial Education Networks, which are highlighted in this blueprint. As a result, many cities around the country have access to support and expertise that could assist them in taking advantage of some of the opportunities presented here around engagement with immigrant communities.

The CFE Fund works in the following locations currently:

- | | | | |
|---------------------|-------------------|--------------------|---------------------|
| + Chicago, IL | + Los Angeles, CA | + New York, NY | + San Antonio, TX |
| + Denver, CO | + Louisville, KY | + Newark, NJ | + San Francisco, CA |
| + County of Hawai'i | + Miami, FL | + Philadelphia, PA | + Savannah, GA |
| + Lansing, MI | + Nashville, TN | + Providence, RI | + Seattle, WA |

Since its inception, OFE has become a national model and co-founded the Cities for Financial Empowerment Coalition, a group of pioneering municipal governments from across the country that have begun to use their power and positions to integrate financial empowerment strategies into local government infrastructure.

Recognizing the value of prioritizing financial empowerment strategies, the Mayor's Office for Immigrant Affairs (MOIA) and OFE formally partnered in 2011 with the One NYC One Nation citywide immigrant civic engagement initiative offering scholarships to CBOs for a financial counseling class, launching the City's first Immigrant Financial Services Study, and establishing ongoing efforts to empower and assist immigrant New Yorkers.

"The CUNY Consumer and Personal Finance Course enabled me to offer better advice to my clients on how they should plan for their future, finance education for their children, implement family budgeting, make retirement plans and more. Clients have become smarter on financial planning and gained more knowledge about financial services. Consumer protection, smart banking, money management and budgeting are three popular financial services that my clients needed the most, and this course has helped me to provide better services to them."

- JIMMY LI, BROOKLYN COMMUNITY AND YOUTH ASSOCIATION

BOLSTERING IMMIGRANT FINANCIAL EMPOWERMENT AND INCLUSION

STEP ONE >

INCREASE ACCESS TO HIGH-QUALITY, LOW-COST FINANCIAL EDUCATION AND COUNSELING

An essential component to any successful financial empowerment model is education and counseling for low-income individuals and families. Armed with up-to-date, relevant information and strategies to build financial security, those hoping to climb from poverty to stability will have an easier, more sure path with long-lasting results.



CONNECT IMMIGRANTS WITH FINANCIAL EDUCATION AND COUNSELING OPPORTUNITIES

- + **Tap into existing resources.** Within cities, institutions such as government agencies, community development corporations, financial institutions, foundations and other organizations may already have resources that they can share related to financial education and literacy for immigrants. The main goal is to ensure that immigrant communities are aware these services exist, promote the services and guarantee that they are accessible. Knowing what resources are already available within your municipality obviates the need to create something totally new and can expedite the process of connecting immigrants to these services.
- + **Increase the availability of high-quality, free, one-on-one financial counseling.** In NYC, to increase the availability of financial counseling services, OFE launched a five-borough network of free, one-on-one financial counseling centers with services primarily available in English and Spanish. Trained financial counselors assist clients in taking control of their finances by dealing with debt, improving credit, creating a budget, opening a bank account, saving and much more. The Centers, which were privately funded at first through contributions to the Mayor's Fund to Advance New York City, are now included in the City's budget. They are located within high-needs communities and run by CBOs.
- + **Incorporate financial counseling into existing services for immigrants.** Since 2011, the Mayor's Office of Immigrant Affairs has offered immigration legal services and financial assistance through NYCitizenship in Schools in partnership with the Financial Empowerment Center network. The initiative provides legal and financial assistance to parents of New York City public school students to help them apply to become U.S. citizens. All participants learn about free financial counseling offered through Financial Empowerment Centers, and they can also apply for microloans to cover their \$680 naturalization application fee or pursue other savings and payment strategies—with the help of financial advisors—to cover the cost.



EMBED FINANCIAL COUNSELING INTO ORGANIZATIONS SERVING IMMIGRANTS

- + **Professionalize counseling.** A priority has been to standardize the information being disseminated around financial issues and a City University of New York (CUNY) course allows for an array of professionals to be similarly trained. The course teaches providers to properly conduct a financial counseling session with clients from any background and assess their current financial situation, increase their savings, understand their credit and banking situation, work toward reducing their debt and set financial goals for their future.
- + **Improve financial literacy offerings for immigrants.** In an effort to improve the services provided by immigrant-serving organizations and build the skills of staff, MOIA's One NYC One Nation initiative provided scholarships for representatives from eight community-based organizations across New York City to attend a City University of New York (CUNY) course, titled Consumer and Personal Finance. This program integrated financial literacy into the offerings these CBOs provide to immigrants, thus expanding the availability of free, high-quality, one-on-one financial counseling to immigrant New Yorkers in need.
- + **Support proven leaders.** Scholarships went to individual leaders and non-profit organizations that had proven track records of providing linguistically and culturally competent services to immigrants throughout the city.
- + **Expand services.** Through the CUNY training, CBOs were able to improve and expand financial counseling resources for underserved immigrants in multiple languages.



PARTNER WITH COMMUNITY AND FAITH-BASED ORGANIZATIONS TO OFFER WORKSHOPS

- + **Provide expert-led workshops.** Identify experts and invite them to meet with organizations that serve immigrant communities and provide those organizations with educational forums or workshops focused on banking, saving, credit-building, consumer protection and other relevant topics. In New York City, MOIA partnered with OFE to host multiple financial empowerment-themed Know Your Rights and Responsibilities Forums in organizations serving immigrants. These forums bring speakers from City agencies to community gatherings and provide information about topics of interest. Since 2011, MOIA has hosted 22 workshops on financial empowerment, reaching more than 1,000 immigrant New Yorkers.



CONVENE ORGANIZATIONS TO SHARE EDUCATION, STRATEGIES AND BEST PRACTICES

- + **Establish a network of financial education providers to share strategies and best practices.** OFE established the Financial Education Network (FEN), a dynamic network of government, nonprofit, and financial sector partners, working to provide high-quality financial education. Through the creation and sponsorship of the FEN, OFE significantly increased New Yorkers' access to financial education, while also providing technical and quality assistance.
- + **Hold forums to bring experts together to learn from each other.** The FEN hosts forums throughout the year to share knowledge and best practices. Forums have helped organizations serving immigrant communities learn ways to better promote immigrant financial inclusion as well as how to help immigrants overcome barriers to financial empowerment.

PROMOTE TAX PREPARATION AND IMPROVE ACCESS TO INCOME-BOOSTING TAX CREDITS

Providing and encouraging access to free and low-cost tax preparation for all low-income households, including immigrant households, is a promising way to combat poverty through promoting access to federal tax credits that are offered to individuals at no cost to municipalities. Filing taxes is an important way for immigrants, including the undocumented, to improve their financial standing.



IMPLEMENT A SCALABLE MODEL OF LOW-COST TAX PREPARATION SERVICES

- + **Expand access to free and low-cost tax preparation services.** As part of the Mayor's Tax Credit Campaign, OFE has worked to make safe and affordable tax preparation services more accessible by developing partnerships with organizations coordinating Volunteer Income Tax Assistance (VITA) sites, online services and commercial tax preparers. Such access allows New Yorkers to take advantage of tax credits like the Earned Income Tax Credit (EITC). When they do take advantage of this credit, and when the state and city credit is combined, eligible families can receive upwards of \$6,000 per year.
- + **Provide information and services to immigrant communities.** OFE has worked to ensure all tax information materials are translated into the main languages of New York City. This ensures that immigrant communities have access to information in their own language and, especially through the VITA program, can visit a preparer in that language.
- + **Employ multilingual volunteers.** Key to assisting immigrants file their taxes is using not only qualified volunteer preparers, but multilingual preparers as well. Because they are volunteers, this is not an expensive endeavor, but it is one that leads to significant dividends for immigrant clients.

MULTILINGUAL TAX SEASON CAMPAIGN

It's Tax Time. Go Get Your Refund!

Es el momento de los impuestos. ¡Reclame su reembolso!

Call 311
Go to nyc.gov and search "tax prep"

2013 Tax Season
English/Spanish



PROMOTE FREE AND LOW-COST TAX PREPARATION SERVICES WITH PUBLIC EDUCATION CAMPAIGNS AND TAILORED MESSAGING

- + **Conduct outreach.** Public education campaigns about the importance of filing taxes and the economic benefits of doing so are crucial. Without these outreach efforts many impoverished individuals and families may think their income is too low to require paying taxes. While this may be true, they can still file and claim credits like the Earned Income Tax Credit, regardless of their tax liability.
- + **Include specific messaging for immigrants.** To make outreach efforts relevant to all New Yorkers, specific messaging directed to foreign-born residents was included in the campaign.
 - + **Make materials multilingual.** Campaign literature and advertisements were translated into six languages commonly spoken by New Yorkers with limited English proficiency.
 - + **Explain link between filing taxes and applying for immigration benefits.** Campaign messaging noted that filing a tax return is an indication of “good moral character,” something the U.S. Citizenship and Immigration Services (USCIS) considers when making decisions on applications for immigration benefits.
 - + **Raise awareness about the use of ITIN to pay taxes.** In an effort to inform undocumented immigrants about the tax process and their ability to pay, other campaign materials made clear that state and federal agencies accept Individual Taxpayer Identification Numbers (ITINs) when filing.

PUBLIC EDUCATION CAMPAIGNS

The NYC Office of Financial Empowerment creates tax season campaign materials in multiple languages that highlight information specific to immigrant communities, such as the relationship between filing taxes and applying for immigration benefits.

It's Tax Time. Go Get Your Refund!

Did You Know...?

- If you file a tax return, you can claim substantial refunds:
 - With the Earned Income Tax Credit (EITC), you could be eligible for up to **\$7,900**.
 - With the New York City Child Care Tax Credit, you could be eligible for up to another **\$1,733** if you have children 3 years old and younger.
- There are safe ways, free or low-cost, to file your taxes:
 - FREE tax preparation by a certified volunteer.
 - FREE online tax preparation.
 - ONLY \$49 for commercial tax preparation.
- Even if you earn cash, you can get help filing your return at a free or low-cost tax site. You can also get help in multiple languages.
- Your tax return is prepared confidentially. **The Internal Revenue Service (IRS) will not share your personal information with anyone.**
- Filing a return shows “good moral character,” which the government considers when you apply for U.S. citizenship.
- “Instant,” “Rapid,” “Express,” or “Fast Cash” refund offers are actually loans—known as Refund Anticipation Loans (RALs)—with high fees and interest rates. IRS refunds come quickly—avoid RALs.

For more information, call **311** and ask for “tax preparation assistance” or go to nyc.gov and search “tax prep.”

NYC Department of Consumer Affairs Office of Financial Empowerment

See the back of this flyer for checklists to help you get ready to file your taxes.

#NYCEMPOWERED @NYCEMPOWERED

CONNECT LOW-INCOME IMMIGRANT HOUSEHOLDS TO SAFE AND AFFORDABLE BANKING AND ASSET-BUILDING PRODUCTS AND SERVICES

For immigrants who don't understand the American financial system well, it can be easy to fall prey to predatory actors who might exploit them when trying to obtain loans, pay for living expenses or otherwise take care of themselves and their families. Thus for city governments and agencies seeking to improve the economic condition and security of immigrants, especially those in the lowest income brackets, it is crucial that low-income immigrants have easy access to financial services that are safe, affordable and that meet their specific needs.



LEARN HOW IMMIGRANTS INTERACT WITH FINANCIAL SERVICES

- + **Interview experts.** Community and faith-based organizations that serve immigrants may provide helpful insight into barriers to accessing mainstream financial services, as well as the types of financial needs that may be present in their communities. Additionally, research institutions and organizations that focus on economic and financial empowerment can be tapped for information and analysis.
- + **Conduct surveys.** Surveying immigrant communities directly about their financial behaviors and needs can help cities and financial institutions develop a better understanding of specific barriers to access and identify opportunities to bring more immigrants into the financial mainstream. In New York City, the NYC Department of Consumer Affairs Office of Financial Empowerment and the Mayor's Office of Immigrant Affairs partnered to launch the Immigrant Financial Services Study to better understand challenges and opportunities around financial empowerment and inclusion for three different immigrant communities. (Refer to case study on page 12.)



CREATE FINANCIAL PRODUCTS THAT MEET IMMIGRANTS' NEEDS

Citizenship microloan. The increasing costs of becoming a U.S. citizen—application and legal fees have both grown—have lowered naturalization rates across the country and especially affected eligible low-income immigrants. In response, MOIA partnered with several organizations, City agencies, and two local credit unions to create a microloan for legal permanent resident parents of children in the city's public schools. The collaboration also offered free legal counseling.

- + **Identify needs.** In the case of New York City, MOIA identified a financial need – the citizenship application fee – among immigrant parents who want to become U.S. citizens.
- + **Tailor a financial product to immigrant needs.** MOIA and its partner organizations created a citizenship microloan in order to reduce the financial burden of the citizenship application process by allowing individuals to repay the loan in small, affordable installments. The microloan also introduces immigrant parents to mainstream financial institutions in this country and helps them start to build a financial identity. The product benefits the loaning institutions as well because it connects them to a hard-to-reach and largely untapped customer base.

IMMIGRANT FINANCIAL SERVICES STUDY

Background. In order to better understand the financial behaviors of immigrants in New York City and better connect them to mainstream financial services, in 2011 OFE and MOIA launched a study to explore the financial habits and behaviors of Chinese, Mexican and Ecuadorian immigrants, as well as the extent to which financial institutions actually supplied products to meet their needs. The Immigrant Financial Services Study, which surveyed 1,324 immigrants, was one of the first of its kind in New York City. Researchers chose these three specific immigrant groups because they represent a large and growing portion of the city's foreign-born population and because they have different levels of integration and financial access. For example, about 80 percent of the Mexican immigrants surveyed were undocumented, compared to 15 percent of the Chinese immigrants, and while 35 percent of the Ecuadorians included in the study were unbanked, just 5 percent of the Chinese were unbanked.

Research design. To capture a thorough picture of the financial landscape for immigrants in New York, researchers looked at both the financial needs of immigrants and the availability of services to meet those needs.

- + **Demand-side research on immigrant behavior:** Researchers developed a survey tool that was vetted with focus groups to gather demographic data as well as respondent's attitudes towards, and use of, various financial services and products. Researchers specifically chose survey locations where they could sample low- and moderate-income immigrants, including high-traffic areas in ethnic neighborhoods, restaurants, community centers and other locations.
- **Supply-side data on financial institutions:** To collect supply-side data, researchers reviewed literature, interviewed management and staff at financial institutions, observed interactions between immigrant customers and the staff of mainstream financial institutions as well as the staff of alternative financial providers, and interviewed the management of Remás, a non-profit organization that seeks to improve transparency in the money transfer market by publishing pricing and terms in an online tool.

Findings. The study revealed four main findings:

#1: Barriers to banking are predominantly based on consumer perceptions of bank requirements rather than realities.

One frequently mentioned barrier was that many respondents who hadn't opened bank accounts said it was because they couldn't afford the minimum balance and fees required to do so. Perceived barriers included believing they didn't have the right documents to open an account or that bank staff spoke only English. In reality, most sampled financial institutions maintained flexible identification requirements—some allow applicants to use consular IDs or passports from their country of origin to obtain an account—and all had Spanish-speaking staff. Yet few bank branches in largely Hispanic neighborhoods had signs in Spanish while mainstream bank branches in Chinese neighborhoods did have signage in Chinese.

#2: Pathways to mainstream banking are longer for some immigrant communities than others.

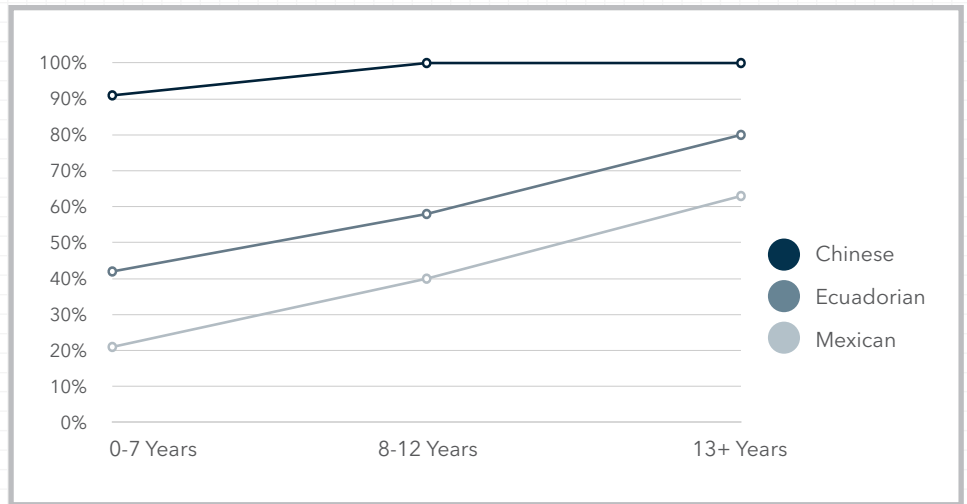
Although most Chinese immigrants open bank accounts within six years of arriving in the U.S., Mexican and Ecuadorian immigrants took longer. Only after being in the country for 13 years, on average, did the percentage of Ecuadorians and Mexicans without accounts drop to 20 and 37 percent, respectively. Targeted education and services could shorten this pathway.

"Understanding the financial patterns of immigrant New Yorkers is critical to ensuring their successful integration into our city. The data and findings in the Immigrant Financial Services Study that support immigrant connectivity and economic growth are very exciting. I applaud my colleagues at DCA for their partnership, and Citi for its support for the study."

- FATIMA SHAMA, COMMISSIONER, NYC MAYOR'S OFFICE OF IMMIGRANT AFFAIRS



**PERCENT BANKED
BY LENGTH OF STAY
IN UNITED STATES:**



#3: All three immigrant groups actively saved for short-term and long-term goals.

More than half of respondents reported saving at all income levels, even those with no income at all. While the percentage of respondents who maintained savings rose as income increased, those who had bank accounts saved greater amounts. The long-term reasons they saved included to pay for their children’s education or to buy a home here or in their country of origin. In the short-term they saved in case of emergencies, unemployment or to cover medical bills.

**PERCENT WITH
SAVINGS BY
HOUSEHOLD
WEEKLY INCOME:**

Weekly Income	Percent with Savings
\$0	78%
\$1-299	80%
\$300-599	79%
\$600-900	88%
>\$900	91%

#4: Immigrant groups represent missed market opportunities for mainstream banking institutions especially regarding remittances and asset building.

Even many respondents with bank accounts—60 percent of banked Mexican and Ecuadorian respondents—still used Money Transfer Agents, check-cashing services or other fringe providers rather than banks or credit unions for remittances. Immigrants noted that these alternative providers had transparent pricing and more convenient services. Conversely, respondents felt that the money transfer platforms at banks were inconvenient and their pricing was confusing, unpredictable and expensive.

Next steps. While simply having such extensive information about the banking behaviors of immigrants is important, using that knowledge to fill service gaps is more important. To do so, the OFE uses several existing programs to help immigrant New Yorkers access safe and affordable mainstream financial services. Those include the NYC Direct Deposit program, which offers safe, specially designed direct deposit bank accounts, the Financial Empowerment Centers and the city’s free and low-cost tax preparation network.

For financial institutions keen to reach this untapped customer market, they can raise awareness about their bilingual staffs and flexible identification policies for opening bank accounts; they can offer on-site account enrollment as well as referrals to the Financial Empowerment Centers; and they can make remittances easier to send for bank customers.

- + **Make the product accessible.** Low-to-moderate-income parents who are not eligible for a fee waiver can instead apply for the microloan with help from financial counselors at one of the City's Financial Empowerment Centers. The credit unions offer low-interest unsecured and secured loans, so they are affordable and accessible even to parents with poor credit or no credit history in this country.
- + **Embed in local financial institutions.** The microloan that MOIA and its partners developed is a product that credit unions provide to customers. This strategy is key to helping immigrants access the mainstream financial market through banks, credit unions and other institutions.

Skilled immigrant microloan. Often immigrants come to this country with advanced skills they cannot apply here because of the need to meet unique American certification and training guidelines. As a result, they can be underemployed and their much-needed skills are not put to use.

- + **Help immigrants with advanced degrees gain better employment and improved earnings.** Started in early 2013, the Immigrant Bridge Program is an effort of the NYC Economic Development Corporation, four community-based organizations and a local financial institution to increase the earning potential of foreign-trained immigrants with advanced degrees. The initiative helps these immigrants access career counseling, soft-skills training, job search assistance and microloans of \$1,000-\$10,000 to cover educational and other expenses they might incur while pursuing higher paid jobs. The program focuses on immigrants with advanced degrees in science, technology, engineering and math, as well as in health care and accounting.
- + **Provide financial assistance during career transitions.** The microloan allows individuals to cover education, relicensing or recertification fees while building credit and boosting their employability.

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CITIES FOR IMMIGRANT INTEGRATION aims to support the expansion of programs and policies that facilitate the economic, civic and cultural integration of immigrants across the United States. The NYC Mayor's Office of Immigrant Affairs (MOIA) has provided and will continue to provide technical assistance and guidance to other municipalities in their efforts to support immigrant communities and encourages local governments to network and share best practices in this important field.

Blueprints for Immigrant Integration, as well as additional tools and resources, are available on nyc.gov/integration and will continue to grow over the coming months. Please feel free to write us and share feedback by contacting integration@cityhall.nyc.gov.

ACKNOWLEDGEMENTS

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Community Development



Office of
Immigrant Affairs
Fatima Shama
Commissioner



Rockefeller Brothers Fund
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