

**BUILDING ASSETS FOR VIRGINIA:  
USING TAX CREDITS TO SUPPORT  
FAMILIES**

**Final Report of Peer TA Activity**

*Conducted for the Virginia Department of Social Services and the  
Virginia Community Action Partnership, Charlottesville, VA*  
**July 14–15, 2005**

Developed by the Welfare Peer Technical Assistance Network  
Contract Number: HHSP2332004907YC

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This report describes the Administration for Children and Families Office of Family Assistance Welfare Peer Technical Assistance Network event entitled *Building Assets for Virginia: Using Tax Credits to Support Families* that took place in Charlottesville, VA on July 14-15, 2005. The agenda from the event is provided in Appendix A. Appendix B lists the event participants, and an evaluation summary is provided in Appendix C.

The report is available for download at:  
<http://peerta.acf.hhs.gov/taevents/chron.htm>

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## **I. EVENT OVERVIEW**

## I. EVENT OVERVIEW

The Welfare Peer Technical Assistance (TA) Network is a Federally funded initiative sponsored by the Administration for Children and Families (ACF) Office of Family Assistance (OFA) within the U.S. Department of Health and Human Services. The purpose of Welfare Peer TA is to provide peer-to-peer technical assistance to public agencies and private organizations operating the Temporary Assistance to Needy Families (TANF) program. Welfare Peer TA facilitates the sharing of information between and among States and localities to establish linkages between organizations serving the needs of welfare recipients.

In response to a request for technical assistance from the Virginia Community Action Partnership and Virginia Department of Social Services, Welfare Peer TA sponsored a Statewide roundtable event in Charlottesville, VA July 14–15, 2005. Welfare Peer TA roundtables are designed to bring together a group of professionals working in similar or complimentary disciplines in a workshop setting to foster peer-to-peer learning through interactive sessions. This Roundtable brought together Federal, State, and local staff to discuss the enhancement and delivery of a coordinated Statewide Earned Income Tax Credit (EITC) outreach campaign. The event was designed to help build the capacity for Virginia communities to organize local EITC initiatives and to develop collaborative partnerships related to EITC.

The roundtable event in Virginia was attended by Federal agency staff, representatives from the Virginia Department of Social Services and Virginia community action agencies, and local representatives from the various service regions throughout the State, including the United Way, local Community Action Agencies, Head Start, and SunTrust Bank. Overall, the Roundtable was designed to assist existing coalitions to promote EITC through education, foster peer-to-peer learning, highlight best practices on EITC outreach, promote financial literacy outreach, and provide helpful tools for launching an EITC campaign.

The Roundtable included comprehensive information sharing related to the EITC. Roundtable participants were offered numerous presentations detailing the purpose of, and eligibility for, EITC, unclaimed benefit totals from FY 2004, reasons why TANF recipients are a good target audience for an EITC initiative, and examples of EITC Initiatives from other localities. Additionally, Federal Internal Revenue Service (IRS) staff presented on the various aspects of Volunteer Income Tax Assistance (VITA) sites, the IRS rural outreach initiative, and other helpful resources available from the IRS such as TaxWise software. In addition, a representative from Corporate Voices of America offered a presentation on engaging employers in EITC initiatives, and a representative from the Federal Deposit Insurance Corporation (FDIC) discussed the Money Smart curriculum and other financial literacy resources. Also included were presentations by a local representative from the State of Oklahoma on mobile rural tax

preparation and from the Nehemiah Gateway Community Development Corporation in Delaware on empowering families through financial literacy.

Additionally, networking sessions also afforded participants the opportunity to leverage the roundtable as a catalyst for a coordinated Statewide EITC campaign among stakeholders in urban and rural Virginia.

As a result of this roundtable, participants gained the following:

- An increased appreciation for the EITC and the impact it can have on the economy of local communities.
- An increased awareness of the amount of unclaimed EITC dollars in Virginia localities.
- An increased awareness of the tools that are currently available to assist in EITC outreach and volunteer tax preparation, such as toolkits, Web sites, training materials, and outreach materials.
- A chance to learn about TaxWise, the free tax preparation software of the IRS.
- An increased recognition of the importance of financial literacy and the tools that are currently available to support the advancement of financial literacy.
- Examples from model programs, EITC initiatives, and volunteer tax preparation initiatives currently occurring around the country.
- The opportunity to collaborate with local stakeholders and formulate local action plans for each of the service regions in Virginia.

## **II. ROUNDTABLE BACKGROUND**





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In recent years, large numbers of TANF clients have entered the workforce and moved off welfare. However, securing employment does not always equate to moving out of poverty. Many former TANF recipients earn annualized wages that still leave them and render them below the poverty line. Many of these current and former TANF clients are eligible for the Earned Income Tax Credit (EITC).<sup>1</sup> Several studies, however, have revealed that, although they are eligible, many of these welfare recipients are not claiming the EITC for a variety of reasons.<sup>2</sup>

EITC has been instrumental in closing the poverty gap for many of the nation's working poor. Enacted by Congress in 1975, the Federal EITC is a refundable tax credit that increases the income of low-and moderate-income working families by providing tax reductions and cash supplements. As a Federally funded anti-poverty initiative, the primary purpose of the EITC is to help employed low wage earners maintain their financial self-sufficiency by offsetting taxes, supplementing wages, and making work more attractive than welfare. Despite the success of the program, research reveals that perhaps as many as "15 percent – 20 percent of tax filers eligible for the credit fail to claim it."<sup>3</sup> Unclaimed EITC dollars in 2003 totaled more than \$7 billion nationwide.

Widely praised for its success in supporting work and reducing poverty, the EITC has grown to be one of the most successful and universally acclaimed provisions of U.S. domestic policy. In fact, several expansions in the late 1980's and early 1990's turned the EITC into the largest Federal aid program targeted to the working poor. The EITC provides some \$37 billion worth of assistance to almost 21 million low-income working families and is credited for lifting 5 million people out of poverty,<sup>4</sup> including 2.7 million children of low-income workers living above the Federal poverty line.<sup>5</sup> Research also indicates that the EITC has had a powerful effect on increasing the proportion of single parents who are working.<sup>6</sup> In effect, by providing an

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<sup>1</sup> Studies show that TANF recipients who find jobs typically earn \$8,000 - \$12,000 per year, well below the poverty line for a family of three. Johnson, N., Llobrera, J., & Zahradnik, B. (2003). *A hand up: How state earned income tax credits help working families escape poverty in 2003*. Retrieved February 15, 2005, from <http://www.cbpp.org/3-3-03sfp.htm>

<sup>2</sup> Phillips, K.R. (2001, January). Who knows about the Earned Income Tax Credit. The Urban Institute. Retrieved February 15, 2005, from <http://www.urban.org>

<sup>3</sup> Berube, A., & Tiffany, T. (2004, February). The state of low – wage workers: How the EITC benefits urban and rural communities in the 50 states. The Brookings Institution. Retrieved February 15, 2005, from <http://www.brookings.edu/eitcseries>

<sup>4</sup> The National EITC Outreach Partnership. (2004, July). The Earned Income Tax Credit – A fact sheet. Retrieved February 15, 2005, from [www.centeronbudget.org/eitc-partnership/eitcfactsheet.htm](http://www.centeronbudget.org/eitc-partnership/eitcfactsheet.htm)

<sup>5</sup> Berube, A. (2004, June). Background on EITC campaigns. Presentation at EITC Funder's Meeting. Brookings Institution. Retrieved February 15, 2005, from <http://www.brookings.edu/metropolitanpolicyprogram>

<sup>6</sup> According to the National Bureau of Economic Research, the percentage of single mothers who work rose from 73 percent in 1984 to approximately 82 percent in 1996, and that EITC expansions had a stronger effect in increasing workforce participation than welfare policy changes.

additional income boost through a tax refund, the EITC truly supplements wages. These and other outcomes indicate that the EITC is one of the country's most powerful income enhancements and effective work incentives for families with children. Numerous States and communities across the nation have undertaken initiatives to expand awareness of and claims for the EITC.

The Virginia Community Action Partnership (VACAP) with the Virginia Department of Social Services requested assistance of the Welfare Peer Technical Assistance Network in planning a two-day roundtable event to further develop and continue the Virginia EITC Initiative that is currently underway. The goals of the meeting included working with local stakeholders to address the challenges each faces in educating and encouraging the use of free tax preparation, the EITC, and in promoting financial literacy.

In response to the TA request from Virginia, the Welfare Peer TA Network planned, designed, and implemented a roundtable event that was held July 14–15, 2005 in Charlottesville, VA. Approximately 50 individuals representing a wide variety of Federal, State, and local agencies and organizations attended the roundtable. The event was designed to impart knowledge about the EITC, foster peer-to-peer learning, highlight best practices on EITC outreach and free tax preparation from around the country, and provide helpful tools for launching an EITC campaign.

The following report describes the roundtable event that was designed to meet the needs articulated in Virginia's request for technical assistance.

### **III. ROUNDTABLE SESSIONS**



### **III. ROUNDTABLE SESSIONS**

The Welfare Peer TA Roundtable event entitled “Building Assets for Virginia: Using Tax Credits to Support Families” took place in Charlottesville, Virginia and featured two days of intensive workshop sessions, interactive discussions, breakout groups, and presentations. The following sections of this report summarize the content of the various event sessions.

#### **1. WELCOME AND INTRODUCTIONS**

During this brief introductory session, four speakers each welcomed the Roundtable participants and offered their initial thoughts on the purpose, goals, and anticipated outcomes of the event. John Horejsi, the Federal Project Officer of the Welfare Peer Technical Assistance Network, opened the event and discussed the purpose and mission of Welfare Peer TA. He highlighted how the EITC is a powerful strategy to help TANF families move one step closer to self-sufficiency because it is based on work, not welfare. The benefits of the EITC include that it is proven and effective, it rewards work, it is pro-business, it strengthens families, it supplements wages, it creates no new bureaucracy, and it poses no administrative or economic costs to employers. Mr. Horejsi cited that after a similar Welfare Peer TA event in Baton Rouge, Louisiana, the tax filings for EITC increased by 65 percent.

After an introduction by Glenn Stratton, EITC manager for the Virginia Department of Social Services, Mayor David Brown of Charlottesville expressed his desire to increase financial literacy in Virginia. He cited an article from the Brookings Institution from September 2004, called “Banking the Poor.” ([http://www.brookings.edu/dybdocroot/metro/pubs/20041001\\_Banking.pdf](http://www.brookings.edu/dybdocroot/metro/pubs/20041001_Banking.pdf)).

Additionally, Commissioner Anthony Conyers, Virginia Department of Social Services, discussed that he thinks a society can be judged on “how it deals with those in the shadows of life,” which is why discussion on the EITC is so important. Next, Jane Conroy, the Executive Director of Virginia Community Action Partnership called for collaboration and a need to further establish partnerships among EITC stakeholders.

#### **2. A SHARED VISION FOR COMMUNITY ECONOMIC EMPOWERMENT**

This section highlights two presentations on using the EITC to empower communities.

## 2.1 Building Foundations for Family Financial Self-Sufficiency: Why TANF is the Right Place to Target an EITC Initiative

During this session, David Cunningham, a consultant for EITC and Self-Sufficiency Initiatives for the Office of Family Assistance, gave an extensive presentation on the benefits of targeting TANF recipients as part of a Statewide EITC initiative. Mr. Cunningham reviewed Virginia EITC Projections for next year in each county. Based on the projections, if Charlottesville increases its EITC filings by 10 percent, \$541,000 would be returned into the community.

At the beginning of his presentation, Mr. Cunningham framed the context of the discussion with some relevant background information about welfare reform and TANF. He reiterated that the TANF program is administered by the Office of Family Assistance and is the cash assistance program for the country, implemented through annual block grants to the States. Mr. Cunningham outlined the four main purposes of the TANF program, reminding participants that TANF seeks to achieve broader goals than solely to provide economic assistance to families. Therefore, TANF clients are a target population for EITC initiatives to promote self-sufficiency. The average TANF client family averages 2.5 children, which would result in increased EITC. Mr. Cunningham outlined a host of compelling reasons why TANF recipients are the right place to target an EITC initiative:

### **Children qualify a family for a larger EITC and Child Tax Credit (CTC) return**

- The population of families with a parent and two children qualifies for the largest amount of the tax credit. For a family earning an annual income of \$10,000 a year, the EITC can increase their annual income by up to 40 percent. For those who are the poorest of the poor, the EITC may make the difference between the depth of poverty that they live in.

**Nearly 100 percent of employed TANF clients are eligible for the EITC** - If an individual is employed and meets the eligibility criteria, they can receive increased amounts of Federal tax returns due to the EITC, whether they have children or not. A significant portion of these dollars go unclaimed because eligible participants do not file or are not aware of the EITC.

**Many TANF Child Only Cases Qualify for the EITC.**

**Most TANF recipients do not know about or have not claimed the EITC** - These findings are based on research conducted by Maximus that indicated that more than 50 percent of TANF recipients included in the study did not know about the EITC and had not claimed it, even though they were eligible.

**Minorities such as Hispanics, Native Americans, and African-Americans are less likely to have heard of or claimed the EITC** - In many instances, these populations can benefit greatly from EITC claims.

**Individuals who have dropped out of high school, low-wage workers, and part-time workers are also less likely to have heard of or claimed the EITC** - In many instances, these populations can benefit greatly from EITC claims as well.

**Many individuals who earn low annualized wages do not file for the EITC** - These individuals may assume that they are not eligible for the EITC due to their low wage totals.

**Many individuals with employment, such as TANF leavers in some instances, are still below the poverty level and qualify for the EITC** - To be eligible, families must earn less than \$15,260, which is the “breakeven” point for a family of three.

**Some TANF recipients may be able to retroactively claim up to three years worth of the EITC** - For those individuals who were eligible, but failed to file for the EITC in previous years, they can receive retroactive EITC returns for up to three years.

**Targeting TANF for an EITC initiative in Virginia can generate increased income for families and children** - When families claim the EITC, they may not necessarily move out of poverty, but they certainly move one step closer to self-sufficiency. Virginia has the capacity to generate an estimated \$60 million for nearly 15,898 families including 21,000 children. In addition, by documenting the data on EITC filing, policymakers can be influenced on providing tools to reach more clients.

Mr. Cunningham also reviewed some national statistics about EITC claims. 87 percent of families that claimed the EITC had at least one child. Also, \$37 billion dollars was generated across all States by the EITC in 2003. Unfortunately, an estimated \$7.6 billion dollars remained unclaimed in 2003 by eligible families. Roughly 4.3 million families who qualified for the EITC did not claim it in 2003, all of whom could be positively affected by the receipt of EITC returns as an economic resource. Additionally, in the State of Virginia \$186,985,402 was left unclaimed on the table for the EITC. Mr. Cunningham stressed the importance of education across all levels with clients and social workers. A twofold education outreach would be the key to increasing EITC. In addition, partnerships are the key to increasing outreach, including the Department of Social Services, local businesses, and local media.

Benton Harbor, MI, is a great example of the benefits to a community when TANF recipients are targeted for EITC outreach. Mr. Cunningham described the Benton Harbor pilot in detail due to his direct experience working there. In Benton Harbor, the Michigan Family Independence Agency conducted EITC outreach to all current and former TANF recipients. The objectives of the Benton Harbor EITC pilot included:

- Increase utilization of EITC among current and former employed TANF clients for tax year 2003;
- Conduct an aggressive door-to-door outreach campaign;
- Provide free tax preparation services;
- Verify method of filing; and
- Record results and process for possible replication.

In Benton Harbor, they engaged in various strategies to realize their goal. In Benton Harbor city, it is 92 percent African-American, five percent Caucasian, three percent Asian, Native American, and Other. In Benton Harbor Township, it is 52 percent African-American, 44 percent Caucasian, four percent Asian, Native American, and Other. Combined, 10 percent of the population was receiving TANF benefits. More than half of the citizens were working yet still below the poverty level, and most had at least one child.

One strategy was to work with the Benton Harbor Department of Social Services to send a letter to all current and former TANF recipients who had jobs. Community leaders, faith-based leaders, government officials all worked together in Benton Harbor to increase EITC filings. The local Black Ministerial Alliance also mobilized a cadre of volunteers to go door-to-door and inform community-members about the EITC. Faith-based organizations (FBOs) donated vans to go out and pick up clients and drive them to VITA sites. FBOs also provided child care. Lastly, a variety of local free tax preparation sites were offered, and the local newspaper conducted special advertising. Mr. Cunningham reminded the audience that when targeting TANF recipients, it is most effective to target the types of media that reaches those eligible clients. It is a common mistake for campaigns to advertise to the wrong audience. For example, the client base in Benton Harbor was more affected by the radio advertisements than the newspaper advertisements. For many people, the Department of Social Services is often intimidating and uncomfortable for tax filers. At the current time, no other program has occurred that is similar in scope to what was done in Benton Harbor with EITC and TANF.

Highlighted outcomes of the Benton Harbor pilot include:

- 98 percent (628) of the 640 families were reached.
- 85 percent of those reached (545) filed EITC claims, including both Federal and State taxes.
- Average EITC claim was estimated at \$1339.50, yielding an average Federal refund of \$1,523 and an average State refund of \$193.



- Estimated total EITC credit brought \$730,028 into the community.
- Estimated total refunds at \$935,220.
- The success of the Benton Harbor pilot suggests that a community can make a huge difference with strategic outreach to TANF recipients. In one year, 86 percent of TANF clients applied for the EITC in Benton Harbor.

In conclusion, Mr. Cunningham called for increased partnerships in promoting the EITC, especially with local businesses. The EITC is an initiative that can assist people in achieving self-sufficiency.

## **2.2 Commissioner Anthony Conyers**

To Commissioner Conyers, partnerships are very powerful for the EITC initiative. Currently, of the 7.4 million total population in Virginia, 10 percent are living below the poverty line. In addition, 13 percent of children and 18 percent of African-Americans and Hispanics are living below the poverty line. The EITC initiative is about “people helping people trying to overcome poverty, abuse, and neglect to help them shape a positive future for themselves, their families, and their communities.” Commissioner Conyers cited the example of a family of four with two children and one full-time working parent making \$7.00 an hour. This family would earn \$13,000 a year and would qualify for \$4,300 of EITC.

Commissioner Conyers called for marketing and outreach about the EITC targeted to men, and to further educate them on other knowledge on parenting and financial literacy. Education and employment are the key to family and community development. Power lies in coalitions working together. Therefore, the Commissioner is poised and willing to work with any Virginia jurisdiction in Virginia working to overcome poverty.

## **3. PARTNERSHIPS IN OUTREACH AND COLLABORATION ON THE EITC NEW RESOURCES FOR RURAL COMMUNITIES**

After a brief introduction by Mr. Horejsi, this session of the Roundtable featured a presentation by Nancy Lynch, the Territory Manager for Virginia within the Stakeholder Partnerships, Education and Communication (SPEC) division of the IRS, on community-based coalitions and partnerships surrounding the EITC. Ms. Lynch began her presentation by stressing that the common interest that binds all of the individuals doing this work is a desire to help the working poor along their road to economic success and self-sufficiency.

Ms. Lynch began her presentation by commenting on the IRS's role in community partnerships. The IRS strongly advocates the power and strength of community-based coalitions

as a gateway to self-sufficiency and seeks to support these coalitions with resources, materials, and technical assistance. The goals of the IRS with community-based coalitions is to ensure that taxpayers both pay and receive the correct amount of money they are eligible to receive as a refund and generate a stronger outreach in communities. The SPEC office shares a mission with many other organizations within community coalitions to coordinate existing activities because it seeks to inform, educate, and communicate with the working poor.

Ms. Lynch emphasized that community-based coalitions are key in promoting the IRS's three-prong formula:

1. Awareness and education,
2. Asset building, and
3. Tax preparation.

Community-based coalitions built for the purposes of fostering financial self-sufficiency should engage in all three of these activities to achieve the highest degree of impact.

Community-based coalitions related to financial self-sufficiency often begin with a focus on attracting money back into the local economy. A common starting point for these coalitions is to engage in education and public awareness activities on the EITC. Awareness and education brings together the media, employers, non-profits and Social Services Agencies. For EITC outreach to be most effective, partnerships need community organizations that are trusted and that interact with the working poor on a daily basis.

During the tax preparation portion of her presentation, Ms. Lynch discussed the importance of the VITA program, which originated in 1969 as a result of increased emphasis on taxpayer education programs due to the Tax Reform Act of 1969. In Virginia, there are 156 VITA sites and 14,000 nationwide, leading to a total of two million tax returns filed through VITA. The IRS is concerned with accuracy of returns and is committed to giving volunteers the "right questions" to ask when filing tax returns. Actions that coalitions can take to plan a VITA site include:

1. Recruit a site coordinator to plan, organize, supervise, and promote all aspects of the VITA program.
2. Form volunteer groups that are available at the time to effectively serve taxpayers, who are organized and willing to use electronic filing skills and computer techniques. The IRS is willing to help train volunteers. Additionally, the IRS has a Link and Learn Web site for volunteers to learn online, pass a test, and receive certification as a tax filer.

3. Define the agency's capacity to run a VITA site, including:

- A location with adequate space and furniture, computer support, public restroom, and handicap accessibility.
- Proper equipment such as TaxWise software computer and modem access equipment, and a laser printer.
- Sufficient supplies such as paper, ink, lock box.
- Recruiting , training, and maintaining volunteers each year. For example, Prince William County initiated a unique program to train high school students on tax filing through the IRS.

The final portion of Ms. Lynch's presentation focused on asset-building activities. Asset building includes encouraging the use of Individual Development Accounts (IDAs), establishing savings and checking accounts, promoting home ownership programs, offering financial literacy training, and promoting the use of financial institutions. Assets provide greater household stability, increase the combined wealth of communities, and enhance the well being of the next generation. Ms. Lynch thinks that the IRS's approach is best carried out by linking the pieces together to reach eligible families who currently do not claim the credit, preserve the value of the EITC, and introduce financial literacy into the larger picture.

Ms. Lynch ended her presentation with a list of next steps that Virginia coalitions can take to promote this approach:

- |   |   |
|---|---|
| -Schedule the next meeting now.                 | -Recruit other organizations.   |
| -Determine the first year and subsequent goals. | -Locate assistance sites and recruit volunteers.                        |
| -Develop an action plan.                        | -Train volunteers. The Link and Learn online training is available now. |

### **New Resources for Rural Communities**

Subsequent to Ms. Lynch's presentation, Michael McBride, the coordinator of the IRS's national rural initiative, gave a presentation on the IRS' current attention given to rural areas. Mr. McBride refers to the IRS rural initiative as "SPEC on the ROAD," which stands for the Rural Outreach and Assistance Demonstration (ROAD). The goal for the ROAD initiative is to develop outreach, free or low cost tax return preparation, and financial literacy pilot models that provide these essential services to the SPEC population living in rural America. Information

gathered from the 2005 pilots will be used to develop a coordinated national rural strategy for FY 2006. For the majority of his presentation, Mr. McBride discussed various aspects of the national rural strategy, including the need for a rural strategy, the unique characteristics of and challenges posed by rural areas, the targeted strategies of the initiative, and the measures of success.

Rural areas are particularly in need of attention from the IRS due to their high levels of poverty, their diffuse populations, and their historic lack of services as compared to urban areas. Of the 500 poorest counties in the United States, 459 of them are rural. Rural areas can stand to uniquely benefit from EITC outreach and free tax preparation services, even though the longer distances that characterize rural areas can make it more difficult to deliver services. The ROAD initiative defines rural areas as “places outside of urban areas.” Urban areas are characterized as cities with a population of more than 50,000 people.

Mr. McBride outlined five major pilot areas or targeted areas of poverty where the IRS ROAD initiative will focus. These five areas include:

1. The Old Plantation Belt - down the Eastern seaboard and along the Gulf of Mexico.
2. The Mid-South Delta - including the Mississippi Delta.
3. Appalachia - including the rural areas in Kentucky and West Virginia.
4. Indian Country - primarily the Indian reservations in the Northwest.
5. Southwest - including the rural areas of the Southwestern States.

For each pilot area, Mr. McBride and the ROAD initiative will work to identify key partners in the localities with a stake in improving the rural communities, engage civic leadership, obtain funding, and generate a broad coalition of partners through education, communication, and outreach.

The success of the ROAD initiative will be measured by the following factors:

1. Improving quality of life for rural America.
2. Fostering self-sustaining partnerships.
3. Creating sites that continue to expand in the future.
4. Creating collaborations that grow through outreach.

5. Increasing tax benefits through collaborations.

6. Utilizing lessons learned to formulate FY 2006 rural initiatives.

These factors will be measured in a variety of ways such as an increase in eligible EITC claims, an increase in e-filed tax returns, survey results demonstrating an increase in customer and partner satisfaction levels, and increases in the number of taxpayers receiving financial literacy training and opening IDAs.

To end his presentation, Mr. McBride described his goals for the Virginia Roundtable participants. First, he hopes that by the end of the Roundtable, Virginia will have an EITC rural strategy action plan in place. He also encouraged Virginia to work to become one of the first State-level pilots for FY 2006 as part of the IRS national rural strategy. Lastly, Mr. McBride gave a detailed description of examples of tasks that he will undertake to achieve the four main strategies of the ROAD initiative. These examples of activities are displayed in the four slides contained within Exhibit 1.

### EXHIBIT 1: SPEC ON THE ROAD

|  |  |
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| <div style="text-align: center;">  <p><b>Strategy 1</b><br/>Indirect outreach via rural groups</p> </div> <p style="text-align: center;"><b>Examples of Activities</b></p> <ul style="list-style-type: none"> <li>• Identify self-sufficient partners</li> <li>• Consult rural Americans and organizations on best actions</li> <li>• Pilot with DOJ Weed &amp; Seed locations</li> <li>• Pilot with USDA/HUD local offices</li> <li>• Pilot with DOL One-Stop Centers</li> <li>• Pilot with a western RCAP state</li> <li>• Identify additional partner organizations for FY 06</li> </ul> | <div style="text-align: center;">  <p><b>Strategy 2</b><br/>Partner to establish self-sufficient VITA</p> </div> <p style="text-align: center;"><b>Examples of Activities</b></p> <ul style="list-style-type: none"> <li>• Pilot VITA/Coalition site with Empowerment Zone/Corporations</li> <li>• Louisiana, HHS and New Orleans Territory to conduct three-pronged campaign</li> <li>• AARP to collaborate on select pilots</li> <li>• Pilot VITA sites with DOJ Weed &amp; Seed locations</li> </ul> |
| <div style="text-align: center;">  <p><b>Strategy 3</b><br/>Engage partners who emphasize Financial Literacy Programs</p> </div> <p style="text-align: center;"><b>Examples of Activities</b></p> <ul style="list-style-type: none"> <li>• Partner with NRFC to establish pilot outreach, tax prep, financial literacy program with Native American Tribes in Montana</li> <li>• Establish pilot VITA site specializing in IDAs with DOJ Weed &amp; Seed and HHS</li> </ul>   | <div style="text-align: center;">  <p><b>Strategy 4</b><br/>MOU with Federal Agency</p> </div> <p style="text-align: center;"><b>Activities</b></p> <p style="text-align: center;"><b>Develop an Memorandum Of Understanding with HHS regarding community based grantees</b></p>  |

#### **4. EITC COALITION RECOGNITION: BEST PRACTICES UNDERWAY IN VIRGINIA**

During this session of the Roundtable, Carolyn Spohrer, EITC Project Manager from VACAP, moderated dialogue from participating community coalitions, including representatives from:

- Lynchburg Community Action.
- The Rappahannock United Way.
- Prince William County Department of Social Services.
- Greater Richmond Earned Income Tax Credit Coalition/Families First.
- Sun Trust Bank.
- Henrico County Department of Social Services.
- Internal Revenue Service, SPEC.

For Ms. Spohrer, the key to an effective Statewide EITC campaign is starting small, which has a huge impact on improving the lives and families of individual clients. She recalled a story from the first time she helped someone file their taxes as a volunteer. It brought tears to her eyes when the woman said, “I can buy that car now.” The goal for Virginia is to have a Statewide EITC campaign up and running by 2007. Ms. Spohrer introduced coalition members of Virginia, who outlined EITC initiative strategies.

Lisa Dibble, Lynchburg Community Action, summarized their EITC and VITA progress over the past few years. The first year of the program, the agency trained 20 volunteers with six VITA sites and completed 50 returns. The second year, the agency was able to complete 147 returns with 30 volunteers. However, these efforts are constraints because they are receiving no funding for the program. The AARP site volunteers came and helped at VITA sites with more complicated returns. In addition, the local IRS office had a site, which was advertised on their Web site, and appointments were taken by their office for on-site tax preparation. Dibble stated that their volunteers enjoyed the IRS’s Link and Learn Program. The challenges with implementing the program included trying to increase numbers and linking the program with IDAs. Ms. Dibble proposed some ideas for overcoming future challenges and raising numbers, including: distributing flyers to clients on IDAs, putting a video on IDAs on in the lobby where clients convene, creating a kickoff day for taxes, using bank partners and credit unions to teach classes as a way to show clients that banking institutions are not intimidating places. Ms. Dibble assured participants that it is not complicated to encourage local banks onboard. There is money

available to banks in under their marketing and community investment budgets. Wachovia is the new Statewide partner for IDA initiatives. In addition, while national banks have been helpful, Ms. Dibble shared that locally owned banks are a useful resource as well.

Melissa Papendick, Rappahannock United Way, spoke of the United Way's initiative to bring businesses onboard for the promotion of the EITC. The United Way conducted presentations at large companies during breakfast, in which they included VA CAP and the local IRS manager. They included information on how employers can help their employees access free tax preparation services and distributed packets of flyers for employees on local tax sites and the EITC. As a result, the local GEICO office did a huge campaign for their employees. Additionally, Ms. Papendick is invited to speak at the Human Resources Society in Fredericksburg about the EITC. She has found that even if companies do not have EITC eligible employees, the United Way is able to recruit VITA volunteers from these networking opportunities.

Tom Meagher, Prince William County Department of Social Services (DSS), described an innovative program with Prince William County Schools developed in response to their abundance of clients but lack of volunteers. They partnered with local high school business teachers to add tax filing to their personal finance curriculum. Schools are great facilities to host VITA sites, as they already have facilities and requisite supplies (e.g., computer equipment). Currently, Prince William DSS is in the midst of a five-year campaign. They trained 200 students during school hours, with 50 students passing the test for certification. Students were then chaperoned to three central schools to use the school system facilities for tax preparation. Next year, they want to double the amount of students who pass the test. Using student preparers fosters peer teaching among classmates who are required to file. Students are a good place to start to educate families on the EITC and a great age to start a healthy habit of volunteering. Next year, DSS hopes to start educating middle school students on tax filing information.

Carolann Pacer-Ramsey, Greater Richmond Earned Income Tax Credit Coalition/Families First, discussed the Coalition of Henrico, Chesterfield, and Hanover counties with Richmond city. From their three years of working with the coalition, they have learned that everyone involved is there to work and make a difference. Ms. Pacer-Ramsey cited an event where the office was completely flooded and the Coalition pulled together to clean up. The mayor's support has greatly added to the success of the Coalition. They have been able to capitalize on the mayor's visibility with the press and partner with local libraries brought in the press and the local libraries. Last year, the Coalition had a Tax Blitz day that was so successful, they will be conducting three Blitz days this coming tax season. Ms. Pacer-Ramsey trusts that a successful program comes by thinking outside the box. Community members are willing to donate supplies and refreshments for volunteers. By involving community members, events are

able to build excitement around the area. Last year, the Coalition sponsored 11 sites and received community support especially from Sun Trust bank's mortgage department to take leadership positions. It is important to brand VITA sites and information. Consistency is important to get out the message, especially with ads in the local newspapers, on flyers around town, and in the yellow pages. The Coalition is currently applying for funding through grants.

Drew Hogwood, Sun Trust Bank, confirmed that banks are getting more and more enlightened about the EITC as a strategy to support their communities and grow their businesses. The mission statements of many banks include helping the individual, their families, and institutions prosper. Therefore, with the mission statement in mind, banks might provide volunteers to help with tax preparation. In addition, members of a bank's executive board may be willing to serve in coalition leadership positions. Banks are also willing to help design and implement financial literacy programs in such areas as personal finance and home-ownership. The FDIC Money Smart program is a great way to learn about financial literacy and asset building, and banks can offer special low cost deposit accounts for clients. Additionally, Sun Trust has a foundation to give money to community programs. Mr. Hogwood gave five recommendations for working with banks:

- Identify local bank representatives.
- Start early to contact banks.
- Put banks on mailing lists.
- Ensure that banks are comfortable with the EITC, VITA sites, and IDA initiative; explain how it benefits the bank to be involved.
- Do not use only one bank; however, stay loyal to those with business.

Maureen Goode, Henrico County DSS/VITA site coordinator, began by stating that this is their third year of a VITA initiative, and they have been very successful in getting clients in the door. The staff has been very receptive to giving their time because of compensation time given for volunteering. Once the director is on board it helps the initiative and fosters excitement about the EITC. Their director strongly believes in the value of the EITC. Henrico County has been able to use the local DSS office to prepare taxes in the evenings; the location has a nice waiting area and sufficient parking, which helps the clients feel more comfortable. At least once a year, the DSS staff is provided with a presentation on the EITC. By increasing staff knowledge, clients have better access to information about the EITC and VITA sites. Ms. Goode stressed the need to start early with advertising (no later than December 1) because once the clients receive their W-2, they go to a paid preparer. Henrico County recently received a national award for their EITC campaign, recognized by the National Association of Counties.



Denise Helland, IRS SPEC, wants to endorse that the IRS is committed to working in partnership with EITC coalitions. The IRS thinks that coalitions are a great way to promote the EITC, and are willing to help with training. The IRS has found that the best way to train volunteers is through a train the trainer model. There will be a symposium in Richmond on October 19 for coalitions to learn about IRS changes for the year on tax forms and quality process. Last year, the IRS underwent a big change in trying to ensure the quality of returns by asking people the right questions in order to elicit the correct answers. The IRS is dedicated to teaching people about taxes to promote greater self-sufficiency to file their own taxes. Therefore, the IRS is willing to visit coalitions, answer calls, and “come running if that’s what you need.” Ms. Helland had a few IRS books to hand out on starting up VITA sites.

## **5. SUSTAINING YOUR EITC INITIATIVE AND EFFECTIVE MARKETING: LESSONS LEARNED FROM JACKSONVILLE, FLORIDA**

During this session of the Roundtable, Steve Norris, Director of the Work Source Career Center, gave a presentation on the Real \$ense Prosperity Campaign, an EITC campaign currently underway in Jacksonville, FL. The presentation served as a sample “best practice” for the Virginia participants. The Real \$ense Prosperity Campaign, Real Dollars for Real People, is supported by a broad-based coalition of community-wide partnerships between city officials, the IRS, community organizations, and area business leaders. Launched in October 2003, the campaign defines itself as “a coalition of companies and organizations from all sectors that have come together to improve the prosperity of the community by improving the prosperity of each of its citizens.”

The campaign started as a grass-roots program in an effort to bring additional Federal dollars into the community. It was launched because of:

- Scattered focus and duplication of effort from grass roots organizations.
- Restrictions placed on the IRS for EITC outreach.
- The lack of a community champion.
- Thousands of dollars lost to taxpayers through predatory interest rates on refund anticipation loans.
- Millions of dollars left unclaimed in Duval County, especially in rural areas.

They had limited success in the first year, but once Real \$ense began using partnerships, increased dollars were brought into the community. The campaign made a commitment to lead the way to unite organizations. First, they hired and trained a project coordinator, Kaye Schmitz,

who organized the campaign into three committees: VITA sites financial literacy and marketing. Second, they recruited partners from local community-based organizations. The two lead partners in the campaign are the United Way of Northeast Florida and the Human Services Council. Third, funding was secured for the campaign; and finally, the campaign set realistic goals. The goals included:

- Secure the mayor's involvement.
- Increase the number of VITA sites by 50 percent.
- Increase the number of VITA volunteers by 50 percent.
- Increase the number of returns prepared by 25 percent.
- Increase the numbers of filers receiving credit by 10 percent.
- Train 50 people to teach financial literacy.
- Graduate 20 low-income people from the first five modules of Money Smart.
- Have two media events.
- Engage four businesses in outreach plan.
- Send one direct mailer.

They were able to capitalize on local celebrities such as the mayor and the Jacksonville Jaguars, and to campaign through local radio stations. A center was initiated at each rural locality, for a total of 24 work one-stop stations. Banks were important to help with the campaign for grant accounts for those clients receiving credit. Ms. Norris confirmed that the most important marketing tool for the campaign was word of mouth. Clients would spread the word to others on how much money they received from the EITC and how much money they saved by using VITA sites. The campaign established clear project purposes, potential project benefits, and a tracking system to report the data.

Because it was important to bring more Federal dollars into their community, Ms. Norris discussed the specific purposes of the Real \$ense Campaign. They include:

- Launching a proactive campaign that will assist low-income residents and the working poor to lift themselves out of poverty.
- Conducting outreach efforts to advertise VITA sites, make certain the EITC is claimed, and offer free financial literacy training.

- Bringing millions of new dollars into the Jacksonville and Northeast Florida economic base.

Potential benefits for EITC recipients include:

- Extra cash for living expenses or education.
- Potential establishment of a good credit rating.
- First time home ownership.
- Beginning small businesses.
- Working made more attractive than welfare.

Potential benefits to the community include:

- Reduced tax burden to support welfare programs.
- Stimulated economy through millions of extra dollars to retail base.

The campaign hosted a kickoff event starting in December 2003, continued through tax season, and ending with a Volunteer Recognition Event on April 16, 2004. There was a 58 percent increase in total returns done, 187 percent increase in EITC returns done, 147 percent increase in total refund money, and a 225 percent increase in EITC money refunded. The EITC percentage of total refunds was 43 percent, which was an increase of \$1.1 million in new Federal money returning to the community. For every dollar spent on the campaign, \$25.64 was returned into the community. The percentage of EITC refunds for Hispanic clients increased by 7.5 percent. 36 people graduated from the Money Smart Modules. United Way 2-1-1 answered 2,600 phone calls. Also, more than 6,000 volunteer hours were recorded.

Ms. Norris cited lessons learned from the campaign:

- Begin outreach earlier. December is too late.
- Partner with local businesses. Bring all people on board to support the common goal. Appeal to the business community to embrace the concept with proposal of the Advance EITC, outreach to low-income employees, and with recruiting volunteers.
- Add banking information to VITA sites.
- Have Lunch and Learn sessions at local businesses.
- Sponsor more meetings in the community.

- Coordinate outreach to community meetings, Board of Education, TANF mailings, information distributed by elected officials, media efforts and educate employers, employees, and the community at large.
- Allow good news to travel as fast as bad news.
- Add more structure and incentives to VITA sites and financial literacy training courses.
- Increase concentration on asset building and financial literacy by explaining how the EITC can be turned into long-term assets, by investing in a matched savings account, and explaining how the EITC can be used for long-term financial success such as home ownership, college degrees, happier community.

### **5.1 The Importance of Marketing and Branding in Virginia**

Kathy Glazer, the Public Relations Manager from the Virginia Department of Social Services, gave a presentation on the importance of creating a brand for the EITC and VITA programs. She reiterated that the key to effective customer service and marketing is remembering the target audience. The State of Virginia is willing to assist in any way with the EITC. Last year, DSS hosted a media briefing for the EITC that was very successful. The personal success stories from clients stole the show. During tax season, TV and radio public service announcements were aired with the Commissioner of the Department of Social Services. Currently, DSS is working with the IRS to produce TV commercials for next tax season. However, Ms. Glazer cited challenges to advertising such as a finding a local contact for the regional VITA site commercials, starting too late, tailoring ads to each locality, and finding a local newspaper contact.

DSS developed posters to send to local offices, which could be used as a template. Ms. Glazer said a future goal was to send letters to mayors across the State and other commissioners besides DSS and Taxation. Mayor Wilder of Richmond may be helpful in encouraging other mayors to get on board. DSS would be interested to use local stories in their campaign. Ms. Glazer asked for five stories from each Coalition to send in to her for this purpose. In addition, localities can send VITA site information to be put in the DSS Web site. Participants expressed concern to create a brand that would get the message across the State and localities. With a standard brand, a toll-free number would be helpful to connect potential clients to a local contact. Ms. Dibble stated that [www.cbpp.org](http://www.cbpp.org) has a packet online to help understand tax information with templates that could be used for the State of Virginia. Rural partners expressed a need for rural-based marketing techniques through faith-based organizations, high school ball games, and other activities.

## **6. DEVELOPING A MOBILE MULTI-COMMUNITY OUTREACH PROJECT FOR RURAL AREAS**

Conducting EITC outreach, providing free tax preparation services, and offering financial literacy training can be especially difficult in rural areas with long distances between services and families. During this session of the Roundtable, participants learned of a best practice from another area of the country on the topic of mobile tax preparation. Candy Watson of the Northeast Oklahoma Community Action Agency made a presentation entitled “Strategies for Developing Mobile Tax Preparation Services.”

Ms. Watson began her presentation by describing her personal experience with VITA sites. As a mother of five, it was difficult for Ms. Watson to get on her feet. Four years ago, Ms. Watson was delivering an afternoon newspaper for extra money and working paycheck to paycheck. As a Head Start parent, she was introduced to the VITA program. The money she saved by using free tax preparation and the EITC allowed her to buy a home. Ever since, Ms. Watson has been a dedicated volunteer for the program. Last year, her supervisor, Ms. Diana Behm, asked her to become a site coordinator. Ms. Watson supervised three sites with fifty volunteers, each within a rural community. She vows that it does not take much to complete the tax returns; she manages to serve as an aid for Head Start and coordinate a VITA site. Through the program, Ms. Watson was able to get sponsorship to an H&R Block tax preparation course. She continues to work part-time for H&R Block in order to access training and to take the knowledge back to the VITA sites.

Ms. Watson attributes the success of the VITA program to making the process fun. Clients recognize Ms. Watson as a Head Start parent, which allows her to gain their trust from the start. By fostering a peer relationship, the client can feel more comfortable and is better able to understand the tax preparation process. By providing incentives, people are more willing to give their time to attend a financial literacy class. For example, local school teachers volunteer to watch children, food is donated, and the classes are free. By making the time pleasant and targeting the proper audience, such as Hispanics or members of a specific Native American tribe, the preparation and training classes are comfortable. For example, the tax preparation only takes ten minutes on TaxWise. Ms. Watson, as an example, confirms that their past recipients make great volunteers. Ms. Watson included two intake forms from their VITA sites, including a checklist to help eliminate mistakes, and to ensure that all questions are answered. In addition, they have been able to partner with local banks to help people open savings accounts with their refunds. Last year, more than 50 rural Oklahoma families opened saving accounts.

Drawing on her experience providing mobile tax preparation services to rural areas, Ms. Watson focused the rest of her presentation on offering tips and lessons learned for

participants interested in creating similar programs. The moving sites were necessary because of the nature of the area and lack of transportation for those clients without personal means.

Relating to outreach, Ms. Watson encouraged participants to begin early, to promote the EITC at every possible opportunity, and to repeat the message early and often. She listed potential outreach opportunities including United Way campaigns, resource fairs, Head Start parent meetings, Head Start in-service trainings, newspapers, radio, television, newsletters, the public schools, laundromats, and restaurants. Head Start has been instrumental in successful mobile tax preparation. Ms. Watson cited the strengths of working with Head Start:

- Families already have relationships with each other;
- Head Start is a great place to recruit volunteers; and
- Head Start families are the target market for the EITC.

She also listed 12 “must have” items for a mobile tax preparation site. These items include:

- |   |                                     |
|---|-------------------------------------|
| 1. Laptop computers with TaxWise software (she operated 5 at each site) | 6. Extension cords and power strips |
| 2. Laser printer with extra print cartridge                             | 7. Computer disks                   |
| 3. Printing paper   | 8. Intake forms                     |
| 4. VITA envelopes for returns   | 9. C-VITA flip charts               |
| 5. File folders   | 10. IRS Publication 17              |
|   | 11. Volunteers and staff            |
|   | 12. Smiles and patience.            |

A mobile tax preparation site must also pre-designate all the locations it will visit at pre-determined times. In this way, the mobile tax preparers have a roadmap of where they will be going and when. Ms. Watson reminded Roundtable participants to set appointment times in advance, create and send appointment cards with a list of needed documents to file taxes to each site, confirm locations one-week prior to each filing session, and build extra time into the schedule for potential walk-ins or for late arrivals.

During each tax preparation session, a site coordinator should be responsible for organizing and managing the entire staff and schedule. In her experience, this site coordinator is usually a lead Head Start teacher. It is recommended that specific volunteers be assigned to specific computers, and that each site designates a greeter who is responsible for organizing all paperwork and intake forms. The file for each customer after their tax return is complete should

include: two signed 8453 forms; signed State returns for each State they have filed in: W-2 forms, 1099 forms, an intake form, and a back-up disc. The returns are completed on laptop computers and transmitted through the Internet at a later time. The IRS Volunteer handbook is an exceptional resource that outlines the roles and responsibilities of each of these positions.

In addition, Ms. Watson described the importance of documenting VITA returns. With prior consent, clients are entered into the ROMA (Results Oriented Management Accountability) to track information from the intake forms.

When developing a plan for a moving tax site, Ms. Watson offered the following recommendations:

- Set realistic goals for the number of returns you can expect to do.
- Do not over extend what staff can do.
- Plan ahead.
- Market your success and share your outcomes with your community. Last year, they did more than 410 returns and brought back over \$830,000 back into the community.

Ms. Watson concluded by exemplifying how dedication is the key to success. She put more than 1,000 miles on her car to travel to rural areas to file tax returns. Although her volunteer work takes a lot of time away from her family, Ms. Watson says that she feels that it is well worth every effort she can make.

## **7. OVERVIEW OF THE TAXWISE SOFTWARE SYSTEM**

Virginia is currently using the Free File tax software, which is dated. This software has no option of collecting data for VITA sites. This Roundtable session introduced participants to the IRS TaxWise software system and the online income tax filing process. Presented by Kim Manual, National Account Manager for Universal Tax System, the presentation discussed the usage of training modules and familiarized participants with the various functions, features, and benefits of the software. Additionally, Ms. Manual outlined the various identification numbers that are required for online tax filing, including an electronic filing identification number (EFIN), a preparation tax identification number (PTIN), a site identification number (SIDN), and a declaration control number (DCR).

During her presentation, Ms. Manual discussed the difference between TaxWise for the Web and TaxWise for the desktop. While both programs have intake sheets, and the ability to print instant EITC return numbers, TaxWise for the Web does not have to be updated every year to show the changes for the new tax year and has the option of using interview-based forms;

however, high speed internet is necessary for using the TaxWise on the web. The interview-based forms are designed to help new filers get familiar with filing returns. TaxWise allows filers to see the number of EITC instantly, as opposed to the Free File system that most of the Virginia participants had been using. TaxWise becomes available after October, but volunteers can get online to practice using the system to file returns. In addition, TaxWise staff are available 18 hours a day, seven days a week through a toll-free support number to answer any questions. The average wait is only 25 seconds to speak with a technician.

Using static screen shots, Ms. Manual used the remainder of her presentation to walk through the process of filing an online return. The walk-through covered all the appropriate forms and fields such as the required information from the W-2 and 1040. Ms. Manual also touched on the administrative reports that the software can run, which compute aggregate statistics on the filing population at a given VITA site. She also suggested hard copy filing protocols, including what signatures need to be kept on file and adherence to certain privacy and confidentiality provisions.

## **8. STRATEGIES FOR EMPOWERING COMMUNITIES IN ACCESSING RESOURCES TO SUPPORT EITC PROGRAMS**

Next, Jackie Lynn Coleman of the Center for Economic Progress gave a presentation on empowering communities to access resources to support EITC programs. Ms. Coleman is the coordinator from the National Tax Coalition, which is conducting outreach nationwide to empower communities, and to “promote tax credits and financial opportunities by bringing the voices of low- and moderate-income taxpayers to the tax policy arena.” The National Tax Coalition provides tools for free tax preparation and financial service programs via 465 affiliates including 16 percent government, 66 percent nonprofit organizations, 3 percent for profit, and 15 percent LITCs, labor organizations, and other. The affiliate focus is 70 percent tax preparation, 54 percent asset building, and 27 percent benefit outreach. With four core staff members and a 25-member steering committee, there are six working groups in the coalition, including:

- Grassroots advocacy.
- Policy analysis.
- Asset building.
- Quality, immigrant tax payers.
- Corporate partners.
- Scale and sustainability.



The coalition's areas of concentration include advocacy and strategic partnerships and capacity building and training. Under Advocacy and Strategic Partnerships, the coalition is committed to protecting the EITC and leveraging Federal funding for free tax preparation programs. For the area of capacity building and training, the coalition offers consultative technical assistance under [www.tax-coalition.org](http://www.tax-coalition.org), which includes a registration page for free resources, intensive technical assistance, including face-to-face support program development, and leveraging resources for the field, including tax training classes.

The coalition is dedicated to working with affiliates to bring projects to scale and foster sustainability of the programs. Ms. Coleman cited places where the coalition has assisted in their local initiatives:

- Nashville, TN was able to use data to receive \$50,000 in funding from the City Council.
- Akron, OH used data to gain support from local banks to support financial literacy and tax preparation initiatives.
- Miami, FL leveraged support of a local radio station.
- Biloxi, MS leveraged support from a Recreation Vehicle Dealer.
- Chicago, IL used the data to determine the need for benefits outreach and screening.
- San Antonio, TX leveraged the support of the City Council.

In conclusion, Ms. Coleman discussed the National Tax Coalition's Annual Scale and Sustainability Conference titled "Building Prosperity for Working Families." It will take place September 19–21, 2005.

## **9. WORKING IN PARTNERSHIP WITH THE BUSINESS COMMUNITY**

Lynn Mitchell, the Policy Director for Corporate Voices for Working Families, used this session to highlight successful strategies for partnering with employers on EITC outreach initiatives. Corporate Voices for Working Families is a non-partisan, non-profit corporate membership organization created to bring the private sector voice into the public dialogue on issues affecting working families. The organization currently has 50 partner companies that employ more than four million individuals throughout all 50 States and generate annual net revenues of more than \$800 billion. Examples of corporations that are members include Accenture, Allstate, Baxter, CVS, Kodak, Goldman Sachs, IBM, Kinko's, Marriott, TimeWarner, Caliber Associates, and Phillip Morris in Virginia.

Corporate Voices has developed an EITC toolkit for working with employers, which is available at <http://www.cvworkingfamilies.org>. The toolkit includes resources for employers to post at their sites and learn more about the EITC and VITA sites. The toolkit covers the following themes:

**EITC is important for business** - because it demonstrates that employers are concerned about the financial well being of their employees and willing to facilitate alternative means of income other than wages. Such efforts lead to increases in employee loyalty and assist with job retention rates. Businesses are obviously interested in employee retention because of the high costs of re-training and re-hiring new employees.

**EITC eligibility criteria** - statistics broken down by income level, marriage, and number of children. For example, a single parent with one child earning \$30,338 or less is eligible for the EITC.

**Engaging and educating employers about the EITC** - Corporate Voices has developed outreach materials for organizations to use when interacting with employers about the EITC. These materials include posters, flyers, and a CD-ROM that employers can tailor and brand with their unique logo.

**The advance EITC** - Corporate Voices encourages employers to give a W-5 form to all interested and eligible employees and to include W-5 forms in hiring and benefits packages for new employees.

**Avoiding quick refunds** - by deterring employees from utilizing for-profit tax preparers and encouraging employees to visit VITA sites. Quick Refund Anticipation Loans (RALs) are often offered by check cashers, payday lenders, paid tax preparers such as H&R Block, and even used car dealers.

**Free tax preparation help from the IRS** - through local VITA sites. This year, Corporate Voices entered into a remarkable partnership with the IRS on EITC outreach.

**Examples of corporate best practices related to EITC** - including CVS's work with Community Action Agencies and local one-stop centers, Marriott's toll-free hotline for employees to call and learn about EITC, and TJX's large direct mailing to more than 1,300 retail stores.

In conclusion, Ms. Mitchell reviewed three major corporations' efforts to assist their employees, CVS, Marriott International, and TJX, Inc. Ms. Mitchell concluded her presentation by asking for anecdotes, best practices from employers, and predatory practices that participants are aware of to improve their toolkits for employers.

## 10. DEVELOPING FINANCIAL LITERACY

Mary Dupont from the Nehemiah Gateway Community Development Corporation began her presentation on the financial literacy program currently underway in Delaware. The Delaware EITC campaign has been going on for the past five years as an aggressive marketing initiative to saturate the State with information. Not only did they put out 600,000 flyers, they produced a commercial on financial literacy and free tax preparation with the help of Teleduction studios ([www.teleduction.org](http://www.teleduction.org)). Teleduction is willing to tailor information in the videos for \$1,500 to any interested locality.

Ms. Dupont elaborated on various aspects of the program. Citigroup sponsored a 15-minute financial education video to put on in waiting rooms. These videos are available to participants for free. The video includes information on:

- Budgeting
- Checking accounts
- EITC
- IDAs
- Building a credit history
- VITA programs.
- Saving accounts

Ms. Dupont and her organization sent out flyers to all benefit clients through the State with a list of VITA sites for each locality. In addition, a proclamation was sent to all the churches and advertisements were placed in church bulletins. (Ms. Dupont is willing to share the proclamation). They have worked in partnership with the archdiocese within the State of Delaware, black minister alliances, and other church organizations. In addition, starting this year, they are partnering with a local bank to help open bank accounts over the phone to deposit refunds and begin to establish credit. Additionally, loans will continue to be offered to low-income families, modeled after the Alliance for Children and Families program. Last year, over 80 people were able to receive used car loans. They were able to train over 500 people on financial education and offer IDAs with matching. Once a client attended a six hour training course, modeled after Money Smart, on financial literacy, he/she was eligible to participate in the IDA program.

Ms. Dupont also discussed funding challenges to Nehemiah. It cost \$250,000 to staff sites, pay for commercials, and pay for supplies. The State became involved with funding because Nehemiah's goal is to bring together community partners from different organizations and sectors to "rally around the cause to help working families." For example, McDonalds

provided tray liners for VITA site and EITC advertisements, as well as giving out free coupons to clients during tax season.

To promote the many programs, once a client was in the door, each were given a folder (handout) and given a personal overview of the programs offered through Nehemiah.

Nehemiah applied for AmeriCorps volunteers to assist the program. Various community partners provided housing for the volunteers. Ms. Dupont concluded her presentation by recapping that organization, outreach, and partnerships are the key factors in success. The State Treasurer has been involved in promotion of the EITC, as well as State universities, and companies like JP Morgan.

### **FDIC Money Smart Program**

Additionally, John Meeks, a Community Action Affairs Specialist with the FDIC, provided an introductory overview of the FDIC Money Smart program and focused on strategies for empowering individuals and families to take financial control of their lives through financial literacy. Before elaborating on the Money Smart program, Mr. Meeks offered his opening remarks about the FDIC.

Started in 1933, the FDIC is an independent agency of the Federal government created in response to the thousands of bank failures that occurred in the 1920s and early 1930s and caused the Great Depression. The purpose of the FDIC is to promote public confidence in the banking system of the United States by insuring deposits in banks. Mr. Meeks pointed out that the FDIC insures deposits up to \$100,000. He also stated that the FDIC promotes the soundness of financial institutions, regulates financial institutions for compliance with consumer laws, and facilitates community development efforts. Since the provision of the first FDIC insurances on January 1, 1934, no depositor has lost a single cent of insured funds as a result of a bank failure.

As outlined by Mr. Meeks, the FDIC is currently involved in aspects of financial literacy and education for three purposes:

1. To help fight predatory lending,
2. To encourage financial institutions to identify untapped markets, and
3. To assist consumers in shaping their financial future.

For Mr. Meeks, the best way to fight predatory lending is through empowering low-income individuals through education, information dissemination, and training. Predatory lenders often prey on vulnerable populations such as the elderly or those with a less-sophisticated

understanding of financial institutions. Currently, 25 million consumers in the United States do not have a relationship with a bank. It is these individuals who may be particularly vulnerable to the high interest rates charged by predatory lenders and who are in particular need of financial literacy training.

Mr. Meeks described financial education as the essential building block that provides a solid foundation to assist consumers in shaping their financial future. Common activities such as opening a checking account, buying a home, making investments, and managing money can benefit from the sound principles of financial education.

FDIC created the Money Smart curriculum to help encourage unbanked American families to join the financial mainstream by providing information about basic financial services and money management skills. The ultimate goal of the FDIC's Money Smart initiative is to help low-and moderate-income families make informed decisions about their financial futures through financial training. Money Smart can be linked to other asset-building strategies such as home ownership, educational development, investment, and starting a small business. Mr. Meeks described Money Smart as “a widely applicable turnkey method of teaching financial literacy.”

Mr. Meeks focused the remainder of his presentation on the content of the Money Smart curriculum itself. He described the curriculum as covering all financial topics “from A to Z.” Divided into 10 instructor-led training modules, covering basic financial issues, and written at a 6th–8th grade reading level, the subject matter of Money Smart includes:

**Module 1: Bank On It** - Focuses on teaching participants how to recognize major types of insured financial institutions, defines banking terms, lists differences between banks and check-cashing services, and outlines the types of accounts and banking services.

**Module 2: Borrowing Basics** - Explains the value of credit and the different types of loans.

**Module 3: Check It Out** - Outlines the benefits of using a bank versus check-cashing services, describes type of checking accounts and fees, and provides instructions on how to open and maintain a checking account, how to write checks, how to use ATM and debit cards, and how to reconcile a checking account.

**Module 4: Money Matters** - Describes the concept of budgeting and how to recognize the benefits of a budget.

**Module 5: Pay Yourself First** - Identifies ways to save and describes how money grows when you save. Participants are taught to understand the various types of savings and investment accounts.

**Module 6: Keep It Safe** - Elaborates the various consumer protection laws and provides safeguards such as how to avoid scams and how to protect identity.

**Module 7: To Your Credit** - Describes how to order, read, and use a credit report. This module also discusses ways to repair credit.

**Module 8: Charge It Right** - Lists the characteristics of credit cards, such as costs, interest, credit ratings, and other credit-related topics.

**Module 9: Loan To Own** - Describes the different types of consumer installment loans and how to determine the right type of loan for different situations.

**Module 10: Your Own Home** - Compares the benefits and pitfalls of renting versus owning a home and outlines how to determine readiness to buy a home, including definitions of basic terms used in a mortgage transaction.

Each training module, which often can be taught in 60 minutes or less, includes a comprehensive guide for instructors and a take-home booklet containing summaries and additional resource material for class participants. Also as part of the Money Smart curriculum, participants have to create a livable budget that includes short-term, intermediate, and long-term financial goals.

Mr. Meeks listed 10 reasons why the FDIC Money Smart curriculum is unique. These reasons include that it is easy to teach, easy to learn, flexible, targeted to consumers, and comes at no cost. Other benefits include its universal appeal, the multiple types of media it utilizes, that it has been translated for multiple languages (e.g., English, Spanish, Korean, Vietnamese, and Chinese), and that it comes with the legitimacy afforded by the FDIC seal of approval. Lastly, the program comes with no copyright restrictions. Organizations teaching the curriculum are free to make as many copies as they wish, or even tailor curriculum to meet their needs.

The Money Smart curriculum is being delivered through many mechanisms throughout the United States. Many small organizations have incorporated it into the services that they offer. In addition, the FDIC and the U.S. Department of Labor (DOL) have joined forces to offer the Money Smart curriculum through DOL One-Stop Centers. In Arkansas, the Money Smart curriculum is even taught in public schools. Banks, colleges, universities, faith- and community-based organizations, and credit unions are all additional examples of places where the Money Smart curriculum is being taught. Mr. Meeks also offered tips on how to increase attendance where Money Smart is being delivered, such as offering door prizes, providing refreshments, issuing certificates of completion, or tying the curriculum to other existing services.

Mr. Meeks ended his presentation with a few remarks about the FDIC's Money Smart Alliance. Essentially a marketing and rollout strategy, the alliance is a joint effort between the FDIC and others designed to promote and enhance the implementation of financial education using Money Smart. Examples of alliance members include government agencies, community-based organizations, financial institutions, faith-based groups, private sector businesses, educational service providers, and employment/training service providers.

## 11. NEXT STEPS

During this final session, presenters and Federal sponsors offered closing remarks and appealed to the participants to take the lessons learned at the roundtable and act as catalysts for change in service improvement in their local communities. Ms. Spohrer offered thanks to all. She encouraged participants to use her as a resource when initiating their programs. She is never too busy to come talk with people and gain further partnerships within Virginia.

In addition, Mr. Stratton offered his support to local initiatives and with improving sustainability among local organizations to aid programs on a Statewide basis. The Department of Social Services and the Internal Revenue Services are in the process of planning a collaborative strategy.

Mr. Horejsi specifically thanked the participants for their contributions and energy. Mr. Horejsi encouraged the participants to build on the information presented at the meeting to improve services to customers in their home regions, to maintain a dialogue with one another and with their peers in other States, and to continue to use the Welfare Peer TA Network as a tool and asset in this important work.

Other resources made available to participants moving forward with the EITC include:

The Center for Budget and Policy Priorities: <http://www.cbpp.org>

National League of Cities: <http://www.nlc.org/home/>

Center for Economic Progress: <http://www.centerforprogress.org/>

The National Community Tax Coalition: <http://www.tax-coalition.org/>

Corporate Voices: <http://www.cvworkingfamilies.org/>

Internal Revenue Service: <http://www.irs.gov/>

IRS Link & Learn training: <http://www.irs.gov/app/vita/index.jsp>

Welfare Peer Technical Assistance Network: <http://peerta.acf.hhs.gov/>

FDIC Money Smart curriculum: <http://www.fdic.gov/consumers/consumer/Money Smart/>.

The Welfare Peer TA Network is pleased to have hosted this successful event and looks forward to future collaboration opportunities with TANF professionals in Virginia. Others interested in materials related to EITC, free tax preparation services, and low-income families are encouraged to visit the Welfare Peer TA Network Web site, located at <http://peerta.acf.hhs.gov/>



**APPENDIX A:  
AGENDA**



**WELFARE PEER TECHNICAL ASSISTANCE NETWORK**  
**Building Assets for Virginia:**  
**Using Tax Credits to Support Families**  
Courtyard Charlottesville - University Medical Center  
Charlottesville, VA  
July 14-15, 2005



**July 14, 2005**

**8:30 – 10:00 AM**

**Registration**

**10:00 – 10:15 AM**

**Welcome and Introductions**

**Honorable David E. Brown**, Mayor, Charlottesville, VA  
**Anthony Conyers, Jr.**, Commissioner, Virginia Department of Social Services  
**Jane M. Conroy**, Executive Director, Virginia Community Action Partnership  
**John Horejsi**, Federal Project Officer, Welfare Peer TA Network, Office of Family Assistance, Administration for Children and Families

**10:15 – 11:15 AM**

**A Shared Vision for Community Economic Empowerment**

**Grant E. Collins, III**, Deputy Director, Office of Family Assistance, Administration for Children and Families  
**Anthony Conyers, Jr.**, Commissioner, Virginia Department of Social Services  
**David Cunningham**, Consultant, EITC and Self-Sufficiency Initiatives, Office of Family Assistance, Administration for Children and Families

*Participation of former TANF clients in the EITC and CTC programs are important elements for building financial self-sufficiency. In Virginia, it is estimated that 22 percent of those eligible do not claim the credit. Research reveals that current and former TANF clients are less likely to participate in these programs and that minorities are less likely to receive these program benefits. This presentation will focus on the special benefits of a vigorous and effective EITC campaign.*

**11:15 – 11:30 AM**

**Break**

**11:30 – 12:30 PM**

**Partnerships in Outreach and Collaboration on the EITC New Resources for Rural Communities**

**Michael McBride**, Chief, Educational Institutions and Government Partnerships, IRS  
**Nancy Lynch**, Territory Manager, IRS Stakeholder, Partnerships, Education and Communication (SPEC) Office

The power of coalitions is a driving force in all communities. The IRS Territory Office, through the SPEC organization, provides critical support to communities engaged in EITC outreach initiatives. SPEC partners with communities and businesses in developing and implementing community-based partnerships to promote education, and awareness of Federal tax credits, free tax preparation services, and asset building opportunities. This session will share highlights on the program's mission, goals and operational support for local initiatives.

**12:30 – 2:15 PM**

**EITC Coalition Recognition—Best Practices Underway in Virginia**

**Moderator: Carolyn Spohrer**, EITC Project Manager, Virginia Community Action Partnership

During the noontime working session, VACAP will introduce the community-based partners throughout the State who are and have been instrumental in creating working coalitions. The various efforts will highlight both their successes and challenges to implementing their programs.

**2:15 – 2:30 PM**

**Break**

**2:30 – 3:30 PM**

**Sustaining Your EITC Initiative and Effective Marketing**

**Steve Norris**, Director, WorkSource Career Center

During this session, participants will learn about the Real Sense Prosperity Campaign, a very strong EITC community-based model underway in Florida. Ms. Norris will provide information about how to organize and network in the community to successfully bring in unique resources and effectively partner with media in the campaign to champion the EITC outreach efforts.

**3:30 – 4:30 PM**

**The Importance of Marketing and Branding in Virginia**

**Moderator: Kathy Glazer**, Public Relations Manager, Virginia Department of Social Services

Following a brief presentation, Roundtable participants will engage in a facilitated discussion around the importance of marketing the EITC initiative in Virginia. Topics for discussion include innovative marketing strategies and the potential value of a common brand for the State.

**4:30 – 4:45 PM**

**Day 1 Wrap Up**

**David Cunningham**, Consultant, EITC and Self-Sufficiency Initiatives, Office of Family Assistance, Administration for Children and Families

**July 15, 2005**

**8:30 – 9:15 AM**

**Community Coalition Networking**

**9:15 – 9:45 AM**

**Key Issues for the Day**

**David Cunningham**, Consultant, EITC and Self-Sufficiency Initiatives, Office of Family Assistance, Administration for Children and Families

This session will provide participants an opportunity to reflect on Day 1 and formulate critical questions for presenters on Day 2.

**9:45 – 11:30 AM**

**Concurrent Workshops**

**A Group**

**Developing a Mobile Multi-Community Outreach Project**

**Candy Watson**, Special Projects, Northeast Oklahoma Community Action Agency

*Providing tax assistance to rural communities can be a challenge. This workshop will share information on strategies for developing and managing a Mobile Multi-Community Tax Filing Assistance Program. A question and answer session will follow the presentation.*

**B Group**

**An Introduction to TaxWise**

**Moderator: Michael McBride**, Chief, Educational Institutions and Government Partnerships, IRS

**Kim Manual**, National Account Manager, Universal Tax System

This session will include an overview of the IRS' TaxWise software and online income tax filing process.

\*\*\*\*\*

***At 10:30 AM, the Groups will switch and attend the opposite session.***

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**11:30 – 11:45 AM**

**Break**

**11:45 – 12:30 PM**

**Strategies for Empowering Communities in Accessing Resources to Support EITC Programs**

**Jackie Lynn Coleman**, Center for Economic Progress, Chicago, IL

This session will address various approaches for providing EITC campaigns with financial sustainability and developing resources that promote asset building initiatives.

**12:30 – 1:45 PM**

**Working in Partnership with the Business Community**

**Lynn Mitchell**, Policy Director, Corporate Voices for Working Families

Businesses have a vested interest in supporting community EITC outreach initiatives and helping their employees learn about tax credits they are eligible to receive. Corporate Voices for Working Families has successfully developed EITC outreach partnerships with major business leaders to promote family stability and self-sufficiency. This session will highlight successful strategies for partnering with employers on EITC outreach initiatives. Corporate Voices for Working Families will also make the EITC Toolkit available for the business community. A question and answer session will follow the presentation.

**1:45 – 2:00 PM**

**Break**

**2:00 – 3:30 PM**

**Developing Financial Literacy: Federal Deposit Insurance Corporation (FDIC) Money Smart Program**

**John Meeks**, Community Affairs Specialist, FDIC

**Mary Dupont**, Executive Director, Nehemiah Gateway Community Development Corporation

This session will focus on strategies for helping families to develop an understanding and vision for the future by empowering individuals and families to take financial control of their lives through financial literacy. Topics for discussion include freely available training programs/courses and a targeted discussion of real strategies for bringing these resources into every day practice.

**3:30 – 4:00 PM**

**Next Steps**

**Glenn Stratton**, EITC Project Manager, Virginia Department of Social Services

**Carolyn Spohrer**, EITC Project Manager, Virginia Community Action Partnership

**4:00 PM**

**Closing Remarks**

**Carolyn Spohrer**, EITC Project Manager, Virginia Community Action Partnership

**John Horejsi**, Federal Project Officer, Welfare Peer TA Network, Office of Family Assistance, Administration for Children and Families

**APPENDIX B:  
PARTICIPANT LIST**



**Welfare Peer Technical Assistance Network**  
**Building Assets for Virginia:**  
**Using Tax Credits to Support Families**  
**Courtyard Charlottesville - University Medical Center**  
**Charlottesville, VA**  
**July 14-15, 2005**



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**APPENDIX C:  
EVALUATION SUMMARY**



**APPENDIX C:  
WELFARE PEER TA NETWORK  
EITC STRATEGIES FOR VIRGINIA  
EVALUATION SUMMARY**

At the conclusion of the roundtable, participants were asked to evaluate how well the Welfare Peer TA event met their expectations and needs. The double-sided evaluation form asked participants first to rate the extent to which they agreed with a series of five general statements about the roundtable on a 5-point scale, where 1 = Strongly Disagree and 5 = Strongly Agree. Each of the five statements and associated average scores are presented in the below chart.

| Statement   | Average Score |
|---|---------------|
| Conference planners adequately prepared me for the meeting by providing clear written and verbal communication regarding the meeting's purpose and expected outcomes. | 4.2           |
| Conference planners handled the preparation, arrangements, and scheduling of the event in a timely, courteous, and competent manner.                                  | 4.3           |
| The speakers were thorough in the subject areas presented.  | 4.2           |
| The speakers engaged the audience and facilitated interactive discussions.  | 3.9           |
| The information will be useful to me/my staff in developing new approaches to addressing the problem.   | 4.0           |

Additionally, participants were asked four open-ended questions about their reflections on the roundtable and their future technical assistance needs. These questions and representative responses received are presented below:

**What did you find most useful about attending this roundtable (i.e., any immediate or long-term benefits to you/your staff that you anticipate as a result of attending this Roundtable)?**

The conference motivated me to try new ideas and get excited about the next tax season!

The discussions about marketing and branding were useful. I particularly enjoyed the presentation on Florida's operation and got good ideas from it. Also, Candy Watson's presentation was fabulous. Videotape her!

It was good to be made aware of all the ways of approaching the public and attracting clients. Also, the possibilities of corporate partners, IDA promotion, financial literacy, etc. Liked the "Tax Blast" idea for one of our counties.

All of the different parts that make this happen.

Finding out more about how EITC can affect my community.

Sharing the pros and cons of the VITA process from various perspectives and State initiatives.

I believe a roundtable for logistics, on the frontline, would be the best next step.

Sharing of information.

Ideas about using United Way, Money Smart modules and volunteers for financial literacy.

Got many ideas for outreach, TaxWise explanation. Got me to think about things that would work in our community.

**What issues would you have liked to have had more discussion about at the roundtable?**

Volunteer recruitment

Services for Hispanic workers

The relationship between recruiting volunteers and recruiting clients

More time for strategic planning

Starting up a site

Funding sources

More discussion between folks attending and less formal presentation

TaxWise

I think that rural Virginia needs to be considered more.

**In which areas, of those covered, would like to receive additional technical assistance?**

Spanish language tax assistance and support

Web TaxWise

Community organizing/branding

All! You can never get too much!

Rural project.

**Please share any overall comments regarding the program or the speakers, which you feel might be helpful in planning future programs.**

I feel these sessions should be held annually to recruit additional VITA sites throughout Virginia.

Needed more discussion on new ideas and how to develop new sites and partners.

A little too much sharing of what is already status quo.

Some comments simply too political!

I would like more in depth information form speakers.

Too much repetition.

Did not see new faces, much of the messages were “preaching to the choir.”

Breakdown marketing session into urban and rural groups.

Rural communities are at a huge disadvantage in terms of technology and transportation. Rural American once again gets the short end of the stick!