

NATIONAL DISABILITY INSTITUTE

BUILDING A BETTER ECONOMIC FUTURE



THE REAL ECONOMIC IMPACT TOUR ANNUAL PROGRESS REPORT 2008 - 2009



To build a better
economic future
for Americans
with disabilities

Mission of the National Disability Institute

NDDI

NATIONAL DISABILITY INSTITUTE

BUILDING A BETTER ECONOMIC FUTURE



THE REAL ECONOMIC IMPACT TOUR ANNUAL PROGRESS REPORT 2008 - 2009



2008 - 2009 SPONSORS



REAL ECONOMIC IMPACT TOUR MISSION

The Real Economic Impact Tour is devoted to building a better economic future for millions of low-income individuals with disabilities and their families nationwide. Dedicated to the development of a roadmap out of poverty, the Real Economic Impact Tour (REI Tour) captures the power of collaboration and innovation. The REI Tour's mission is to change expectations of communities to benefit from full participation of people with disabilities in the economic mainstream.

REAL ECONOMIC IMPACT TOUR OBJECTIVES

1. Increase awareness, understanding and use of beneficial tax provisions and the availability of free tax preparation through local and national media outreach and education strategies.
2. Develop, expand and strengthen the capacity of disability workgroups within free tax preparation coalitions at a community level to serve more individuals with disabilities and their families.
3. Expand savings and asset development opportunities including financial education through planned special events, training and outreach activities.

DEDICATION

The foundation of the REI Tour is thousands of volunteers in cities across America who spent countless hours assisting taxpayers with disabilities. Because of their efforts and the dedication of IRS SPEC staff nationwide, people with disabilities are becoming part of the economic mainstream. The staff at the National Disability Institute recognizes the spirit and passion of this commitment and its real economic impact on communities, families, and individuals with disabilities.

Thank you from the NDI Staff!

Judy Stengel, Margaret Callahan, Nakia Matthews, Elizabeth Jennings, Michael Roush, Scott Batt, Sharon Brent, Laura Gleneck, Danielle Diamond, Miranda Kennedy, Serena Lowe, Johnette Hartnett and Michael Morris

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FORWARD

We believe that in these tough times, the REI Tour conveys a message of hope beyond disability and beyond charity that economic empowerment is fundamental for a democracy to survive.

FORWARD

Letter from Michael Morris, J.D. and Johnette T. Hartnett, Ed.D

The Real Economic Impact Tour's Annual Report for the 2009 tax filing season reflects that commitment and leadership of thousands of people across the United States. Our proud accomplishments in 2009 are due to the hard work of over 634 community-based organizations and their volunteer networks in 84 cities nationwide who prepared over 181,000 tax returns for individuals with disabilities. The REI Tour is grateful to the continued support of Bank of America, AT&T, Darden Restaurants Foundation, Acorda Therapeutics and Walmart Foundation for helping Americans with disabilities realize that they too can participate in the American Dream.

We are also grateful to over three dozen national partners that promote the Tour and its mission "to build a better economic future for Americans with disabilities." We are indebted to our national partner IRS Stakeholder Partnerships, Education and Communication (SPEC) and its leadership in recognizing disability as an underserved market in free tax preparation. IRS SPEC's relationship model provided the disability community with an entree to the mainstream Volunteer Income Tax Assistance (VITA) network nationwide. The REI Tour's mission has been adopted by many coalitions in the country that took ownership to innovate and create new ways to build a better economic future for taxpayers with disabilities in their communities.

We believe that in these tough times the REI Tour conveys a message of hope beyond disability and beyond charity that economic empowerment is fundamental for a democracy to survive. Whether it was a taxpayer in Denver who was told she would receive an additional \$14,000 refund because she had failed in the past to claim her adult daughter with a disability living with her at home or a first time Deaf tax filer in Harlem who said she was so empowered to be able to do her own return in her own language, American Sign Language (ASL) over the new digital Video Relay Service (VRS) technology — we are all so proud!

The REI Tour work and research indicates that over 25 percent of taxpayers walking or rolling into free tax sites declare a disability or that they have a family member with a disability. They are from diverse backgrounds defined by age, gender, race, and national origin. They have all kinds of disabilities but are motivated by one common goal to build a better economic future.

Our NDI team are proud to be a part of this movement and know that our combined legacy as architects will impact future generations for years to come.

Our thanks and gratitude.

THE REAL ECONOMIC IMPACT TOUR (REI TOUR) PUBLIC – PRIVATE PARTNERSHIPS

LEAD PARTNERS

National Disability Institute

Internal Revenue Service, Stakeholder Partnerships, Education and Communication (IRS SPEC)

SPONSORS

Bank of America

AT&T

Darden Restaurants Foundation

Acorda Therapeutics

Walmart Foundation

National Institute on Disability and Rehabilitation Research

54 Freedom

PARTNERS

AARP - Tax Aide

American Council of the Blind

American Legion

Burton Blatt Institute, Syracuse University

Easter Seals

Federal Deposit Insurance Corporation

Goodwill Industries International

National Association of Councils on
Developmental Disabilities

National Council on Independent Living

National Disability Rights Network (Protection
and Advocacy)

National Federation of Community Development
Credit Unions

National Industries for the Blind

NCB Capital Impact

Shared Horizons Pooled Trust, Washington, DC

Social Security Administration, Office of
Employment Support Programs

Taxpayer Advocate Service, IRS

U.S. Department of Education, Office of Special
Education and Rehabilitative Services

U.S. Department of Health and Human Services,
Office on Disability

U.S. Department of Labor, Employment and
Training Administration

U.S. Department of Labor, Office of Disability
Employment Policy (ODEP)

U.S. Department of Labor, Veterans Employment
and Training Service (VETS)

United Spinal Association (VetsFirst)

Veterans of Foreign Wars of the United States

World Institute on Disability

NEW PARTNERS 2009

Association of Programs for Rural Independent
Living

Global Partnerships & Disability Development

National Association of Financial Planners

National Deaf Business Institute

Schwarz-Financial, LLC

U.S. Hispanic Council on Aging

Wounded Warriors Track Program, Jacksonville, FL

2009 REI TOUR GRANT AWARDS BY ORGANIZATION AND CITY

- CASH Coalition of Greater Capital Region/Wildwood Programs, Inc., Albany, NY
- The Center for Financial Independence & Innovation, Inc., Atlanta, GA
- Atlanta Prosperity Campaign, Chattahoochee Valley EITC Coalition, Atlanta, GA
- Emory University Mobile VITA, Atlanta, GA
- Community Foundation/Community Tax Centers, Austin, TX
- Baltimore CASH Campaign/REI Tour, Baltimore, MD
- City of Baltimore, Baltimore, MD
- Alabama Asset Building Coalition, Birmingham, AL
- Coalition for Economic Improvement, Boise, ID
- Boston Earned Income Tax Credit Coalition, Boston, MA
- Creating Assets, Savings and Hope, C.A.S.H, Buffalo, NY
- South Hills Bible Chapel VITA, Canonsburg, PA
- Family Financial Literacy Coalition/Disability Connections Comm., Charlotte, NC
- Chicago EITC Coalition/Center for Economic Progress, Chicago, IL
- Regional EITC Collaborative, United Way of Greater Cincinnati, Cincinnati, OH
- United Way of Central Ohio/Franklin County EITC Coalition, Columbus, OH
- Asset Building Coalition of Dallas County/Tax Credit Outreach, Dallas, TX
- Colorado Asset Building Coalition/Colorado Disability Economic Initiative, Denver, CO
- EITC and Beyond Disability Coalition, Des Moines, IA
- Accounting Aid Society, Detroit, MI
- Wayne County Asset Building Coalition, Detroit, MI
- Hartford Assets Building Collaborative/REI Tour/SPEC DI, Hartford, CT
- Goodwill Industries of Hawaii VITA Program, Honolulu, HI
- City of Houston, Houston, TX
- RealSense Prosperity Campaign, Jacksonville, FL
- Earn It Keep It Save It Collaborative/Las Vegas, Las Vegas, NV
- Lawrence Coalition/ Centro de Apoyo Familiar, Lawrence, MA
- Central Kentucky Economic Empowerment Project (CKEEP), Lexington, KY
- Engaging the Disability Community, Madison, WI
- New Hampshire Statewide EITC Alliance/REAL Opportunities, Manchester, NH
- Milwaukee Asset Building Coalition Disability Initiative, Milwaukee, WI
- AccountAbility Minnesota, Minneapolis/St Paul, MN
- NYC Tax and Benefits Disability Coalition/Children's Defense Fund, New York, NY
- Food Bank for NYC Tax Preparation, New York, NY
- United Way of the Bay Area, Earn It! Keep It! Save It!, Oakland/San Francisco, CA
- Goodwill of Central Florida, Orlando, FL
- Campaign for Working Families, Philadelphia, PA
- NORWESCAP RSVP VITA Program, Phillipsburg, NJ
- City of Phoenix, Phoenix, AZ
- UCP Benefit Bank Project/Money in Your Pocket Coalition, Pittsburgh, PA
- Providence EITC Asset Building Coalition, Providence, RI
- Riverside County Earned Income Tax Credit Program, Riverside, CA
- Rochester C.A.S.H., Rochester, NY
- Earn It, Keep It, Save It Disability Initiative, Salt Lake City, UT
- Alamo City Coalition for Economic Self Sufficiency VITA Program, San Antonio, TX
- Tax and Financial Awareness for People with Disabilities, San Diego, CA
- Wealth Building Coalition Pinellas Cty Disability Workgroup, St. Petersburg, FL
- Community Partnership for Families of San Joaquin, Stockton, CA
- The BEST Project, Tallahassee, FL
- Hillsborough County Disability Workgroup, Tampa, FL
- Community Action Project, Tulsa, OK
- United Way of Palm Beach County, West Palm Beach, FL
- Wichita BEST Coalition Disability Initiative, Wichita, KS
- Delaware EITC Campaign, Wilmington, DE
- Cape Fear Asset Building Coalition, Wilmington, NC

The full list of REI Tour cities at the end of this report includes new cities for 2010. REI Tour funded 59 disability workgroups/coalitions in 54 cities for the 2009 filing season compared to 31 cities in 2008 filing season.

REI TOUR IN 2009 PARTNERED WITH

- 28 Mayor Offices
- 21 County Officials
- 7 State Officials
- 36 Banks
- 28 Credit Unions
- 38 Mobile tax sites
- 15 City Coalitions
- 14 County Coalitions
- 16 Multi County Coalitions
- 11 Statewide Coalitions

THE REAL ECONOMIC IMPACT TOUR

Most Significant Accomplishments for 84 REI Tour cities in 2009

- 1) Increased free tax returns prepared by 100% from 2008 and assisted 181,152 persons with disabilities in 2009.
- 2) Increased refunds to taxpayers with disabilities from \$81.5 million in 2008 to \$176.6 million in 2009 – 118%.
- 3) Saved \$36.2 million in paid preparer fees.
- 4) Created over 2,352,022 outreach contacts compared to 2,016,165 in asset building education and media information in 2008.
- 5) Increased the number of local partners by 56% from 555 in 2008 to 634 in 2009.
- 6) Provided technical assistance to 1,700 service providers through a three-part audio conference series.
- 7) Expanded the www.reitour.org website Resource Library to include ten new categories for easier access to disability information in addition to beginning a weekly blog and monthly success story.
- 8) Briefed Senior White House Officials on top policy recommendations to promote economic development and self-sufficiency for individuals with disabilities.
- 9) Piloted new initiative - REI Tour/DeafTax.com VITA Pilot.
- 10) Piloted new initiative - Building Economic Strength Together - BEST FL.

FIVE YEAR SUMMARY OF THE REI TOUR OUTCOMES AND COMMUNITY IMPACT.

Year	Cities	Local Partners	Returns Prepared	% Increase	Refunds Received	Tax Prep \$ Saved
2005	11	----	7,600		\$6.8 m	\$1.5 m
2006	33	200	17,223	127%	\$15.3 m	\$3.4 m
2007	54	355	36,275	111%	\$32.6 m	\$7.2 m
2008	62	555	90,653	150%	\$81.5 m	\$18.1 m
2009	84	634	181,152	100%	\$176.6 m	\$36.2 m
TOTAL			332,903		\$312.3 m	\$66.4 m

A male client was unable to write and speak clearly. He was able to get a refund this year because a volunteer had the patience to work with him before and during the interview to complete his intake form and ask and explain each question.

—Lawrence, MA

INTRODUCTION

Many clients have been told in the past by commercial tax preparation services that because they earned too little, they did not need to file, thus missing out of the EITC. We have filed for those years to get back EITC for them which is refundable back to three years. Volunteers love helping this segment of the population feeling that there is mutual appreciation for both the client and volunteer.

—Tulsa, OK

INTRODUCTION

THE REAL ECONOMIC IMPACT TOUR

(REI Tour) with its sponsors, Bank of America, AT&T, Walmart Foundation, Acorda Therapeutics, Darden Restaurants Foundation, and 54 Freedom and lead national partner IRS Stakeholder Partnerships, Education and Communication (SPEC) is paving a road out of poverty for millions of working Americans with disabilities with a nationwide grassroots movement of community-based organizations. Since 2005, through an array of new partnerships that are building trusted social and business networks, the Tour provided free tax-filing assistance to 332,903 taxpayers with disabilities with refunds of \$312.3 million. The REI Tour grew from 11 cities in 2005 to 84 cities in 2009.

The business case is clear. One in every five individuals, or 54 million Americans, reports a disability; 20 million families have at least one family member who has a disability; and over one third of American households either report a member with a disability or are impacted by disability. The demographic profile for disability cuts across race, gender, age, geography, and socio-economic level.

Thirty to fifty percent of individuals with disabilities report being unbanked or underbanked and desire a relationship with a financial service institution. Fifty-one percent of taxpayers with disabilities earn less than \$21,000 a year and report underutilization of existing tax and financial services. It is estimated that over a billion dollars in tax credits goes unclaimed by individuals with disabilities who are eligible. Persons with disabilities underutilize tax provisions because of lack of knowledge or fear of losing important benefits such as health care.

The Real Economic Impact Tour is a public-private partnership of federal, state and local organizations that promotes self-determination and full inclusion for building a healthy economic future for Americans with disabilities. To become “full citizens” in the 21st century, working Americans with disabilities need access to a growing body of asset building strategies designed for taxpayers with modest incomes.

Recent trends show that people with disabilities are living longer, living more independently and taking on more responsibility for the management of their own

Walter was absolutely overwhelmed. In fact, he so appreciated the free tax preparation done by a group of RealSense Prosperity Campaign volunteers that he just had to visit the Department of Children and Families in Arlington again – this time with donuts!

–Jacksonville, FL

budgets and resources. People with disabilities have an aggregate income that tops \$1 trillion, which includes \$220 billion of discretionary income. Forty-eight percent of people with disabilities report that the Internet has significantly improved the quality of their lives compared to 27 percent of adults without disabilities. People with disabilities want information on how to save, where to save, how to plan for the future, how to manage debt and credit, how to buy a home, how to optimize available tax credits, how to use federal work incentives, where to bank, how to invest, and where to get free tax-preparation assistance.

The investment of our sponsors in the REI Tour is an investment in the financial future of millions of Americans with disabilities today and for many generations to come.

REI TOUR GOAL FOR 2009

The goal of the REI Tour in 2009 was to increase the economic well-being of low-income taxpayers with disabilities. This was accomplished by strengthening and expanding the capacity of grassroots community-based EITC coalitions to increase access to favorable tax credits, financial education and other asset building opportunities for taxpayers with disabilities.

The 2009 Tour was anchored by the overall commitment to expand the economic self-sufficiency of working individuals and families to include taxpayers with disabilities. Thanks to funding from sponsors and their Disability Employee Resource Groups, the National Disability Institute provided 54 of the 84 cities with mini-grants and ongoing support, training, and technical assistance. The accomplishments described in this Report were a result of combining the expertise of NDI and IRS in building community-based volunteer partnerships for taxpayers with disabilities with the reputation of Bank of America, AT&T, Walmart Foundation, Acorda Therapeutics and Darden Restaurants Foundation as leaders in corporate philanthropy, financial education and community economic development.

Another significant impact this grant has achieved is an increased level of awareness of the needs of Illinois' disability populations among Center staff.

– Chicago, IL

REI TOUR STRATEGIES FOR ACHIEVING GOAL

Three strategies for achieving the overall Tour mission of increasing access to free tax preparation and other asset building opportunities for individuals with disabilities were provided to the 59 grantees for their participation in the 2009 REI Tour tax season.

They are:

STRATEGY 1:

Increase awareness and understanding about free tax preparation and the number of participants with disabilities through local and national media outreach and education strategies.

STRATEGY 2:

Develop, expand and strengthen the capacity of disability workgroups within coalitions and specify roles and responsibilities with the assistance of local volunteers.

STRATEGY 3:

Increase the visibility of the importance of the Tour (asset building and tax filing) through planned special events and activities through grassroots partners at the local, state and national level.

INDIVIDUALS AND COMMUNITIES SERVED

The Real Economic Impact Tour is dedicated to improving the financial future of low-income people with disabilities. The Tour is being conducted using the IRS SPEC community-based model that has helped build over 340 local coalitions and 4,991 VITA sites in the country that nationwide have prepared over three million returns. The Tour is delivered through existing IRS EITC (Earned Income Tax Credit) and VITA (Volunteer Income Tax Assistance) program coalitions in 84 cities that are partners with NDI and IRS SPEC and have volunteered to develop a disability workgroup and identify new partner disability organizations to host free tax preparation sites and eventually become tax preparers and volunteers.

REI Tour cities were chosen from a master list of the top 100 U.S. cities with disabilities, considering the availability of partner support from the local IRS SPEC offices, interest from existing free tax coalitions, and NDI's relationships with on-the-ground disability organizations including state-level programs and services. Grantees received their mini-grants by December 15, 2008.

The REI Tour is targeted to low- to moderate-income (generally, \$49,000 and below) working people who have a disability or family member with a disability in order to help them to build a better economic future.

Volunteers love helping this segment of the population feeling that there is mutual appreciation for both client and volunteer.

—Tulsa, OK

REI TOUR/DEAFTAX.COM VITA PILOT

The REI Tour in partnership with DeafTax.com and Schwarz Financial Services designed and implemented inaugural research in collaboration with five REI Tour cities to increase equal access to free tax assistance for Deaf taxpayers. This pilot utilized real-time American Sign Language (ASL) interpretation and Volunteer Income Tax Assistance (VITA) certified off-site Deaf tax preparers to bring free tax preparation to Deaf taxpayers who are Earned Income Tax Credit (EITC) eligible.

Deaf VITA certified tax preparers located in Bethesda, MD and Rochester, NY prepared taxes for Deaf taxpayers in Rochester, NY, Denver, CO, New York, NY, Charlotte, NC, and Jacksonville, FL. Deaf taxpayers were invited to participate in the pilot by community-based organizations that either ran a VITA program or provided services for the Deaf community. An internet calendar allowed cities to book reservations and coordinate schedules for the remote Deaf tax preparers. Site representatives or volunteers were asked to provide an intake survey to each taxpayer.

Remote tax preparation was conducted by the use of state-of-the-art Video Relay Services (VRS) technology that connected the Deaf taxpayer and Deaf tax preparer through a video phone allowing Deaf to Deaf tax preparation. Deaf tax filers made an appointment at the designated hosting organization that was equipped with a video phone, a scanner and a computer that transmitted the filer's financial documents to the tax preparers in the two remote locations. The VITA certified tax preparers, Rochester Institute of Technology students, Schwarz Financial employees and IRS/DEAF (Deaf Empowerment and Advocacy Forum) Affinity Group members, were the designated preparers and responsible for submission of the filers' return.

A total of 80 federal returns were prepared including 13 for families. These 80 returns generated \$111,343 in federal refunds and \$35,092 in state refunds. Included in these refunds is \$39,086 in EITC. The taxpayers assisted through this Pilot saved \$11,353 in tax preparation fees, money they would have had to spend if they had gone to a professional tax preparer.

The mini-grant allowed the coalition to provide scanners and supplies to the DeafTax pilot project host sites and to take on projects that help people with disabilities claim tax credits, file for free, as well as help them sign up for benefits.

- New York, NY

The Process Works

In Boston, MA, a coordinator received an email from a taxpayer who had seen her services advertised on the Coalition's flyer, wanting to know if she had accommodations for Deaf taxpayers. It was his first time filing, and he was a bit nervous about the whole process.

The coordinator set him up with her liaison at DEAF Inc, where she prepared taxes with an interpreter. About two weeks later she met the taxpayer, filed his return, and taught him how to do his own taxes next year on www.beehive.org. The taxpayer later sent a thank you letter. The entire process went smoothly, and just as we always hope it will happen — a taxpayer encountered our outreach materials, we placed him at a convenient site where we filed his taxes (in addition to teaching him how to file his own next year), he received his refund very quickly, and is clearly happy with the Coalition's services.

OUTCOMES

A veteran was so grateful for the professional services received by the tax program at the VA Medical Center that he showed up every week to offer his help or bring candies to the tax preparers.

—Detroit, MI

REI TOUR OUTCOMES

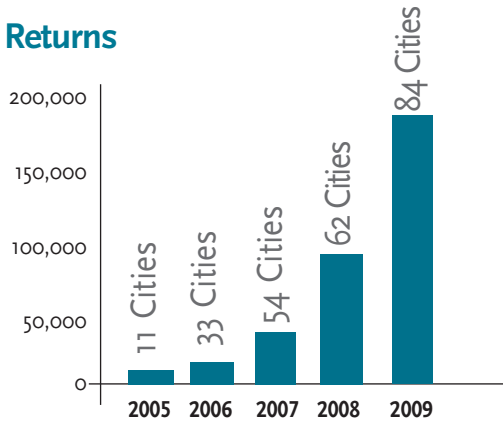
STRATEGY 1:

Increase the participation, awareness, and understanding about free tax preparation and asset building strategies for people with disabilities through local and national media outreach and educational strategies.

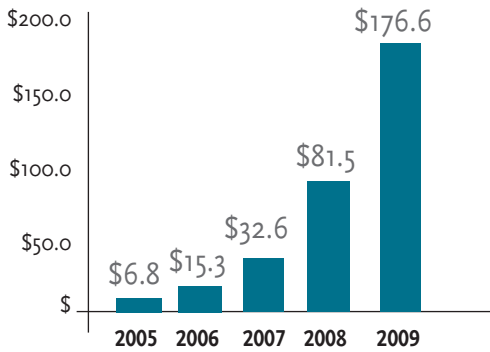
- 54 Tour cities receiving mini-grants assisted 118,252 taxpayers with disabilities and represented 65% of the overall returns in the 84 cities for 2009.
- 84 of the Tour cities served a total of 181,152 taxpayers with disabilities - a 100 % increase from 2008.

CITIES, RETURNS AND REFUNDS BY YEAR

Returns



Refunds



2005	11 cities	7,600	returns	\$ 6.8 m	refunds
2006	33 cities	17,223	returns	\$ 15.3 m	refunds
2007	54 cities	36,275	returns	\$ 32.6 m	refunds
2008	62 cities	90,653	returns	\$ 81.5 m	refunds
2009	84 cities	181,152	returns	\$176.6 m	refunds

- Increased percentages of people with disabilities participating in Tour activities:
 - o In 2005 cities reported range of 5 to 10%
 - o In 2006 cities reported range of 10 to 15%
 - o In 2007 cities reported a range of 10 to 38.7%
 - o In 2008 cities reported a range of 14 to 41%
 - o In 2009 cities reported a range of 3 to 34.8%
- Increased outreach contacts made from 2006 by 488% to educate community organizations, individuals and families, and businesses about free tax and financial services. Included fliers, posters, media events, radio/TV promotions, press releases, Mayors' proclamations of special event days, tax blitzes, and newsletters.

STRATEGY 2:

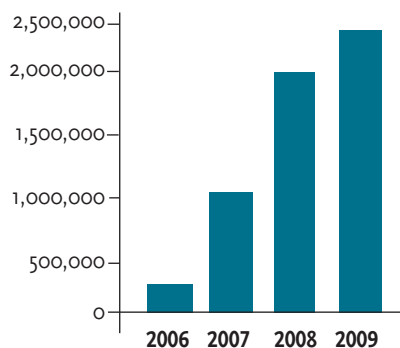
Develop, expand and strengthen the capacity of disability workgroups within coalitions and specify roles and responsibilities.

- 217% increase in the number of community partners involved in the Tour since 2006:
- New partnerships are creating new models among national and local disability and non-disability organizations to disseminate Tour information through Goodwill Industries, Easter Seals, Community Action Programs, State Vocational Rehabilitation Offices, Independent Living Centers, United Way, City Government, Mayors' Offices, Governors' Councils on Developmental Disabilities, City Housing Departments, City Offices of Community Economic Development, Veteran Organizations and financial institutions.

CONTACTS BY YEAR

2006	342,554 contacts made in 33 cities
2007	1,001,042 contacts made in 54 cities
2008	2,016,165 contacts made in 62 cities
2009	2,352,022 contacts made in 84 cities

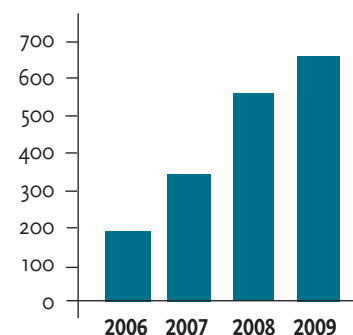
Contracts by Year



PARTNERS BY YEAR

2006	200 partners in 2006
2007	355 partners in 2007
2008	555 partners in 2008
2009	634 partners in 2009

Partners by Year



- Over 1,700 people participated in the REI Tour’s annual audio conference series and heard from Attorney Steven Mendelsohn about “Advancing Economic Self-Sufficiency for Individuals with Disabilities in the Stimulus Era: 2009 Federal Advocacy & Public Policy Opportunities”; Policy Specialist Serena Lowe presented about the ABLE Act currently before Congress; and President of AT&T Vets employee resource group presented.
- Created peer learning network of grantee cities: Conducted monthly one-hour calls from January – May 2009. Ninety-five percent of grantee cities participated in every call. Cities shared their successes and challenges and provided resources to one another to assist in their outreach to individuals with disabilities.
- Conducted 27 Technical Assistance “Tour” stops: These stops helped celebrate Mayors’ Disability Proclamations declaring commitment to disability asset building work; build disability workgroups; provide benefits training and outreach; and recognize Tour supporters such as Bank of America, AT&T, Darden Restaurants Foundation, Walmart Foundation, Acorda Therapeutics, 54 Freedom and National Institute on Disability and Rehabilitation Research (NIDRR).

STRATEGY 3:

Increase the visibility of the importance of the Tour (asset building and tax filing) through planned special events and activities through grassroots partners at the local, state and national level.

- Forty-seven REI Tour cities were selected and sponsored to send representatives to the third Mayor’s Leadership Academy on Asset Development in San Antonio, Texas: The Academy provides a day and a half to expand their free tax coalition peer-to-peer learning network for persons with disabilities. A national panel of disability organizations provided the group with valuable information about their programs that are available and free in most communities (the services included programs from Social Security Work Incentives, Department of Treasury – Financial Literacy, Easter Seals, and Goodwill Industries International). One hundred fifty individuals attended this event and received information about leveraging existing resources to expand work for individuals with disabilities through state and national funding opportunities.
- Mobile ‘roving tax clinics’ were successful in reaching taxpayers with disabilities in both urban and rural settings. This strategy increased services to designated disability organizations to provide free tax filing assistance in 38 cities – 28 more than last year.
- Inaugurated Blog page on the REI Tour Website www.reitour.org. This features Clair, a person with a disability, blogging twice a week about financial strategies in her quest to become self-sufficient.

- Created Success Story contest on REI Tour Website www.reitour.org. Each month a success story submitted by a person with a disability is chosen to receive a \$100 gift card.
- Started Creating Veteran Outreach Section for 2009 tax filing season. This is in addition to a toolkit for coalitions working with veterans with disabilities. NDI and IRS SPEC are hosting an informal veterans workgroup that meets twice monthly through a national conference call to build strategies and knowledge for building outreach to the veterans community with disabilities.

INNOVATIVE APPROACHES TO DISABILITY OUTREACH AND COMMUNITY PARTNERSHIPS

- Through our first-year pilot partnerships with four financial institutions, we helped over 100 clients develop a mainstream banking relationship. - Atlanta, GA
- We worked with 2-1-1 and Travis County Services for the Deaf and Hard of Hearing to generate an e-mail account where deaf/HOH clients can send messages to schedule appointments and ask questions. We received word from Travis County that this greatly improved accessibility to their clients which was truly appreciated. - Austin, TX
- We have a mobile unit known as the Income TAXi. - Buffalo, NY
- Asset Building Coaches were trained to assist customers at the free tax preparation sites with referral to asset building programs and services. - Charlotte, NC
- Two people with disabilities were trained to be tax site volunteers--one was visually impaired and the other had a learning disability. - Jacksonville, FL

-
- The Workforce Development Center in Mason City, IA partnered with other organizations to form the North Iowa Tax Coalition. One of the initial outcomes resulting from this collaboration was the purchase of an Interpretype machine with which they prepared 60 returns for people with hearing and speech disabilities.
 - The Work Group in Orlando has formed a task force that is actively designing and promulgating an Orientation Packet for employers to use with new employees with disabilities, explaining the importance of the REI Tour and asset-building initiatives.
 - Salt Lake City says: The best practice that we wish to share is to identify community partners that serve this population and ask them how to do this work. Although we have the VITA expertise we did not have an accurate understanding of the challenges and needs of the disability population. By connecting with existing service providers we were able to strategically develop an approach to best serve this previously underserved population.
 - Denver - We started using social networking sites to spread the word.
 - Prior to the filing season, Goodwill of Southern Nevada helped develop a sensitivity training handout on working with people with disabilities as part of the train-the-trainer series.

STATISTICS

One client who has a steady job found herself in a precarious economic situation this year because she assumed her parents' mortgage to prevent the foreclosure of the home. She also was going to be charged over \$200 to get her taxes done. With tears, she thanked the volunteer tax preparer because the services were free and she was going to receive a substantial refund. She was served with dignity and respect.

- Phoenix, AZ

TAX RETURNS PREPARED BY VOLUNTEERS FOR PEOPLE WITH DISABILITIES

States	Number of Tax Returns Prepared for People with Disabilities	% of Disability Returns Based on Total Returns Prepared	Total Disability Refunds (avg \$950 reported by cities)
Alaska	1,263	9.3%	\$1,231,425
Alabama	2,588	8.8%	\$2,523,300
Arkansas	3,458	13.6%	\$3,371,550
Arizona	2,664	3.7%	\$2,597,400
California	14,403	5.3%	\$14,042,925
Colorado	2,670	7.0%	\$2,603,250
Connecticut	1,346	3.7%	\$1,312,350
District of Columbia	638	6.6%	\$622,050
Delaware	1,117	6.2%	\$1,089,075
Florida	5,496	2.9%	\$5,358,600
Georgia	4,025	5.8%	\$3,924,375
Hawaii	890	4.8%	\$867,750
Iowa	2,203	8.0%	\$2,147,925
Idaho	513	2.6%	\$500,175
Illinois	5,009	6.4%	\$4,883,775
Indiana	3,144	7.2%	\$3,065,400
Kansas	7,321	16.2%	\$7,137,975
Kentucky	2,312	4.1%	\$2,254,200
Louisiana	3,089	8.4%	\$3,011,775
Massachusetts	2,790	6.2%	\$2,720,250
Maryland	2,156	4.4%	\$2,102,100
Maine	748	5.6%	\$729,300
Michigan	9,401	15.1%	\$9,165,975
Minnesota	11,551	17.9%	\$11,262,225
Missouri	5,181	9.2%	\$5,051,475
Mississippi	1,136	4.8%	\$1,107,600
Montana	896	7.1%	\$873,600
North Carolina	6,232	5.8%	\$6,076,200
North Dakota	820	10.6%	\$799,500
Nebraska	1,302	6.4%	\$1,269,450
New Hampshire	798	6.8%	\$778,050
New Jersey	1,316	3.7%	\$1,283,100
New Mexico	3,726	8.6%	\$3,632,850
Nevada	558	2.7%	\$544,050
New York	15,348	9.3%	\$14,964,300
Ohio	3,661	3.7%	\$3,569,475
Oklahoma	5,268	8.5%	\$5,136,300
Oregon	2,477	4.8%	\$2,415,075
Pennsylvania	6,999	7.3%	\$6,824,025
Puerto Rico	44	5.9%	\$42,900
Rhode Island	1,375	12.6%	\$1,340,625
South Carolina	1,680	5.0%	\$1,638,000
South Dakota	615	7.3%	\$599,625
Tennessee	2,808	5.4%	\$2,737,800
Texas	11,873	6.1%	\$11,576,175
Utah	1,785	8.8%	\$1,740,375
Virginia	6,466	8.6%	\$6,304,350
Vermont	813	13.9%	\$792,675
Washington	2,137	3.2%	\$2,083,575
Wisconsin	2,598	4.3%	\$2,533,050
West Virginia	2,091	7.8%	\$2,038,725
Wyoming	354	7.0%	\$345,150
	181,152	6.7%	\$176,623,200

HIGHLIGHTS

One young man with developmental disabilities had his taxes prepared and when everything was completed he was told he would be receiving almost \$600 in refund dollars. His mother told him that he would be able to use that money to purchase a computer that he had been wanting for over a year. The young man was overjoyed at the news, and was so happy that he was telling everyone in the building that he was going to get a new computer.

—Manchester, NH

HIGHLIGHTS FROM REI TOUR CITIES 2009

ALBANY, NY

CA\$H COALITION OF THE GREATER CAPITAL REGION/WILDWOOD PROGRAMS, INC.

The Disability Initiative Committee of the CA\$H Coalition of the Greater Capital Region made presentations at the New York State Rehabilitation Association (NYSRA) Trainers' Council about their services and VITA sites. In addition information about websites and marketing materials were distributed to trainers in human resources departments at disability organizations in a wide geographic area. An information session on CA\$H and VITA will also be provided at the NYSRA State Conference in September 2009. Bank of America sponsored a Mega-Site Saturday event at the Albany Public Library that included financial education workshops, tables with information, and free tax preparation open to all taxpayers. The Mini-grant made it possible for members of the Committee to attend the NYAPRS (New York Association of Psychiatric Rehabilitation Services) Seminar and promote asset building.

ATLANTA, GA

THE CENTER FOR FINANCIAL INDEPENDENCE AND INNOVATION, THE ATLANTA PROSPERITY CAMPAIGN, AN INITIATIVE OF THE ATLANTA COMMUNITY FOOD BANK AND EMORY UNIVERSITY

These three organizations worked together to provide services and outreach activities to taxpayers with disabilities throughout the state of Georgia. There was a focus on providing mobile tax services at disability organizations across the state as well as providing transportation for people with disabilities to VITA sites within the city. The tax sites screened 584 clients for a total of 757 benefits (food stamps, energy assistance, childcare assistance, Medicare, etc.).

Over 100 clients developed a mainstream banking relationship through the first-year pilot partnerships with four financial institutions. In addition, an Alternative Refund Anticipation Loan (ARAL) program this year was started with ten clients using this program to receive their refunds early. The average loan amount was \$3,600, with the average fee associated with these loans being \$25.

Volunteers were able to register, sign up for training, and select the site where they were interested in working through an on-line centralized volunteer scheduler. Over 400 volunteers participated this year, and this scheduler made it very easy to manage the volunteers.

AT&T provided several mobile phones for site coordinators, as an in-kind donation. As a result, the coordinators did not need to use their personal phones for VITA business. Also, AT&T provided DSL lines at some sites, so that they could use the TaxWise on-line program.

AUSTIN, TX

FOUNDATION COMMUNITIES – COMMUNITY TAX CENTERS (FC-CTC)

FC-CTC operates 12 VITA sites each year in Austin and the surrounding area with one of them being open year-round. They sustain an outreach educational program educating not only people with disabilities but also elderly and non-English speaking people about EITC, Child Tax Credit and other available tax credits and benefits. They distributed flyers targeted to Deaf clients needing ASL assistance and attended fairs such as "ASL Rocks!" which was sponsored by the local community college and which featured booths from service providers as well as product vendors and business organizations targeting the Deaf community. They worked with Case Managers with Travis County Services for the Deaf and Hard of Hearing to disseminate information about their services and for scheduling appointments with ASL interpreters. During the past four filing seasons, FC-CTC has always referred Deaf Taxpayers to 2-1-1's telephone hotline to obtain information and schedule appointments for tax services and worked with the Case Management staff to promote services to people with disabilities in ten affordable housing complexes. It was discovered that the hotlines were not accessible for clients after operating hours. Working with 2-1-1 and Travis County Services for the Deaf and Hard of Hearing an e-mail account was generated where Deaf/HOH clients can send messages to

schedule appointments and ask questions. This greatly improved accessibility to Services for the Deaf and Hard of Hearing clients which was truly appreciated.

BALTIMORE, MD

BALTIMORE CASH CAMPAIGN/REI TOUR AND CITY OF BALTIMORE

Activities included: Tax training at the League for People with Disabilities; Money Power Day -- annual financial fitness fair that serves over 1,500 people (Making Choices for Independent Living participated as an exhibitor and organized transportation to the event for people with disabilities.); Job Fair for people with disabilities November 2008, organized in partnership with Mayor's Commission on Disabilities and Mayor's Office of Employment Development. Baltimore CASH Campaign participated as an exhibitor providing information about asset building services and free tax preparation services. After tax season follow-ups are made with clients to bring them back into the sites for benefits screening, financial coaching, and other financial education.

It is clear that it is important to both provide a welcoming and accommodating environment at all 20 VITA sites as well as to reach out to disability providers to provide some direct services at their locations. This way visibility and trust in the disability community is increased through stronger partnerships. This year a disability awareness/sensitivity training component was added to the staff site manager training and to the volunteer training. Making Choices for Independent Living provided the staff for the training. Plans are in place to continue this great partnership in the coming year. Other plans for the coming year include: 1) updating

the website so that it has information about the initiative and conforms to standards set for people with all disabilities to use and 2) allocating increased staff time from a graduate student fellow to expand this program by increasing partnerships, outreach, and marketing in the community.

BIRMINGHAM, AL **UNITED WAY OF CENTRAL ALABAMA –** **ALABAMA ASSET BUILDING** **COALITION**

United Way of Central Alabama (UWCA) offices in Birmingham (Jefferson County), provides a covered drive through entrance at ground level that is wheelchair accessible. There, tax returns were prepared for individuals who were Deaf with the assistance of a sign language interpreter and in two cases where an interpreter was unavailable by using written questions and answers. UWCA traveled to other counties to provide free tax return preparation to agencies that serve individuals with disabilities.

The Walmart Foundation teamed up with United Way of America and One Economy to bring free tax preparation and filing services to taxpayers in Birmingham, Selma and Tuscaloosa. U.S. Representative Artur Davis hosted a kick-off of the Mobile Tax Center van in Selma on April 7th at Wallace College, Selma Hank Sanders Technology Center.

Goodwill Easter Seals of the Gulf Coast hosted a free tax preparation site for the second year at their Springhill location in Mobile, Alabama. Volunteers reached out to people with disabilities to provide return preparation and educational outreach to over 2,590 taxpayers with disabilities. Selma Disabilities Advocacy along with United Way of Selma are in the second year working with the Disability

Initiative in the Black Belt Area of the state.

BOISE, ID **CEI ACCESS - COALITION FOR** **ECONOMIC IMPROVEMENT –** **COMMUNITY ACTION PARTNERSHIP** **OF IDAHO**

The Community Action Partnership Association of Idaho provides EITC awareness to their staff in each Idaho location, The Department of Health and Welfare, and CO-Ad, Inc. Disability Advocacy Services.

United Way of Treasure Valley continues to support the Coalition for Economic Improvement's free tax preparation sites, financial education and Earned Income Tax Credit (EITC) outreach. The United Way obtained a grant from Bank of America to promote the EITC in the Treasure Valley. They partnered with the Idaho Secretary of the Treasury in running radio ads about EITC. They printed and distributed posters, bus cards and billboards publicizing EITC and the Idaho CareLine for free tax assistance locations and hosted an EITC Awareness Day kickoff event at the Boise Senior Citizens Center.

Partners for Prosperity supports 16 counties in eastern Idaho, which include Vocational Rehabilitation Services and Department of Veterans Affairs by providing them with pamphlets, brochures, flyers, magnets, media shots, etc. on Earned Income Tax Credit, Child Tax Credit, Free Tax Assistance locations, and financial education.

The Coalition for Economic Improvement (CEI) Disability Subcommittee, along with the Partners for Prosperity coalition and The Idaho Department of Labor worked to promote a Disability Day on March 21, 2009, in conjunction with Super Saturday. Individuals were referred to all volunteer sites in Idaho

through the 211 Idaho CareLine. A cover sheet and flyer were electronically distributed to agencies that work with individuals in the disability community. The Idaho Department of Labor supplied Disability Etiquette Handbooks which were distributed to all volunteer sites to incorporate in their annual training.

BOSTON, MA

BOSTON EITC CAMPAIGN DISABILITY INITIATIVE

For the second year in a row, the Boston EITC Coalition was proud to offer individuals within the disability community access to a mobile tax site initiative dedicated solely to the disability community. Not only does this initiative offer individuals with disabilities access to quality free tax preparation services, but does so in a manner that provides individuals with convenience, privacy and of the utmost importance, respect. Taxpayers who participated in the program indicated their appreciation for this service. Several taxpayers stated that in the past, they have felt that the experience of having their taxes prepared was nerve wracking; however, after participating in the Boston EITC Coalition's Mobile Tax Site Program they expressed how easy and "painless" the process was and indicated that they would return in the future.

Although the 2009 tax season was extremely successful, the Coalition has already identified several ways to expand upon the services provided to the disability community. The most significant and essential goal will be to address the impact that the nation's critical economic crisis has had on the disability community. In order to do such, the Coalition will revamp and expand its Disability Working

Group. In August of 2009, the Disability Working Group will come together to host a Disability Working Group Kick-Off Brunch. The goal of this event will be to develop a 10-step plan that will address the key issues facing the Disability community within the current economic recession. The additional funding helped us purchase a second laptop and portable printer, expanding the capacity of our mobile site to reach nontraditional taxpayers.

BUFFALO, NY

UNITED WAY OF BUFFALO & ERIE COUNTY – CREATING ASSETS, SAVINGS & HOPE (CASH)

CASH has a mobile unit known as the Income TAXi. CASH expanded their specialized outreach, engaged in special events for persons with disabilities (13 locations) and supported the Special Needs Financial Education Committee that is charged with reviewing financial education curriculums for persons with disabilities and promoting their use among 13 agencies in the community. This later activity made it possible to make specialized resources available in year-round tax/financial assistance centers (Hope Centers) to provide further financial education to persons with disabilities. 2-1-1 booked appointments at tax sites for persons with disabilities.

CHARLOTTE, NC
DISABILITY CONNECTIONS COMMITTEE – FAMILY FINANCIAL LITERACY COALITION/COMMUNITY LINK

EITC trainings were provided to employers, staff and customers to inform them about the credit and the free tax preparation program. Presentations were made to 12 employers and a total of 204 staff and customers. Asset Building Coaches were trained to assist customers at the free tax preparation sites with referral to asset building programs and services. Coaches met with 41 customers and made referrals to savings products, homeownership education programs, credit counseling and employment services. Grant funds allowed us to print flyers for distribution to potential customers at various community events and to provide training to volunteer Asset Building Coaches to provide information and referral to customers at the tax preparation sites. Grant funds also allowed us to purchase scanners and supplies necessary to operate the DeafTax intake sites.

CHICAGO, IL
CENTER FOR ECONOMIC PROGRESS

Since 1994, the program has provided free tax preparation to over 243,000 clients and has grown each year. The recently completed tax season was the Center’s most successful yet, as volunteers prepared 33,239 tax returns—a 4% increase over the previous year. This increase in tax returns prepared is significant in light of the fact that, according to the IRS, the numbers of tax returns filed nationwide this year was 6% less than filed in 2008.

At all 12 Chicago tax sites, the Center had a bank or credit union partner on-site to open checking and savings accounts for un-banked and marginally banked clients. In addition to

enabling clients to enter the financial mainstream, at three Chicago tax sites, Center financial coaches were present to assist clients invest in US Savings Bond, load their tax refunds onto a stored value card and receive assistance preparing the Free Application for Federal Student Aid (FAFSA).

Another significant impact this grant has achieved is an increased level of awareness of the needs of Illinois’ disability population among Center staff. As a result, the Center’s tax services staff members have been more inclined to participate in activities geared towards people with disabilities, such as the Epilepsy Foundation Resource Fair, and pay closer attention to the tax and financial needs of this population through tracking and analyzing disability data among tax preparation clients. The Center expects to continue tracking this data in order to continually improve its understanding of this underserved population which currently makes up nearly ten percent of its client base.

CINCINNATI, OH
EITC REGIONAL INITIATIVE, UNITED WAY OF GREATER CINCINNATI

The “roving site” provided at one of our disability agencies, was a good pilot for future efforts at other sites. It provided a needed service for these consumers, in an easily accessible location with familiar staff. The flow of filers was controlled by holding the tax preparation services on a specific date and time and by scheduling tax filers on an appointment basis. This made the operation of the roving site very manageable.

In the fall of 2008 United Way hosted a meeting with local disability organizations encouraging them to recruit volunteers with disabilities or to consider providing a one-day

free tax prep site at their facility. Legal Aid discussed the Work Incentives program for persons with disabilities. Agencies agreed to publicize VITA free tax preparation site information in their newsletters and three additional outreach presentations were conducted.

A mini-Asset Development Summit for people with Disabilities is being planned for Cincinnati in the near future with NDI. NDI was contracted by the Cerebral Palsy Association, through a sub-contract of the Ohio Medicaid Infrastructure Grant.

COLUMBUS, OH **FRANKLIN COUNTY EITC COALITION – UNITED WAY OF CENTRAL OHIO**

The grant enabled this coalition to make their sites accessible to each and every client that sought services. In addition, the grant ensured that inquiries, questions and comments about the services through 2-1-1 were fielded appropriately. The coalition contracted with the local information and referral help line, 2-1-1, because it has the capacity to respond to calls made by those with hearing or vision loss. Finally, the grant provided us with the funds that were necessary to bring the most up-to-date computer technology to the sites to make them accessible. Several of the sites are in older buildings where the space is not accessible to all clients. Part of the funds were used to enhance computer networks so that services could be provided in areas of buildings that were most appropriate.

DALLAS **TAX CREDIT OUTREACH - ASSET BUILDING COALITION OF DALLAS COUNTY (ABCD)**

The Tax Credit Outreach impacted over 5,500 through flyer, brochure, and poster distribution in agencies, job fairs, faith community fairs, homeless fair, health clinics, food pantries, stores, senior centers, recreation centers, WIC nutrition offices, and a wide array of neighborhood locations. Blast emails were sent to disability and social service coalitions and resource centers. In addition awareness was raised by an interview show through a partnership between IRS and Reading & Radio Resource. The 2-1-1 Texas InfoLine North Central Texas, Dallas Region provided VITA site information to callers throughout the tax season. Ten outreach sessions, reaching 1,545 persons were conducted that included electronic distribution of publications for individuals with disabilities or through presentations to clients and caseworkers. One consumer commented after participating in a tax workshop at the independent living center that "it was the best workshop [the center] had ever offered."

DENVER, CO **COLORADO DISABILITY ECONOMIC INITIATIVE (CDEI) – COLORADO ASSET BUILDING COALITION**

CDEI has started using social networking sites to spread the word. They have also updated and maintained a dedicated website for the Initiative. Since this is a state-wide initiative they have hosted a series of regular conference calls for site coordinators to share best practices then hosted a post season Site Coordinator conference to discuss hurdles and successes and begin preparations for next tax season.

The focus of CDEI has been educating individuals with disabilities on a variety of items such as EITC, other tax credits and free tax preparation (VITA). CDEI also provides information on services available for individuals with disabilities such as becoming self-employed. CDEI is also planning to expand its focus on financial literacy.

CDEI identified and developed an alternative service model in order to have a viable site for Deaf taxpayers. They established additional remote volunteer preparers and interpreters to serve our clients. Through much discussion with other VITA sites, they realized that they could also utilize portable tax-prep stations at both the customer and the volunteer preparer sites (these stations consisted of a laptop computer with wireless internet access and an integrated webcam) to serve our Deaf and Hard-of-Hearing customers through the Video Relay Service. Both stations would also need to have some type of IM software installed to aide in effective communication between the preparer and the taxpayer. These remote sites would need to have enough volunteer preparers to serve several locations (since these preparers would serve both Deaf and hearing taxpayers throughout the season). These volunteer preparers would also need to have specialized training in order to effectively serve the Deaf community.

DES MOINES EITC AND BEYOND DISABILITY COALITION

A local disability initiative was developed in Des Moines through the Asset Building Coalition of Des Moines by incorporating the Des Moines Workforce Development Center and the Des Moines Disability Program Navigator into the coalition. As a result of this collaboration a VITA site was established at the Workforce Development Center with a focus on preparing tax returns for people with disabilities by volunteers with disabilities. Since a strong partnership had already been established, it made sense that each of Iowa's 16 Workforce Regions could work to enhance the VITA program by connecting people with disabilities to the VITA program. The Workforce Development Center in Mason City partnered with other organizations to form the North Iowa Tax Coalition. One of the initial products resulting from this collaboration was the purchase of an Interpretype machine. This coalition prepared 60 returns for taxpayers with hearing loss and speech disabilities with the use of this machine.

Collaboration between state agencies, organizations and the IRS led to the establishment of Iowa's first statewide disability coalition in 2009 – Economic Self-Sufficiency for Iowans with Disabilities. The core members consist of the Governor's Developmental Disabilities Council, the EITC & Beyond Coalition, the Abilities Fund, Iowa Vocational Rehabilitation and the IRS. Incorporating the Disability Initiative into the VITA sites statewide just makes good business sense.

Along with providing free tax preparation, a member of the coalition, the Abilities Fund, is the nation's first nonprofit community

developer and financial institution focused exclusively on expanding entrepreneurial opportunities for people with disabilities. They serve Iowans with disabilities by providing access to credit for adaptive devices/equipment, home modifications, home-based employment and self employment. Participants also complete a financial education program that includes a coaching component.

DETROIT, MI **ACCOUNTING AID SOCIETY'S TAX ASSISTANCE PROGRAM**

The Accounting Aid Society provided on-site tax preparation at several low-income housing units serving people with disabilities and senior tenants. For the second year they did a tax preparation outreach to Kadima, a non-profit mental health agency which provides residential, clinical, vocational and other rehabilitative services to adults with psychiatric disabilities and their families. They were able to have a volunteer who is fluent in American Sign Language interpret at the Main Library tax site and were able to promote that service in the site flyer.

This year a new site was established in the North End Detroit area, located in a building also occupied by a Goodwill Industries facility. Goodwill Industries staff provided administrative assistance and marketed the services to their clients where reserved appointment times were provided for Goodwill clients.

DETROIT, MI **WAYNE METROPOLITAN COMMUNITY ACTION AGENCY – WAYNE COUNTY ASSET BUILDING COALITION**

The mobile sites at the VA Medical Center, Wayne County Library for the Blind and Handicap, Lincoln Behavioral Center, Outback Restaurant, and Walmart served veterans and persons with disabilities, customers and employees. Wayne Metro CAA trained people from the community who spoke Bengali or Arab to work as tax preparers at the Hamtramck Early Childhood Center, a center that serve primarily people speaking those languages. Wayne Metro CAA secured a webcam at the end of the tax season to facilitate communication between volunteer translators from a church and persons who are Deaf. They informed an estimated 500 people at the VA Medical Center and Lincoln Behavioral Center on predatory lending practices and to beware of borrowing, referring them to financial education classes, Go Direct card, and the GTM prescription Discount card. A site manager was located for the whole tax season at the VA Medical Center which helped to ensure veterans that the free tax services were legitimate.

FT. LAUDERDALE, FL **CENTER FOR INDEPENDENT LIVING OF BROWARD (CILB) "BUILDING A BETTER ECONOMIC FUTURE"**

CILB held a Saturday community event offering tax assistance and Benefits Counseling Workshops and provided sign language interpreters for consumers who are Deaf. A CILB Independent Living Specialist who is Deaf became certified to provide tax assistance to Deaf consumers and has been able to offer Independent Living Services to these

individuals. Resource Fairs were held where people with disabilities had the opportunity to learn about CILB and services provided such as assistive technology, Independent Living Skills Training, Tax assistance etc.

HARTFORD, CT **CO-OPPORTUNITY/HARTFORD ASSET BUILDING COLLABORATIVE**

The workgroup has prepared a PowerPoint presentation on work incentives used by staff working with persons with disabilities at public and non-profit agencies

For the last two years the Hartford Asset Building Collaborative with Co-opportunity as the lead agency, along with the IRS, the State of Connecticut Bureau of Rehabilitative Services, the State of Connecticut Commission on the Deaf and Hearing Impaired, the Department of Social Services Rx Express, Casey Family Services, and the Hartford Public Library partnered to grow the efforts started in previous years, to assist Persons with Disabilities through the VITA program. Each year during Super Saturday at the Hartford Public Library, sign language interpreters have been on hand to assist hearing impaired taxpayers prepare their tax returns for free and receive other vital services offered through the State of CT. Some of the clients that visited the tax site in previous years on Super Saturday for Persons with Disabilities came to the site this year on their own. They did not wait for the Super Saturday and felt comfortable working with volunteers without a sign language interpreter. It is great to see that this initiative has helped persons be independent and confident to come to the tax site on their own to receive help with their tax returns.

HONOLULU, HI **FAMILY AND INDIVIDUAL SELF-SUFFICIENCY PROGRAM AT ALOHA UNITED WAY**

The partners include Goodwill Industries, Legal Aid Society of Hawaii, Volunteer Legal Services Hawaii, Oahu Work Links, Waipahu Community Association, Honolulu Community Action Program, and AARP. The mini-grant played a vital role in sustaining our three VITA sites (Oahu, Maui, Big Island) statewide. HoOpono Rehabilitation Center for the Blind and Visually Impaired (HoOpono) and Hawaii Center for Independent Living (HCIL) are the two VITA sites specifically for taxpayers with disabilities. The VITA volunteers are current and former IRS employees and friends who have volunteered at the disability sites for the past ten years. HoOpono has always been a one day site even though more days were offered. Most of the taxpayers are returning clients although a few new taxpayers were assisted this past tax season. Any HoOpono clients who miss the tax assistance day are referred to HCIL. HCIL became a VITA site after Hawaii Services on Deafness (HSOD) closed its doors after many years. HSOD was a VITA site for the Deaf and hard-of-hearing taxpayers with clients returning year after year. This is the second year for the HCIL site and three Saturday services were offered by appointment. HCIL provides the two interpreters to assist the volunteer.

HOUSTON, TX

MAYOR'S OFFICE FOR PEOPLE WITH DISABILITIES

Houston has formed the Neighborhood Tax Center which had over 19 VITA sites for 2009. The Mayor's Office for People with Disabilities (MOPD), the Work Source Disability Navigator and the Neighborhood Tax Center were Houston's strongest partners for 2009. The Mayor's Office for People with Disabilities serves half a million people with disabilities in the City of Houston via information and referrals made to a Citizens Assistance Hotline, and conducts advocacy and outreach efforts.

The Disability Navigator and the Mayor's Office for People with Disabilities (MOPD) partnered with the Mayor's Office for Affirmative Action, Neighborhood Tax Center, the newly formed Mayor's Office of Veterans' Affairs, and a host of other community partners such as BBB, Children's Defense Fund, United Cerebral Palsy, Bering Omega Foundation, SSA, etc. to accomplish their goals for the 2009 Filing Season.

JACKSONVILLE, FL

REAL\$ENSE PROSPERITY CAMPAIGN

Two people with disabilities were trained to be tax site volunteers--one had a visual disability and the other had a learning disability. A Real\$ense partner agency, "His Light Ministries," transported people with disabilities to a Real\$ense tax site on selected Tuesdays during tax season. IRS partners represented Real\$ense at the Veteran's Stand Down and promoted free tax site and financial education services; Real\$ense will be involved for the second year with the ILRC's Emergency Preparedness Conference (May 21), which helps individuals with disabilities learn how to be prepared for emergencies such as

hurricanes--this year Real\$ense will have a vendor table. The REI tour grant funds enabled Real\$ense to help the Independent Living Resource Center to offer Money Smart classes at least four times per year.

In addition to free tax preparation, Real\$ense Prosperity Campaign partners offer free financial literacy classes and individual development accounts (IDA matched savings accounts) aimed at home ownership, start-up business or higher education for moderate to low income citizens. Since its inception, approximately \$19 million in direct spending power has been infused into the local economy through the Real\$ense Prosperity Campaign.

LAS VEGAS, NV

GOODWILL OF SOUTHERN NEVADA

The Las Vegas Disability Initiative of the Earn It Keep It Save It Collaborative organized off-site events to accommodate people with disabilities. These events benefited the clients served by the Deaf and Hard of Hearing Advocacy Resource Center (DHHARC), U.S. VETS - Las Vegas, Mojave Mental Health Association and Easter Seals of Southern Nevada.

Prior to the filing season, Goodwill helped develop a sensitivity training handout on working with People with Disabilities as part of the Train-The-Trainer series. Recognizing that outreach to the veteran community has been established as the nation-wide priority, Goodwill undertook a dedicated outreach effort to serve U.S. VETS during this last tax season. As a result, 40 veterans were assisted (9% of all clients served at Goodwill). Goodwill also developed a dedicated webpage to advertise its VITA services (<http://www.sngoodwill.org/volunteerServices/vita.html>).

LEXINGTON, KY

CENTRAL KY ECONOMIC EMPOWERMENT PROJECT (CKEEP)

Goodwill Industries included CKEEP's staffer to all its employees and posted information at its local stores for both employees and clients to see. Additionally, one tax site was located at Opportunity for Work and Learning (OWL), an organization that since 1961 has worked with persons with disabilities to find and keep work with businesses in the community. OWL provided tax preparation for its employees as well as the community at large.

MADISON, WI

PROGRESS THROUGH BUSINESS

During the 2009 filing season a local disability initiative work group was developed in Madison WI. The concept of a coordinated disability initiative was discussed with community wide organizations with ties to the disability community represented. It was decided that Progress Through Business would champion the Disability Initiative effort and chair the work group. Due to a late start in 2008, the first year efforts were focused around making key partnerships and building a sound infrastructure to support the full range of services necessary to a successful disability initiative. Logistical issues around transportation, personal assistance and other critical supports for persons with disabilities to fully access VITA & financial education & asset building services are being worked with Disabled American Vets, National Institute of Neurological Disorders and Strokes, National Association for the Deaf and the Wisconsin Chapter of the National Multiple Sclerosis Society. First year efforts concentrated on

making connections with financial institutions that already offer quality programs for persons with disabilities to enhance the services being offered with the inclusion of VITA and financial education opportunities. These financial institutions have also been approached for matching funding to allow the disability initiative to reach larger numbers of persons with disabilities. The disability work group plans to make presentations to employers, at business meetings to ensure programs receive institutional support and marketing through newsletters endorsed by company CEO's and to make presentations at annual events for persons with disabilities. During the 2009 filing season, tax preparation services were offered during closed sessions for persons with disabilities at a local employer and the Veterans Administration Hospital. Plans are in place for transportation plans and adaptive services. The 2010 filing season will offer at least one program solely focused on disabled veterans. All planned site locations for 2010 have been assessed for accessibility, convenience and safety. Efforts are underway to fully incorporate Goodwill Madison into the disability work group. Financial education services are going to be offered through a unique software program that will be accessible to persons with disabilities. This service will be advertised along with free tax preparation dates, times & locations through employers, financial institution partners and key disability partners.

MANCHESTER, NH SOUTHERN NEW HAMPSHIRE UNIVERSITY (SNHU)

SNHU partnered with organizations and agencies that serve people with disabilities, so they could reach their clients. They sent flyers about VITA sites to Area Agencies (who serve people with developmental disabilities), supported housing programs, stand down, veterans' facilities, AIDS Task Force, Vocational Rehabilitation, Community Council (various services), various social services providers, Crotched Mountain facility (for those with brain injuries and other disabilities); made phone calls to agencies that serve people with disabilities; recruited persons with disabilities as volunteers; partnered with Northeast Deaf & Hard of Hearing to provide sign language interpretation at one site; partnered with SILC to be included in their newsletter to people with disabilities in the state; published e-newsletter that was disseminated statewide to various organizations that assist people with disabilities as well as many of the people the University works with; disseminated over 39,500 IRS tax publications; helped to organize and host the state EITC kick-off event with NH Congressional Delegation (Congressman Paul Hoades (keynote), Congresswoman Carol Shea-Porter (letter and staffers), Senator Jeanne Shaheen (letter and staffer), and Senator Judd Gregg (letter and staffer) and Mr. Fred McElliott, SPEC Director, Area I, and state legislators which was covered by local TV and the Associated Press, which included speeches by public officials specific to the idea that people with disabilities are often eligible for the credit but fail to file for it; preparing returns at an agency that works with people with disabilities.

In addition, CCEDD launched the Making Financial Connections online distance education program train the trainer series, as well as developed statewide and county level Asset Building Resource Maps for use by asset building coalitions around the state.

Best practices below were provided by members of the state coalition: 1) Certify people with disabilities to become tax preparers. Not only does this help with reaching the target population, but it also helps to build social capital in the community as well as workforce development opportunity for people who are underemployed. 2) It is important to identify an advocate with partner agencies - this can be critical to the success or failure of your initiative. This approach is most successful when the workload for ad hoc sites or major events is shared among partners so no one entity has to take on the full load. 3) Provided ASL interpreters for the Deaf community. We don't have a large Deaf community but the help is deeply appreciated by the taxpayers who take advantage of it. They point out that communication is a real barrier with most tax assistance. 4) Ask people to make appointments, and make sure greeters are warm and inviting and offer refreshments. 5) Have volunteers to do the intake surveys with taxpayers. This allows documentation to be checked prior to having their taxes done.

The unrestricted nature of the funding provided is VERY helpful. So much of the patchwork of funds that we have available to do this work is restricted for very specific uses, and by having small contributions of funds that are very flexible allows us to meet unique needs to best serve the population and the systems involved in doing so.

MIAMI, FL

PROSPERITY CAMPAIGN

The Prosperity Campaign held a Prosperity Fair at the Center for Independent Living of South Florida; where they promoted VITA and Prosperity Centers. This Prosperity Fair was promoted to young people with disabilities and their families of the Youth in Transition Demonstration Project of the Social Security Administration/Abilities of Florida.

In January Miami-Dade County Public Schools and Family Network on Disabilities of Florida hosted an annual conference for Hispanic Families of children with Disabilities, where the Prosperity Campaign had a booth with free tax preparation information on site. In April Disabilities Specialist, Julieta Romano, did a three minute presentation at a local TV Station Program, "America TV Canal 41" broadcast in Spanish, about free tax preparation services, where it was pointed out that this service is available for people with disabilities.

The Prosperity Campaign also made a presentation to the Young Children with Special Needs and Disabilities Council of Miami Dade, group formed by more than 40 agencies serving children with disabilities and their families. Free tax preparation services at our Prosperity Centers was promoted.

MILWAUKEE, WI

MILWAUKEE ASSET BUILDING COALITION'S DISABILITY INITIATIVE - SOCIAL DEVELOPMENT COMMISSION

First year efforts included sensitivity training for all VITA volunteers in Milwaukee. The disability work group plans to make presentations to employers, at business meetings to ensure programs receive institutional support and to make presentations at annual events for persons with disabilities. During the 2009 filing

season, tax preparation services were offered during closed sessions for persons with disabilities at the Veterans Administration Hospital, Goodwill and Independence First as well as accommodations at VITA sites throughout the city. The 2010 filing season will offer permanent full time VITA sites in two locations that will be dedicated to serving persons with disabilities and their families. All planned site locations for 2010 have been assessed for accessibility, convenience and safety. Efforts are underway to fully incorporate the REAL Opportunities for Persons with Disabilities program into existing coalition services for VITA and financial education and asset building services. These services will be advertised along with free tax preparation dates, times and locations through employers, financial institution partners and key disability partners.

MINNEAPOLIS/ST. PAUL, MN – ACCOUNTABILITY MINNESOTA

This year AccountAbility Minnesota joined with the Greater Twin Cities United Way to do outreach to all their grantees that work with persons with disabilities as well as the 100 + assisted living residences and service providers that have been targeted each year for outreach. A joint information meeting with the United Way, IRS and the Minnesota Department of Revenue was held. This initiative continues to do tax returns throughout the summer and fall and still have many returns to complete for persons with disabilities. Free savings accounts and alternatives to Refund Anticipation Loans are offered.

NEW YORK, NY
FOOD BANK FOR NYC TAX PREPARATION AND NYC TAX AND BENEFITS DISABILITY COALITION – CHILDREN'S DEFENSE FUND

Harlem Independence Living Center and the Lexington Vocational Service Center participated in the DeafTax.com VITA pilot. Through this project these two organizations were provided with telephone equipment to assist Deaf taxpayers in preparing their tax returns.

The NYC Tax and Benefits Disability Coalition organized a workshop on March 4, 2009 entitled “The Changing Face of Benefits.” Hosted by the IRS, the four-hour event began with a brief presentation on ACCESS NYC, New York City’s online benefits screening tool. Sharon Brent, the featured speaker from NDI, then shared information on eligibility and enrollment for SSI and SSDI and fielded questions from participants. The Social Security Administration was also on hand to answer any questions and offer support. Approximately 40 advocates participated in this event. ASL interpretation was provided as well as large-print materials and extra time after the workshop for one-on-one discussion to accommodate participants with hearing, visual and cognitive disabilities.

The coalition linked Seedco, a key tax preparation member, to groups who serve clients with disabilities, including the Coalition on Behavioral Health Agencies, VISIONS, Brooklyn Center for the Independence of the Disabled, Goddard-Riverside Top Opportunities Program and the Harlem Independent Living Center. Seedco provided free mobile tax preparation for seven days to a total of 97 people with disabilities.

Organizations including Coalition of Behavioral Health Agencies, Goddard Riverside TOP Program, VISIONS, HILC and the Brooklyn for the Independence of the Disabled, Children Defense Fund NY (CDF-NY) and VISIONS partnered to bring a financial education workshop to teens with visual disabilities.

All clients of the Food Bank were surveyed about Food Stamp and Health Insurance Benefits. For clients who did not have these benefits and who met the income qualifications, assistance was offered at the sites in conjunction with the applicable New York City agencies for clients to apply for these benefits. For those who could not get on-site assistance due to the high demand, authorization for follow up contacts was obtained so the benefits could be offered separately. Their mobile program served clients at four organizations which serve people with disabilities, Metro Club, ENY (East New York) Club, FECS - We Care and Prince George.

NORRISTOWN, PA
MONTGOMERY COUNTY COMMUNITY ACTION DEVELOPMENT COMMISSION (CADCOM)

Through the partnership with United Way a survey form was provided to determine the actual number of households that have a person with a disability living in their home. With their outreach effort they found that while many were able to handle their financial affairs independently, some had guardians that handled their tax preparation. For people in facilities with needs related to mental health or developmental disabilities, the agency had Power of Attorney and arranged for tax preparation and sign off. Due to these unexpected factors, outreach services in the

coming year will be expanded to include the Social Security Administration, Goodwill, AARP and County Assistance office.

OAKLAND/SAN FRANCISCO, CA UNITED WAY OF THE BAY AREA

United Way of the Bay Area's Earn It! Keep It! Save It! (EKS) convened its Disability Initiative Work Group meetings in October 2008, December 2008 and April 2009 with future meetings scheduled. Workgroup members include California Department of Rehabilitation, World Institute on Disability's Access to Assets program, Hearing and Speech Center, United Way, IRS, City of Oakland, Jewish Vocational Service, Community Resources for Independent Living, Department of Veterans Affairs, and Tax-Aid. Workgroup goals include: 1.) convening a focus group with clients with disabilities to inform messaging and program planning 2.) local training via webinar for Bay Area service providers on asset building and income support services including free tax preparation available to people with disabilities in the Bay Area.

The mini-grant provided by the National Disability Institute allowed United Way of the Bay Area to dedicate staff time to convening the initiative work group and to coordinating the special tax day events at the Lighthouse for the Blind. The EKS disability initiative previously only focused on convening a work group to drive the initiative forward. This year, members of the workgroup decided to take the message to other regularly meeting groups that served people with disabilities. Most importantly, the Real Economic Tour mini-grant provided access to coalitions across the

country working towards the same goals. The grantee calls and resources provided on the REI Tour website are of great value to coalitions beginning this work or focusing on specific activities such as convening workgroups.

ORLANDO, FL CENTRAL FLORIDA REIT – GOODWILL INDUSTRIES OF CENTRAL FLORIDA

The Central Florida REIT hosted an Asset Building Summit in Orlando on December 12, 2008, with approximately 50 attendees. A regional representative from FDIC in Atlanta attended, as well as community partners, disability advocates, government representatives, state agencies, consumers, United Way, Social Security, and IRS. A consumer told of her journey toward self-sufficiency through asset-building and creating her own business.

The Work Group has formed a task force that is actively designing and promulgating an Orientation Packet for employers to use with new employees with disabilities, explaining the importance of the REIT and asset-building initiatives. Another packet is being designed for agencies that provide placement services to persons with disabilities to utilize when they first enroll a new client, presenting the concept of asset-building and the REIT as another benefit of working. A second initiative is the Community Resources Fair that we are planning for October 22, 2009, targeting individuals with disabilities who are working or are looking for employment, assisting them to become connected with organizations that can help them succeed. They are planning to have breakout mini-seminars for the attendees

on the importance of the EITC and asset-building capabilities. The goal is to be proactive in reaching the targeted population long before income tax season and to have them think of the Earned Income Tax Credit as another benefit to working, actually factoring it into their wage earning capacity. The goal is to think of asset-building as an essential part of financial capability and responsibility.

PHILADELPHIA, PA **CAMPAIGN FOR WORKING** **FAMILIES/GREATER PHILADELPHIA** **URBAN AFFAIRS COALITION**

The initial meeting was held November 12, 2008, in Philadelphia, to begin to build a working group to support the expansion of free tax services (VITA sites) to working people with disabilities in Philadelphia by reaching out to both national contacts for local affiliates, and direct contacts with organizations working in Philadelphia with people with disabilities. Attendees included representatives from ten government and non-profit organizations, in addition to the Campaign for Working Families of the Greater Philadelphia Urban Affairs Coalition. Due to the late start, it was decided to concentrate on the development of educational messages appropriate for various communities of people with disabilities that described the benefits of EITC and VITA, saving/asset development opportunities available at tax preparation sites, as well as the potential dangers involved in the various practices of some commercial tax preparers.

It was also decided to use this first tax season to establish a baseline on the number of persons with disabilities assisted by the existing Campaign for Working Families tax sites. Plans to establish a pilot mobile tax site at the

Associated Services for the Blind is on the agenda for the coming tax season.

A survey prepared by the Philadelphia Mayor's Commission on People with Disabilities was utilized to identify which existing sites were accessible so that those sites could be identified on promotional material.

PHILLIPSBURG, NJ **NORWESCAP RSVP VITA PROGRAM**

RSVP sent out weekly press releases starting in January and continuing through April. The Morris County Coordinator also blogged consistently for the Daily Record and the Star Ledger. The program worked with the United Way to create a small business card size handout to be distributed in the community to specifically target agencies with access to the disability population such as New Jersey Foundation for the Blind, Mental Health Association, Family Services, Morris County Division on Aging, and Warren County Division of Senior and Disability Services. Other outreach included providing information to local help lines and hanging flyers in public areas.

PHOENIX, AZ **CITY OF PHOENIX EARNED INCOME** **TAX CREDIT CAMPAIGN**

The grant was used primarily for outreach materials (flyers) in English, Spanish, and Braille about the services, the sites and schedules of services. The flyers were distributed but not limited to: the Annual Legislative Awareness Day for People with Disabilities in partnership with the Governor's Council on Disabilities, community fairs, schools, two local hospitals, the Arizona Bridge for Independent Living (ABIL) over 5,000 clients and partners, Arizona State University -

School of Social Work, Phoenix College, and during community presentations/fairs. Grant money was also utilized to convene the site coordinators meetings, the EITC Kick-Off Event with the Mayor, IRS, media, and partners.

Two mobile sites were launched this year. One site was led by Arizona Foundation for Behavioral Health (AFBH), which provides grants and services for professionals, families, and consumers of behavioral health services. AFBH rotated the tax preparation services at two provider sites. The second mobile site was through Valley of the Sun United Way. All 19 sites provided financial education resources; a total of 240 individuals attended financial education classes in February and March 2009.

PITTSBURGH, PA **BENEFIT BANK PROJECT-** **UNITED CEREBRAL PALSY**

The Benefit Bank tax return is prepared as a mutual process. Preparer and taxpayer sit down together in front of the computer and answer the questions. Taxpayers are asked to watch what is entered and verify the data being put in is correct. This insures that each piece of paper involved in the return is looked at by both parties. Many people with and without disabilities do not understand their W-2's, 1099's, IRA or bank statements, Social Security Benefit statements, long-term disability statements or other paper work. Each document is explained as it is entered. The tax preparation counselor and the taxpayer review the 1040 together before it is e-filed. Any questions about filing status, exemptions, income, adjustments, dependents, credits or payments due are reviewed at this time. This process takes long but it helps people understand how the final number is arrived at,

what some of the terminology means, and how the documents they provide produce the result. While this is not a formal kind of financial education, it is respectful, inclusive, and empowering. UCP's one Benefit Bank staff employee was asked to come to the local Easter Seals headquarters and to two Western Psychiatric Mental Health clinics to assist with taxes. In addition to offering taxes at the UCP main offices, this year Benefit Bank tax services were provided at three other locations where people with disabilities receive other services. This was easily done because The Benefit Bank tax software is on the Internet.

PROVIDENCE, RI **PROVIDENCE COMMUNITY ACTION** **PROGRAM**

The Providence EITC Coalition, The Community Action Coalition, and the VITA Sites continue participation in assisting people with a disability. The VITA sites advertised to people with disabilities. They opted to prepare returns throughout the filing season rather than a special day. They were able to assist over 671 people with a disability prepare their returns.

Capital Region RSVP worked together with the Providence EITC/Asset Building Coalition, Federal Hill House, and the RI Developmental Disabilities Network to sponsor a Tax Day for people with a disability. They had consumer credit counselors, a sign language interpreter, and RI Developmental Disabilities Counsel (RIDDC) at the event. The Mayor of Providence sent a proclamation on the Disability Event. The Event was advertised via two flyers sent together (one with EITC info and one with the DI Day info) to 1500 people/agencies that assist people with disabilities.

The Coalition held a REI Summit in Rhode Island in June 2009. Together with the Paul V. Sherlock Center on Disabilities, Rhodes to Independence, RI DDC, Office of Rehabilitation Services, and the RI Disability Law Center the Event provided information on strategies & resources to help Individuals with Developmental Disabilities achieve greater economic independence.

RIVERSIDE, CA **COMMUNITY ACTION PARTNERSHIP** **OF RIVERSIDE COUNTY**

During the 2009 filing season, Community Action Partnership (CAP) of Riverside County partnered with California C.A.S.H. (Community Action Sharing Hope) Campaign to help with outreach in the City of Riverside. They helped with the distribution of flyers with United Way and the Independent Living Center.

Several taxpayers with disabilities inquired about 2010 volunteer training so they can participate in providing this service to other members of the disability community.

ROCHESTER, NY **ROCHESTER C.A.S.H. – EMPIRE JUSTICE** **CENTER AND UNITED WAY OF** **GREATER ROCHESTER**

C.A.S.H. Rochester has included services to persons with disabilities since its inception in 2002. Since 2006, in partnership with the IRS, a more concerted effort was made to provide outreach to organizations providing services to persons with disabilities.

For tax year 2008, C.A.S.H. prepared federal and state tax returns for 2,130 taxpayers responding “yes” to the question: “Are you or a member of your household considered

disabled?” Those taxpayers collected \$1.9 million in federal refunds and \$181 thousand in NYS refunds, including \$0.9 million in federal EITC and \$0.3 million in NYS EIC. In addition to Deaf taxpayers that C.A.S.H. Rochester assisted in partnership with DeafTax.com, there were 55 taxpayers who came to C.A.S.H. sites and indicated that ASL was used in their home. .

Rochester C.A.S.H. Super Sites and Partner sites provide more than free tax preparation. Every client who takes advantage of Rochester C.A.S.H. free tax preparation services meets with a “C.A.S.H. Advisor” prior to having their tax return prepared. During the meeting with the C.A.S.H. Advisor, financial asset building strategies are discussed along with potential public programs that the client may be eligible for based on their personal situation. The client also has the option of opening a free bank account or debit card for direct deposit and could even purchase Savings Bonds at some of the sites. In addition, the client could also have a free credit report printed which would then be reviewed with an employee from a financial institution volunteering at the site that day.

SALT LAKE CITY, UT **UTAH COMMUNITY ACTION** **PARTNERSHIP**

The best practice that the Earn It, Keep It Save It - Disability Initiative shares is to identify community partners that serve this population and ask them how to do this work. Although they have the VITA expertise they did not have an accurate understanding of the challenges and needs of the disability population. By connecting with existing service providers they were able to strategically develop an approach to best serve this previously underserved

population. Additionally it was most beneficial to have one of these community partners volunteer to chair this working group and head up the effort in Utah

SAN ANTONIO, TX **ALAMO CITY COALITION FOR** **ECONOMIC SELF SUFFICIENCY VITA** **PROGRAM**

After realizing the potential challenges that a taxpayer with a disability may face when entering a VITA site, they partnered with San Antonio Independent Living Services to establish a VITA site where taxpayers with disabilities can make appointments at their convenience. In addition, their coalition employed the use of a VITA mobile team for organizations which provide services to this population. Qualifying organizations are able to request designated dates/times for the mobile team to prepare taxes on site; for example, the San Antonio Lighthouse for the Blind, where specialized arrangements were made for Lighthouse employees who have visual disabilities, hearing loss, and physical disabilities.

In conjunction with completing the federal tax return, volunteers educated the taxpayer on their respective 1040 tax forms so that they would have a greater understanding of the various tax credits. In addition, free refund anticipation loans, the ability to obtain second chance banking, auto-refinance opportunities, as well as links to additional community

services and resources were offered.

Super Saturday event - More than 400 persons/families with disabilities attended this event. These individuals were able to have their taxes completed, speak with representatives from more 40 organizations that provide services in a community fair environment, including free food, door prizes, and entertainment.

SAN DIEGO, CA **SAN DIEGO COMMITTEE ON** **EMPLOYMENT OF PEOPLE WITH** **DISABILITIES (SDCEPD)**

This is the second year being involved with the REI Tour and SDCEPD has a new list of lessons learned. They are looking at focusing more on tax preparation and asset building strategies in the future as well as establishing a mobile tax preparation team. Tax and Financial Awareness for Individuals with Disabilities was held on Tuesday, March 10th. Ms. Wheelchair America, Michelle Colvard was the keynote speaker and Ms. Wheelchair California, Shannon Coe also attended to meet and mingle with the attendees. Any community event planned in the future will most likely be held on the weekend as it is felt that holding the event during the week prevented a better turnout. Creating a relationship with the private sector to solicit volunteer involvement and financial assistance is very important. They were able to raise an additional \$1,500.00 in cash donations and in other in-kind donations and discounts for their event. They were able to obtain volunteers from the private sector as well which will ultimately increase exposure.

ST. PETERSBURG, FL
DISABILITY WORKGROUP FOR THE WEALTH BUILDING COALITION/ PINELLAS PROSPERITY CAMPAIGN

The Disability Workgroup has participated in numerous speaking events during the filing season. Members of the workgroup have spoken to mental health providers, ARC providers, and persons with disabilities. The topics covered included information on public benefits, Money Smart, and asset building tools & resources. In addition to the events mentioned above the workgroup planned a Financial Fitness Expo that brought together asset building and disability organizations to provide a one stop opportunity to gather information on building economic self-sufficiency.

The Financial Fitness Expo brought together the asset building community and the disability community to plan the event which allowed for new partnerships; created a “one stop” event for individuals, family members and community representatives to gain information on financial education, disability-specific programs and asset-building programs; exhibitors were tasked to bring actionable items to the event i.e. applications to open bank accounts, applications for home ownership counseling, applications for Individual Development Accounts, etc. In addition to the exhibitor area, educational sessions were also included. Attendees heard presentations by the Wealth Building Coalition/Prosperity Campaign of Pinellas County, Social Security Administration, Internal Revenue Service, debt management programs, homeownership programs and from the local IDA provider.

STOCKTON, CA
COMMUNITY PARTNERSHIP FOR FAMILIES OF SAN JOAQUIN

CPF along with its partner agency WorkNet utilized its mobile bus to provide VITA at local parks and community resource centers this year. VITA tax preparation was conducted on the bus and transmitted via satellite.

CPF staff did presentations and or met with these agencies: DRAIL- (Disability Resource Agency for Independent Living) Visionary Homebuilder (low income housing and providing homes to families with disabilities) and WorkNet. CPF held events in the community at parks, community resource centers, libraries, health centers, and other partner agencies and promoted their services in the local newspaper and on the radio.

With their mobile VITA program, they hosted one of Maria Shriver’s We Connect events, a website which offers financial economic supports including a calculator which determines if a family qualifies for certain economic supports and programs. They served approximately 50 families at this event. At its other mobile VITA events they handed out financial literacy material and income support information.

TALLAHASSEE, FL
THE BEST PROJECT - UNITED WAY OF THE BIG BEND

The Tallahassee group is just beginning and plan to bring an intern on board for Summer/Fall 2009 to plan the disability outreach initiative for VITA season taking place January through April 2010.

TAMPA, FL

HILLSBOROUGH COUNTY DISABILITY WORKGROUP

Hillsborough has an active disability committee that now has a seat on the Hillsborough coalition. A financial fitness fair was held in March using an REI Tour grant secured by United Way for the disability group. Members of the financial committee come from the National Disability Institute, both the County and City of Tampa offices that work with persons with disabilities, Self Sufficiency, Agency for Persons with Disabilities, the local representative from CEO Alex Sink's state office of Department of Financial Services, Workforce Tampa, the Advocacy Center, Self-Reliance and United Way.

They tracked the disability population that was served at VITA and AARP sites. Out of 6,900 returns, 641 (or 9.3%) indicated that someone within the household had a disability. The outreach to this group was handled by case workers in the agencies that are part of the committee.

TULSA, OK

COMMUNITY ACTION PROJECT OF TULSA (CAPTC)

CAPTC advertised that all services were wheelchair accessible and stressed that clients are served with appointments upon their convenience. This information is on the CAP website and on the appointment-recorded message service. The CAP EITC program manager, attended monthly WorkForce meetings to explain the EITC benefit and CAP's free tax preparation services. CAP literature and marketing materials were distributed including IRS publications specifically tailored to address the needs of persons with disabilities. Disability

organizations belonging to this network acted as the conduit for outreach. These organizations were comprised of administrators from group homes and advocates representing different disability populations.

Many clients have been told in the past by commercial tax preparation services that because they earned too little, they did not need to file, thus missing out on the EITC. Volunteers have filed for those years to get back EITC for them that is refundable back to three years. Volunteers love helping this segment of the population feeling that there is mutual appreciation for both client and volunteer.

Tax clients are told at the end of their tax preparation how much they saved on preparation fees using our free service. Each return prepared by an IRS certified volunteer potentially saves the client a tax preparation fee of \$100 to \$150. Emphasis is also placed on explaining to the client the necessity of keeping all of their tax refund for their own needs.

CAPTC screened more than 11,000 clients for public benefits of the 16,840 total tax clients served this season through the program. Clients were offered U.S. Savings Bonds at two tax sites, ability to open bank accounts at four tax sites, and free college tuition eligibility screening at all seven tax sites for families with children in the 8th, 9th, or 10th grade.

WEST PALM BEACH, FL
UNITED WAY OF PALM BEACH
COUNTY

The primary focus of the West Palm Beach Disability Initiative has been on access to free tax preparation sites. To help achieve that goal, the Palm Beach County Prosperity Campaign, the primary VITA and disability initiative sponsor in the county, sponsored VITA locations through three disability organizations. The three sites, located at Gulfstream Goodwill, Palm Beach Habilitation Center, and the Coalition for Independent Living Options were open to the general public as well as employees and customers of these agencies. The Prosperity Campaign also provided tax preparation services, including sign language interpreters, at the Deaf Services Center on two occasions for its staff and customers. The Palm Beach Habilitation site was one of the campaign's featured sites during this year's "Super Saturday" event. The Disability Publication was distributed through the Campaign.

In advertising the sites, the Prosperity Campaign's VITA flyer included the national disability symbols; flyers were distributed county-wide including through disability agencies. The VITA Program Manager's contact information was publicized for those who need accommodations to receive service.

WICHITA, KS
WICHITA DISABILITY INITIATIVE

BE\$T Coalition leased a mobile van from Kansas Workforce using IRS VITA matching fund grant money. The Wichita Disability Initiative is planning to have a couple of benefits training and financial literacy luncheon events later this year targeted toward case managers of the larger Wichita disability organizations. These trainings will include a presentation about the Social Security work incentives by the CPRF Kansas WIPA program coordinator, various financial literacy topics for taxpayers with disabilities by the local credit counseling service, and information about utilizing the Workforce Center effectively by the Disability Program Navigator. The Wichita Disability Initiative workgroup plans to continue to meet bi-monthly to plan these events and is part of the United Way Wichita BE\$T Coalition.

WILMINGTON, DE
NEHEMIAH GATEWAY CDC

The Disability Initiative in Delaware is conducted under the Delaware EITC Campaign. This past year the director of the campaign pulled together a task force to work together to make this initiative a success. The fall meeting of the Delaware Disabilities Task Force was attended by SPEC Tax Consultant, Executive Director of the Delaware EITC Campaign, Program Manager for the DE DOL Navigator/WIPA programs, Director of the Delaware State Council for Persons with Disabilities, Director of United Way, Asst. Director Goodwill, and the Asst. Director for the Delaware Association of Rehabilitation Facilities. These organizations invited the DE EITC Campaign to make a presentation at the LIFE (Legislation Independence Families and

Excellence) Expo in Delaware. The Expo is a conference for people with disabilities and those who support them. The campaign was invited to set up a table (free of charge) and be available to discuss not only the free tax assistance via the VITA program, but the financial services and assistance with asset building that clients can take advantage of. The campaign director was also invited to be a presenter. They looked at this venture with a two-pronged approach. Not only are they attempting to reach the people with disabilities, but many of the employees of these agencies meet the requirements to receive service from the campaign. They believed that there would be a bigger buy-in or warmer reception if people could relate the importance of these services to themselves then they would see the array of services that individuals would have access to. This Expo drew about 500 people.

WILMINGTON NC

CAPE FEAR ASSET BUILDING COALITION

The Cape Fear Asset Building Coalition conducted the NDI module training, A Training Guide to Building Assets, Promoting Choice and Community Participation for People with Disabilities. They had ten students and roughly 10-15 professionals involved.

They were able to travel to local VITA sites and provide EITC handouts; travel to present IDAs to disability groups such as North Carolina Advancing Employment Connecting People (AECPP); conduct Financial Literacy and Asset Building training; make a Cape Fear Asset Building Coalition Banner for events like the Stand Down in Wilmington, NC and conduct EITC trainings.

Being part of the April 16th Stand Down was a best practice to demonstrate outreach to veterans as well as the homeless population. They served 100-150 homeless at the event and began local work on promoting asset building. They are excited about developing an IDA program here locally and EITC strategies will be imperative for this.

MAP

The Real Economic Impact Tour has not only reached its goal of 100 cities, but the REI Tour is represented in all 50 states plus Washington, DC.





2010 REI TOUR CITIES

Albany, NY
*Albuquerque, NM
Anchorage, AK
Appleton, WI
Atlanta, GA
Austin, TX
*Bakersfield, CA
Baltimore, MD
*Baton Rouge, LA
Birmingham, AL
Boise, ID
Boston, MA
*Bridgeport, CT
Buffalo, NY
*Burlington, VT
Charleston, SC
Charleston, WV
Charlotte, NC
Chattanooga, TN
*Cheyenne, WY
Chicago, IL
Cincinnati, OH
*Cleveland, OH
Columbus, OH
Dallas, TX
Denver, CO
Des Moines, IA
Detroit, MI
El Paso, TX
*Fargo, ND
Flint, MI
Fresno, CA
Ft. Lauderdale, FL
*Great Falls, MT
Hartford, CT
Honolulu, HI
Houston, TX
Indianapolis, IN
Jackson, MS
Jacksonville, FL
Kansas City, KS
Las Vegas, NV
Lexington, KY
Little Rock, AR
Los Angeles, CA
Louisville, KY
Madison, WI
Manchester, NH
Memphis, TN
Miami, FL

Milwaukee, WI
Minn/St Paul, MN
*Mobile , AL
Nashville, TN
New Orleans, LA
New York, NY
Newark, NJ
Norfolk, VA
Oakland, CA
Oklahoma City, OK
Omaha, NE
Orlando, FL
*Pensacola, FL
Philadelphia, PA
Phoenix, AZ
Pittsburgh, PA
*Portland, ME
*Portland, OR
Providence, RI
Raleigh, NC
*Reno, NV
Richmond, VA
Riverside, CA
Rochester, NY
Sacramento, CA

Salt Lake City, UT
San Antonio, TX
San Diego, CA
San Jose, CA
Santa Anna, CA
Seattle, WA
*Sioux Falls, SD
*Springfield, IL
Springfield, MA
St. Louis, MO
St. Petersburg, FL
Stockton, CA
Syracuse, NY
Tallahassee. FL
Tampa, FL
Topeka, KS
Traverse City, MI
Tucson. AZ
Tulsa, OK
Washington DC
West Palm, FL
Wichita, KS
Wilmington, DE
Wilmington, NC
Winston-Salem, NC

2009 PHOTOS



1. The IRS SPEC Team at the 2008-2009 REI Tour Kick-Off
2. Milwaukee, Wisconsin Financial Fair
3. Walmart/NDI meeting hosted by Goodwill Southern Nevada
4. Wichita, Kansas Mobile Tax Site

NDDI

“Financial education that is designed for 21st century workers with disabilities is the first step in securing the next generation that is truly self-determined and economically secure.”

— Dr. Johnette Hartnett, National Disability Institute

TO BUILD A BETTER ECONOMIC FUTURE FOR
AMERICANS WITH DISABILITIES

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