



**EITC and the Disability Community  
January 27, 2012**

**Coordinator:** Welcome, and thank you for standing by. At this time, all participants are in a listen-only mode until the question-and-answer session of today's conference.

I would like to inform all participants that today's conference is being recorded. If you have any objections, you may disconnect at this time.

I would now like to turn the conference over to Ms. Susan O'Mara. Ma'am, you may begin.

**Susan O'Mara:** Okay. Thank you so much, (Jennifer).

Hello, everybody. Again, my name is Susan O'Mara. And on behalf of everyone at the AFI Resource Center, we'd like to thank you for joining our webinar today on the earned income tax credit and the disability community at tax time and beyond.

Just as a bit of background, the assets -- excuse me. I didn't even flip to the first slide here. The assets for independents which is administered through the Office of Community Services enables community-based nonprofits and government agencies to implement and demonstrate an assets-based approach for giving low income families a hand up out of poverty.

And as many of you I know are aware, AFI Projects help participants save earned income in its special-purpose matched savings account called Individual Development Accounts or IDAs. The Administration for Children and Families is extremely supportive of asset-building strategies for individuals with disabilities. And today, you're going to hear a bit of information about one of our initiatives that we have underway.

If you have any questions after the call, the AFI Resource Center is certainly available to provide information and support. Please just direct any request using the link we provide in the presentation today. You'll see that a little bit later. Or you can reach us by phone at 866-778-6037. And again, that phone number is going to be provided a little bit later in the presentation today.

The purpose of today's webinar is to provide practical strategies and give - assisting the projects to be effective and conducting outreach to low-wage taxpayers with disabilities and supporting them to claim their earned income tax credits. To this

end, we're going to be reviewing the 2012 EITC updates and address strategies for providing effective tax preparation services to individuals with disabilities.

Our discussion is also going to address strategies to increase the number of individuals with disabilities who are served through the Volunteer Income Tax Assistance or VITA site.

Our third goal for today's session is to provide guidance on assisting individuals on how to leverage their tax return so that they're able to participate in other or additional financial stability strategies, this would include IDA.

And finally, we're going to be sharing information and experiences from an AFI provider who's joining us today. And this provider has been successful in reaching out to individuals with disabilities in the community and providing accommodations and assisting taxpayers and leveraging their EITC to open IDA accounts. It'll be great to hear that information.

Our speakers for today include Richard Keeling. We're very excited to have Richard with us. He is a senior tax analyst with National Partnership at the Internal Revenue Service. He is with the Stakeholder Partnerships' Education and Communication Group there.

We also are very delighted to have Michael Roush who's the national director for the Real Economic Impact Tour, and you're going to be learning a lot about that tour today. Michael is with the National Disability Institute.

And then, finally, we'll have Ellen Stoffer. And Ellen is the director of Financial Stability Initiatives at the United Way of Tampa Bay, and they are an AFI grantee.

Now, our call today is scheduled from 1:00 to 2:30 p.m. Eastern Time. And in terms of our agenda, we're going to be starting off with Richard. And Richard is going to be doing a quick review of the EITC, presenting some information on the percentage of eligible taxpayers who don't claim and why individuals with disabilities don't claim their EITC, and opportunities for free tax preparation. Following Richard, Michael is going to be talking about resources to support efforts to serve the disability community at tax time as well as strategies for assisting individuals with disabilities to go from tax filing to asset building. And then following Michael, Ellen is going to jump in and share information from their own experience in terms of, you know, serve - supporting individuals with disabilities in their community to use their tax refund to build assets through IDA.

Following Ellen's presentation, we're going to take a few minutes to look at a couple of resources we want to make sure that you're aware of. And at that point, following that, we're going to open up for questions and answers.

Now I just wanted to make sure that you all are aware that there are a couple different ways to ask questions. If you look at the very top toolbar on the screen

online in the meeting, you'll see a Q&A link there. And if you click on that Q&A link, you'll be able to type in a question. And if you prefer not to do that, you can wait until we get to that point in the call, and at that point (Jennifer's) going to jump back on and give us some directions about how to queue up over the phone to ask questions.

You can go either way -- either online in the meeting or just wait and ask your question over the phone. If you're going to be waiting, be sure to write it down so you don't forget, because we want to make sure everyone gets their questions answered. And again, if we don't get them all today for some reason, please do use the link that we provided so that you can send those into us and we'll be sure to get back to you promptly.

And with that, I'd like to go ahead and hand off to Richard Keeling.

Richard Keeling: Thank you, Susan. And happy Friday to everyone.

I first want to say before I get into the presentation that, coincidentally, today is Earned Income Tax Awareness Day. It's our sixth annual event that we're having. The IRS promotes this event. And what it's for is to educate our partners and the public about the earned income tax credit and requirements to claim the credit. And our goal in having this day is to raise awareness of the earned income tax credit and to ensure every qualified person that's working will claim this credit and received their earned income tax credit.

The earned income tax credit can be worth up to \$5751 into the pockets of eligible people -- even more if they live in a state with a similar state credit. And this is money that people can use to make their lives a little bit easier now or money that they can put away for a rainy day. But in addition, it's very important to know that people must file a tax return in order to claim the credit and receive it, and that all begins with the awareness of the earned income tax credit.

So with that just some basics about the earned income tax credit. EITC or earned income tax credit is probably one of the largest anti-poverty programs out there. And last year, there was approximately 27 million people, and they received approximately \$60 billion in EITC. If you're following along with the PowerPoint, I haven't updated it since the time when it was 59.2 that's on there, but it's over - it's closer to \$60 billion right now than that. And more importantly, this has lifted people above the poverty level -- about 6.6 million people and half of those are children.

The cost of this program is fairly simple because it's done by filing a tax return. You simply have to check a couple boxes, and there's not much more to it. There are a bunch of qualification factors for it, and I'll get into why we see using the earned - or using some of our free tax preparation sites to do this so that you can get the credit if you're qualified for it.

So basically the earned income tax credit for this year. I do have a chart showing up here, and if you're not able to see it, I'll read some of it for you. And I've listed the amounts using the amount of income less than if you're single or head of household or with children. And so if there's three or more children, the amount is about almost \$44,000. If you're married, the amount goes up an additional \$5,080. So it would be up approximately \$49,000 to receive your earned income tax credit up to \$5,751, the maximum.

And with two children, the amount is \$4,964, up to \$5,000 - approximately \$5,000 you could receive with two children. And with one child, the income has to be less than \$36,000. Again, if you're married, you would increase that to another \$5,080. And you can get over \$3,000 of that.

So it significantly drops off if there are no children. So if you make between \$13,660 and \$18,740 if you're married, the maximum credit you can receive is \$464.

We do consider the earned income tax credit a big financial boost for working people in a recovering economy like we have now. And so people that do file - and I will give a Web site at the end. It's [IRS.gov/EITC](http://IRS.gov/EITC). I do have the information available. But we do encourage people to go to some of our free tax preparation centers. We also know that about four out of five eligible people claim and get their earned income tax credit, and we want to raise that number obviously to five out of five. People have earned this money and they're entitled to claimant. We want to make sure that they get it.

Every year, we know that millions of workers will qualify for earned income tax credit for the first time, and the population of the workers is very fluid. Workers move into and out of eligibility based on many changes that are going on in their lives -- marital, parental, and financial status. And so approximately one-third of the earned income tax credit eligible population turns over every year.

And the amount of the credit, like I said, is based on several factors including, obviously, wages. In some cases, there are some more complex things with retirement income will, people that are self-employed or have a farm. And that gets a little complex, however it's still something that we can do.

And I do have a maximum EITC chart showing up here. Just showing that if you were working and married, if he made between about \$13,000 and \$25,000 and had three children, you would receive the maximum benefit of \$5,751. That kind of goes on a little sliding scale.

And again, it's people that are single with no children, unfortunately, don't receive as much. However, we know that there's still a lot of people out there that are not claiming the credit. And right now, you can file your return for this year and go back up to three years to claim the credit.

I mentioned before too that only about 80% of the people are claiming the credit, and that's the purpose of why we try and do so much. We were - up until a few years ago, or recently I should say, the number was closer to 25%. It's - our efforts have certainly helped. And so we know that now the number has gone down quite a bit. But it still 15% to 20% in that range, and we want to do everything we can to get the word out. That's why we use trusted organizations such as AFI and other organizations to help us get the word out.

I work with a lot of partners that work with people with disabilities, and we know that there's a lot of people with disabilities that are not claiming the credit as well. And so what we're trying to do is make sure that people are aware of this and can claim this credit along with other credits that are out there and available.

So some of the reasons that we feel free tax preparation services are important, in addition to the many complexities of the tax law, we know that there are people out there preparing returns, receiving quite a bit of money, especially some of these organizations that are payday lenders or things like that. You may hear of the term rapid refund. There is no such thing as a rapid refund. It's basically a loan that you're receiving, and you being charged hundreds of percentage points in interest.

So - however, it is very important to know that to - in order to claim and receive the earned income tax credit, you must have earned income to receive the credit. And it's important too that the credit - it's important to know that the credit is a refundable credit which means that even if you don't owe any taxes or have any tax liability, you can still receive this credit. In addition to the earned income tax credit are the child tax credit kind of goes hand-in-hand with that. And that credit is worth up to \$1,000 per child if the child is under the age of 17 and is your dependent.

So just doing some simple math, if you're a low to moderate income worker with a couple children, it can be worth \$7,000-\$8,000 in refundable credits that you'll get back. So it's important to note that. And I'm not going to talk about asset building, but Michael will talk about that. But my point is that that's probably the most amount of money any time of the year that that person will have, and that's the time to start thinking about some asset building strategies, and Michael and Ellen will get more into that.

In addition to that, we know that about 70% of the people that are eligible for the earned income tax credit use a paid preparer. And so, again, we're trying to get the word out to our - as many people as we can in our trusted partners to spread the word to their affiliates and so on so that more people can get their taxes done for free. And all our - by the way, all our volunteers and our program is certified, and I'll get into some of that more in a minute.

But we also know from our research that there's approximately 1 million people with disabilities that do not claim the credit. Now we know that this number is because people are not aware of the credit, and we also know that some of the

people are afraid to in fear of losing benefits, and Michael will address that a little bit more.

But there's many people that are below the legal filing requirements that may be receiving SSI or some other type of assistance and earning a wage of \$5,000-\$6,000, again it's below the legal requirement to file a return. However, if they did file, a lot of times these people are eligible to claim the credit. And as I mentioned before, as of right now during this time in this filing season, you can go back three years. So you can potentially receive - a single individual, if they're eligible for the maximum credit, receive over \$1,300-\$1,400 in credits.

So some of the things that are available as far as free tax assistance that are out there. We have our Volunteer Income Tax Assistance program. And this year, as I just heard yesterday, we have over 12,700 Volunteer Income Tax Assistance sites that also includes the Tax Counseling for the Elderly program that is primarily run by AARP.

We also have about 400 Taxpayer Assistance sites throughout the country. There is at least one in every state, and most of the time there are multiple. It's based on the population, the most of the time there are more than one site.

And we also have a program known as Free File. And the IRS and Free File program is proud to partner with many organizations and companies and individuals to help spread the word about Free File. And with your help, we feel that more Americans can save time and money by preparing and e-filing their tax returns obviously for free at our Free File site. And I will give that out in a minute.

We also have a new model that we are promoting called Virtual VITA, and (unintelligible) self-assistance. And basically, these are a little more - they're not as traditional as the VITA. It's - VITA we consider a face-to-face program. This is non-face-to-face, where people are - can be yet remote locations. And we realize due to the success of our program in VITA - and by the way, we did in VITA 3.2 million returns last year, and that includes - that brought back about \$3 billion in tax refunds.

So due to the success of our VITA program, we know that we had to reach out using a different model to overcome other service delivery challenges. So these new models help provide our volunteers with the ability to offer services to people with disabilities, people that are elderly, those - along with those that are - have transportation issues were other issues if they're living in rural or urban communities. And like I said, this process of preparing tax returns for free is the Virtual VITA.

It uses pretty much the same approach that we have with the Volunteer Income Tax Assistance program, except like I said, they're not face-to-face. More technology is used to connect the partner. A lot of this includes the Internet, fax, video. We're seeing a lot of people using Skype and some other networks that are out there.

FileWorks is - not Fireworks, as people have misunderstood. It's F-I-L-E, FileWorks, where things can be transmitted and the protection is there -- security is in place.

The assisted self-help approach, this approach uses a - basically, a certified volunteer, and not using our IRS tax software that we normally use. It uses - using some of our partners' software that are part of the free file community such as H&R Block, Intuit, TaxSlayer. And what this is, it's kind of like a model similar to - you're starting to see - we see much more self-help these days. You pump your own gas. You bag your own groceries or (unintelligible). I mean, you check out your own groceries and bag them.

This is a way where people can go online using their computer and hook up with one of these H&R Block or other providers that are out there and actually have their taxes done using this model. There are income limitations, and so I believe that Ellen will be talking about some of these as will - I think Michael will as well. But I can provide more information on that if anyone wants any more detailed information on that.

So just what are some things that you can do to help is - and I don't know if I explained who we were at Stakeholder Partnership in Education before, but where basically the outreach and education department of the IRS. And we will run the VITA program as I've been talking about. But as I said, we use our model of it's a three-pronged approach to help people with their financial success by using - we use outreach and education, the free tax preparation program, and also asset-building strategies.

But I think the most important thing that we have is using these trusted partners such as (unintelligible), National Council on Independent Living, American Council of the Blind, and many other partners that have worked with the National Disability Institute. And we - it's all - what we're asking is that if you're with an organization, we ask that you help us promote the earned income tax credit or even join an existing coalition that may be out there. There's about 450 coalitions this year nationwide that are groups of community-based organizations working together providing free tax help along with getting people into savings bonds and debit cards and things like that. It's kind of late into the year to become a free tax preparation site, but it's something to think about.

We're also asking people to take a leadership role in some of these things as well. And I've listed here some information regarding the sites you can go to that we have on our Web site. The first one is for individuals. That's [IRS.gov/EITC](https://www.irs.gov/eitc).

And then we have a page set aside for partners and tax preparers, but anyone can go to it because it has a lot of useful tools and widgets and has all types of material that you can use. All of it's free. It has templates for sending out information on EITC and free tax preparation. And that Web site is [EITC.IRS.gov](https://www.eitc.irs.gov). And we call that our EITC Center Web site.

And last but not least, we - if you're an organization that works with people with disabilities, we ask you to become part of the Real Economic Impact Tour which is what Michael will be talking about in a second.

And I've also listed some researchers here. I did mention our free file site -- [IRS.gov/free file](https://www.irs.gov/free-file) -- and some of the other ones that I've already talked about with EITC. The Center on Budget and Policy Priorities has an excellent toolkit. If you want to use that, it's downloadable. You can also order a copy if you want a hard copy. Again, they too have excellent resources that can be used.

One thing I did want to mention today too is that today is - we are launching our VITA site locator that will be on [IRS.gov](https://www.irs.gov) later this afternoon or early evening. And you can find this page by searching on [IRS.gov](https://www.irs.gov) using the keyword "VITA" or "free tax preparation". And all our sites that are active and open to the public will appear on this VITA site locator.

It will not show AARP sites. However, it's very simple to go to. You can go to [AARP.org](https://www.aarp.org), and they do have right on the front page a list - well, there's a link to the listing of all their sites as well.

And it's very simple to work. All you have to do is enter your zip code, choose a search radius from 5 to 100 miles, and what you'll receive is all the available sites within that radius. And they'll provide information about the name of the site, the address, the phone number, if it's available, the dates and hours of operations, any languages, if it's English. We do have many that are doing American Sign Language, so for the deaf population out there.

Also, if it requires an appointment or not -- we do have some sites that are appointment only.

So this information - oh, another thing too, that if you find a specific location that you want, you - there is a map that's provided there so you can get door-to-door directions from where you are to the selected VITA site.

The site will be - what is - what will be on there tonight will be sites that were listed as of the end of December 31, but will be updated next week. So I encourage you to go look at it, especially after January 30. What is today? The 27th. So, yes, by next Monday or Tuesday, it'll have a much more complete listing.

And so, with that, I want to thank you for your time. And I will turn this over to him Michael Roush. I work very closely with Michael in his role. Michael is the national resource director of the Real Economic Impact Tour. And NDI, we're proud to say, is one of our best and greatest partners. Without them, we wouldn't be where we are. Michael will talk about some of the things and successes that we've had, some of the things going on. So, I appreciate your time. Thank you.

Michael Roush: Great. Thank you, Richard. And thank you, Susan, also for having the National Disability Institute be a part of the conversation today and looking at building a better economic future for persons with disabilities and looking at best practices and strategies that are taking place across the country with IDA providers, with tax coalitions, and asset-building partners.

I'd also like to recognize my colleague, Ellen Stoffer, that you all will be hearing from shortly. And she is also a partner with the Real Economic Impact Tour that I will be sharing more information about.

I'd also like to recognize my colleague, Elizabeth Jennings, who is on the line today, for pulling the pieces together for us and supporting the work of the Real Economic Impact Tour.

As Susan had mentioned earlier, I am with the National Disability Institute. And for those of you who may not be familiar with our organization, we are a research and development nonprofit based in Washington D.C. Our mission is to promote income preservation and asset development for persons with disabilities. At the National Disability Institute, we're working to build a better economic future for persons with disabilities.

So looking at our mission, we support our mission in a variety of activities. We provide training and information and referrals on economic empowerment strategies for persons with disabilities. We also work on public policy initiatives and research. And we also support coalitions across the country in looking to increase outreach to the disability community.

Our signature project is the Real Economic Impact Tour. And the Real Economic Impact Tour is a national initiative that was started by the Internal Revenue Service and the National Disability Institute in 2005. This national initiative supports tax coalitions, financial education, and asset-building opportunities for persons with disabilities. We work with over 100 cities across the country to help them build an inclusive community of practice.

Some of the outcomes that we've seen from the Real Economic Impact Tour and our 800 partners across the country, we've seen a new awareness that disability is a key component of diversity. And will we look at the communities that we are outreaching to and we look at the low income population, we see that the disability community process each demographic. So it's a key component of diverse city.

We've also seen some new research that links poverty to disability as well. We've seen new partnerships between the asset-building and disability communities emerge. And we've seen amazing conversations that have taken place too where the two communities are working together to develop a better economic future.

Another outcome that we've seen is that we've seen an increase in access and accommodations for free tax preparation and financial education services and

programs. And I am going to share some information with you on some of resources to help you with looking at access and accommodations for your program.

So looking specifically at the Real Economic Impact Tour, and the Real Economic Impact Tour looks at the earned income tax credit and free tax preparation and looks at increased outreach on that initiative - on those programs to the disability community.

As I stated, we started 2005 and we were in 11 cities across the country. And our partners assisted nearly 7600 taxpayers with disabilities complete their returns free of charge. In 2011, we worked with over 800 partners, and our partners had assisted nearly 400,000 taxpayers with disabilities complete their tax returns.

And so, what we look at that number, we look at the refunds received. And if you go over looking at 2011 and then go down the refunds received column, you see that nearly 387 million or over 387 million were refunds received by taxpayers with disabilities.

And on the last column, we see here that over \$87 million was saved in tax preparation fees. So when we look at this, we look at this as income that is brought back into the individual's pocket -- whether it's in the refund or if whether it's with the tax preparation fees that they had saved. The earned income tax credit and free tax preparation services are key and an effective anti-poverty strategy for persons with disabilities.

So in addition to what Richard was talking about, and he highlighted it some as well, we promote the Volunteer Income Tax Assistance site and the other free tax preparation services. We also promote myfreetaxes.com. And myfreetaxes.com is a service where individuals who earn or make less than \$57,000 a year can file their income tax free of charge. The website, of course, is myfreetaxes.com, and this is a partnership between the National Disability Institute, One Economy Corporation, as well as United Way Worldwide. And it is funded by the Walmart Foundation.

One of the pieces that we'd like to highlight on this is that this is a great tool for individuals who may not be able to get to a VITA site who may not - Virtual VITA may not be offered in their community. So this is a great tool that HR departments that you can share with your colleagues, share with the individuals they serve. Individuals will have to have, of course, Internet access and they will need to have an e-mail address to be able to complete their tax rate turn on this Web site. So I encourage you to check it out. There's also some great resources on the Web site that people can access.

So there's a lot of additional information on the Real Economic Impact Tour, and I'm not going to spend too much time growing in all of the details because I really want to share with you some best practices and some strategies on how you can increase the number of individuals that are participating in your program. So you can go to our virtual REI tour toolkit, and this is the link to it on our Web site. And here you

can find resources and tools that you can use to expand your disability initiative. I will highlight at the end of this a few of the resources that I encourage you to go to to that.

So when we are asked to speak, we are asked to really look at how can organizations increase the number of individuals with disabilities accessing their services. And we've put together here some of the best practices that we've seen through the Real Economic Impact Tour.

So first of all, it's really important to connect with existing coalitions. When I talk about coalitions, I'm talking about the tax - free tax preparation clinics or coalitions. In some communities they are called the EITC coalition. In some areas they're called prosperity campaigns. In other areas they're called cash coalitions. So there is a wide range of names, and it's really important for groups to connect there. And through the Real Economic Impact Tour we have seen an increase in disability organizations that are participating with these coalitions.

We also see that it's important to market to the disability community. As we travel around the country and we host asset development summits, the asset building financial services community often share how do they reach the disability market. What those organizations that they need to look for? And some of those common organizations have a Center for Independent Living. They provide information and referral for persons with disabilities.

Also the ARC or Goodwill industries are some of the larger groups that you can connect with. There are many organizations within the disability community that supports persons with disabilities in each community. And working with your Center for Independent Living would be a great group to start with.

The other thing is, you know, looking at increasing the numbers of persons with disabilities, it's important to also engage disability partners in the conversation. Have them serve on advisory committees and tax forces that you might have and have them support or attend events that you're hosting.

Also, create an inviting environment. One of the most successful outcomes that we have seen through the REI tour is an increase in access and accommodations. We found last year through our evaluations and for conversations at our asset development summits that persons with disabilities were more likely to attend an event or participate in a program if they saw the accommodation statement on flyers or on materials that were used to distribute.

And I'm going to talk more about accommodation statements in just a minute. But an accommodation statement is like a brief statement you could put on there that, "If you require (unintelligible) accommodations to participate or attend this event, please contact," and you have phone number there. And we'll talk about that more.

The next one or last one that I'm looking at here is, you know, VITA and asset building coalitions as well as the disability partners are doing activities throughout the year. So of course, they're doing lots of activities during tax time, but it's really moving beyond tax time and looking at those events. The other thing is about the disability community is that I am a part of the disability community personally and professionally, and one thing I have to say is that we love events.

And we have employment events, we have job-readiness events, we have socials, and so we've really encourage you to become a part of some of those events that are taking place within your community. And you can get this information from the Real Economic Impact Tour's Web site as well, as well as identify coalitions in your area.

So, when it comes to marketing to the disability community and a couple other pieces that we have found here is that it's really important to use images of individuals with disabilities. Whether it's using an image of a person who has a physical or sensory disability or a person who might have a learning disability or also pictures or images of individuals who might have a hidden disability, it's really important to use images of persons with disabilities.

It's also important in marketing and outreach to use people-first language. And on this slide, it shows you a link that you can go to to get a flyer on people-first language. And people-first language is putting the individual first, and it's really important that we use that what we are working with the disability community but also just incorporate that into our everyday lingo.

And as I mentioned earlier about including language, about requesting accommodations, we have an effective strategy handout that gives you a list of various types of accommodation statements that you can put on your flyer. And you can check out that link as well.

And of course address disability concerns, and I'm going to share some info on that in just a minute.

And market through your disability partners. One of the things that we find is that word-of-mouth grassroots efforts are really key when it comes to outreaching to the disability community. Last year when we asked partners at various events for two newsletters that they used to get their information -- one, the AFI Newsletter was one that they have seen and used, but it was also the REI tour as well as AAPP's information. So it's really important to do your outreach through the various disability partners with your community as well.

So as I mentioned about the addressed concerns and eliminating this in the previous slide, it's important to note that when we're doing our outreach to the disability community on our matched savings program or on VITA or free tax preparation or earned income tax credit sometimes we might encounter some pushback. Sometimes we might - individuals might share with us their fears -- their fear of

losing the public benefits that they're receiving or that they don't have to file a tax return because their income is too low. Or we might also hear that affordable tax preparation is not available.

Oftentimes we hear individuals who say, "I can't afford \$200 to go have my taxes prepared, so I did not do that -- file them." But free tax preparation is available. It's just important for us to get that information out there.

So, one of the common myths that we hear or concerns is the fear of losing public benefits that an individual is receiving. And passed by Congress in 2010 through the Tax Relief Unemployment Insurance Reauthorization and Job Creation Act, this has greatly simplified the rules on how tax refunds are treated what we're looking at determining eligibility for public benefits.

So the legislation provides that what we look at income it excludes any federal tax refund from counting as income in determining eligibility or the amount of benefits for any federally-funded benefit program. And this includes state and local programs that are partially funded by federal dollars.

And then we look at the resources. We look at - we see that with the new legislation that it provides for refunds that when they're saved by the filer that they did not count against the resource limit of any federally funded public benefit for 12 months after the refund is received. And that's really important for us to look at and to be able to share with individuals.

These new rules went into effect in - for 2010 and goes through to the end of 2012. That is the. That this legislation covers.

And you know, one of the things that I mentioned at the very beginning was that we're fortunate to have a benefits expert with us today. And Susan, would you like to add anything on this legislation before we move on?

Susan O'Mara: No. I think you did a fabulous job. I do think - well, maybe one other thing to point out. You know, income and resources is particularly important for the SSI program -- Supplemental Security Income. So those who receive SSI receive that benefit because they have an economic need, and there are income and resource limits for that program. So it's particularly important, and you're going to find individuals who receive SSI who have a lot of concerns about how is this refund going to affect my SSI cash benefit.

I think this legislation is, you know, just terrific in that it does provide for this 12-month exclusion, and the exclusion begins the month after the person receives the refund. So, you know, individuals who are receiving SSI are certainly going to want to let SSA know -- their claims representative know -- if they have received a refund and are retaining that so they're aware - you know, the Social Security Administration is aware that they have this refund and they've, you know, possibly deposited into an account. They will start applying that exclusion.

So it won't make them ineligible. And they'll just kind of - SSA will keep, you know, in touch with the person and kind of monitor. And at the end of that 12-month period they - the individual just needs to be sure that that - that their resources are under the allowable limit. So in other words, you know, this - the tax credit, they've used it, either directed it towards other asset-building opportunities that you're going to be talking about Michael, or they've used it to, you know, purchase - to pay for their living expenses or purchase other things that won't cause ineligibility.

So, you know, again it's just important for those receiving SSI to let their claims rep know that they have received refund and deposited it into an account, so they can begin applying that exclusion. And they'll track that to make sure that the person, at the end of that 12-month period, is not over that resource limit to continue their eligibility for SSI.

Michael Roush: Thank you, Susan.

Susan O'Mara: Mm-hm.

Michael Roush: So looking at that and as we're working to eliminate other myths that we might hear, you know, it's important for us to engage the disability partners to be able to devote local experts when it comes to specific topics that might be unique to the disability community. And so we are - when we are engaging disability partners to get started, you know, one, identify partners, and identify one to begin with to start to have a conversation and find out who else to engage.

Oftentimes in the communities, they might have disability work groups or they might have employment task force or there might be the Mayor's Council on Disability within their local community. And so, they can direct you to others that you can have conversations with and that you can begin to work with.

It's also important to be able to share information on training and referrals, you know, to create that referral system. I might work with a local housing coalition here, and we have also connected them with organizations that support persons who are deaf. And so they have created this new opportunity in increasing outreach to the disability community - or deaf and hard-of-hearing community when it comes to first-time home buyer programs, when it comes to the family self-sufficiency program, and so forth.

So it's really important to be able to offer some opportunities to share information, training, and of course, referrals.

And as you're going to hear from Ellen Stoffer with United Way shortly, it's important to integrate disability partners into the work that you're doing. And also it's important to train the staff on disability awareness. One of the things that we have worked on this year with VITA coalitions across the country is to provide disability awareness training to volunteers and to the tax coalition staff so that they

to know how to use people-first language, that they do that you interact with the disability community, and also to help eliminate some of the fears that they might have.

You know, for example, you know, if I was a person who is blind, sometimes somebody might want to speak to me, you know, rather loudly because they might think that I'm also hard of hearing, but that's not the case. So, it's really important that we really know how to interact, and disability awareness training is great for disability partners to be able to train your team and others on.

This is a great resource on the IDAresources.org, and it's on serving people with disabilities and increasing access to IDA for people with disabilities. Great resources here that you can check out.

Here's some additional resources on - earlier I talked about creating an inviting environment. I already talked about the disability awareness training. Here's a great link to training that you can access. It also has a script attached to it. Our partners at the United Way of Buffalo and Erie County in the state of New York created this wonderful video on disability awareness for VITA sites, so I encourage you to check that out.

Know where to turn to for just disability-specific needs. Create those partners that you can refer individuals to. And of course, find out about providing accommodations.

But also find out if your facility is accessible, particularly in a room that you might be doing meetings in or offerings services. Does it have ease of access for individuals to use? Or if you have a computer lab, do you have a station where person who uses a wheelchair would be able to have ease of access up to that particular terminal? So check out that Web site there, and you can get some great tools as well. Here's another link on the IDA Resources page to be able to go to on increasing access.

So to kind of close up here all my and, I want to look at also building the momentum. So we've engaged the disability partners in the earned income tax credit and the tax coalitions, they're involved, there engaged. And so what do we do moving beyond that?

What we have seen through the Real Economic Impact Tour is that VITA coalitions or tax coalitions are doing their programs year-round. So of course, they're having the VITA services. But then after VITA season, come April-May, they're offering financial education. They're offering financial coaching. They're offering individual to the element account opportunities. They're holding events with the local housing authority to really educate the taxpayers that come in and keep them engaged throughout the year. And Ellen's going to share some additional information on that as well.

So it's important for we look at building the momentum year-round to look at other financial stability strategies. And on this slide, it shows different strategies that individuals can access. And all of these programs here are programs that persons with disabilities can access and can utilize. So it's really important that we engage all of these financial stability initiatives into the world.

Also VITA coalitions are promoting these other financial stability initiatives at their locations. And they're also setting up financial coaches or they're setting up in some areas they call them asset-building coaches. So after an individual gets their tax return done, then they meet with an asset-building coach to help them navigate some of the other public benefit programs but also to assist them in navigating some of these other asset-building strategies and programs that they might be able to access.

So a couple best practices to share. You know, consider hosting a VITA site at your location. You know, VITA is a year-long program. VITA - work with the VITA coalition to have information distributed at VITA sites.

I happen to live in the Tampa Bay area and I'm part of the Financial Stability Initiative at United Way of Tampa Bay, and we just stuffed, I think, over 5000 packets that will go out to taxpayers with disabilities. And it included resources on IDA from CFED from disability organization financial institutions to be able to be distributed to every single taxpayer that comes through.

We also - if you offer of financial coaching program, we encourage you to reach out to the disability community to have them be a part of it, but also, you know, if you're not involved with that, too also become engaged in financial coaching programs as well. It really is a holistic approach, and, you know, different groups working together to really help build financial stability not only for persons with disabilities but also low income individuals.

So I just want to share, before I turn it over to Ellen, some other resources that you can access as you're looking to increase outreach to the disability community and also to continue the momentum throughout the year. At the National Disability Institute, we offer a regular webinar series place the third Wednesday of every month - or third Thursday, excuse me -- the third Thursday of the month at 2:00 p.m. You can check out our Web site to get their listings. Feel free to distribute the information. They're free of charge.

And each of the topics are looking at economic empowerment strategies -- defining what they are. Then it's all about how to incorporate that strategy into the disability community or vice versa. And then, to share best practices. It's - we always have the best practice to be able to share on the webinar. So please feel free to participate in those.

The other thing we have our 30-second trainings. They're designed to be short, easy, and fun. And you can go to our Web site to the virtual toolkit, the link is here, and

access then there. These are free that you can take and you can even distribute them to your colleagues, your community partners, or to individuals to educate them on free filing options, self tax prep, VITA, SNAP, WIC, myfreetaxes.com, and so forth.

They take 30 seconds to complete. They're interactive trainings. And you know, you just need a computer to be able to use them. Through our work with the Department of Labor, we've seen some amazing activities through this. So we definitely want to give a shout out to our colleagues on the DEI Project that are working on that.

And there's a lot of additional resources that we have. Many of you know my colleague Elizabeth Jennings, so please feel free to reach out to her. But if you want to become engaged in the Real Economic Impact Tour or want to connect with some disability partners in your area as well as a tax coalition, please feel free to reach out to a technical assistance liaison at the National Disability Institute. On this slide, you'll see the name of the liaison and then the state that they cover. So you can send them an e-mail, and they will be able to connect you there.

On this slide, we have our different links for our social media work. I - feel free to follow me. And on Twitter, my handle is NDI\_MichaelR. We highlight great tips on a daily basis and resources and promote best practices on Twitter. So please feel free to check us out there as well.

And to learn more about participating with the REI tour or to find out more best practices or if you have any questions, please feel free to reach out to me. Here is my contact information. As Richard said, Richard and I work very closely together. I think this is our third or fourth webinar together this week, and so we're following one another around. And so if you have an IRS question, then, you know, we definitely will direct them to him. The please feel free to reach out to us.

So once again, I thank you for this opportunity and for us to share some info with you. And now, I would like to turn it over to my colleague Ellen Stoffer who is with United Way of Tampa Bay.

Ellen Stoffer:

thank you, Michael. As I've sat here and listened to Michael and Richard, it has amazed me how a lot of what I was going to share is going to sort of highlighted.

I asked to talk about EITC and the IDAs, and it's really challenging when I'm asked to pull out a piece of what is a comprehensive holistic approach to financial stability for all persons in Tampa Bay. So I may stray from that a little bit, so - to just really give you the bigger picture.

For us here in Tampa Bay in our coalition, EITC and the free tax preparation program really serves for us as a portal to connect our taxpayers with other services. The majority of our IDA clients have come to us because they've learned about us through a link made through our free tax preparation program.

Our IDA program through AFI, we've been a grantee since 2008. And in looking at some of the statistics, it was interesting to support what Richard - Richard indicated that 69% of the taxpayers use a paid preparer's. We actually in our IDA program, 73% of the people that come to apply for our IDA program have used paid preparers. Of that 73%, 60% of them did not even know they were paying to get their taxes done. A lot of education needed on that.

I made an unofficial rule. I don't know that it's legal, so don't hold me to it. But I do not allow any of our IDA clients to - once they're enrolled, to get their taxes prepared for a fee. They have to use one of the free tax sites, and they send me to documentation to show me that. And the reason being is the money that they perceive in their EITC refund is money that they can use to put into their matched savings account, and they should not be giving that money away.

Of the IDA clients that we have had graduate, 20 of them have used EITC dollars for 50% or more of their \$2,000 savings maximum. So the impact on that, of those 20 clients, we have had 5 purchase homes, we have had 10 start small businesses, and we have 5 clients who have gone on to higher education I'm maximizing their EITC dollars in the matched savings program.

It's really a phenomenal. And the awareness that you see on their faces when they recognize that they have that capacity to do that is something that will just - will stay with me forever. We recognize the importance of the free tax preparation as that portal, and so we have - we sort of consider ourselves a petri dish here.

Richard also talked about virtual VITA. And we are actually doing - piloting a virtual VITA in collaboration with National Disability Institute throughout the state of Florida where we're going to be providing free tax preparation services virtually to ten intake sites throughout the state of Florida. So we will have our preparers here in Tampa, but the taxpayers will be in Ocala and will be in Jacksonville and will be in Orlando.

And the majority of those partners are providers of services to persons with disabilities. And the reason being is we wanted to minimize the barriers that persons with disabilities have in accessing free tax preparation.

So we're very excited about the program. There's lots of pieces, and so I'm sure as you continue to follow NDI through their blogs and through their webinars and their tweets, you'll start to hear some of the success stories that come out of that. But ideally, this project will be able to be replicated around the country next year so that, again, the access to persons with disabilities is increased.

We here in Tampa Bay, we're, I think, one of the first communities where we - we have all the assets on that for disability providers, and then we formed a disability work group. At the same time, we have a - have a financial education workgroup. And we were running these meetings.

And at some point late in 2010, I was sitting at one of those meetings and a light bulb went on. It felt like we were having the same meeting twice a month. And so I proposed to both of those groups -- the disability workgroup and our financial education workgroup -- does it make sense to combine? And so hence, what we now call our Partners for Prosperity subcommittee was formed.

And it truly is a dynamic opportunity for providers of services - providers of financial education services to be in the same room of disability providers and see how and the best ways to work together. So whether that be a disability provider saying, "You know what? I need someone to come out and talk to a group," or, "I need a financial coach," they're all in the room.

And the education that the disability providers are providing to the financial educators is also important. The very first meeting, the very first sentence out of the facilitator's mouth and welcoming the group together was, "We are here to make sure that we're offering services to disabled persons." It took about three seconds, hands shot up in the air, and many people very politely said, "It's persons with disabilities." Again, it's that person-first language that Michael was referring to.

That's the type of interaction that's been happening in this group and it's growing and it's growing. And now we have disability providers for wanting VITA sites - VITA services to be offered at their sites. And last year, we actually implemented a what we call our mobile unit, and we had a tax preparer go to five different disability provider locations to provide those services at their locations. And this year, we are - because we are doing virtual VITA, that is shrinking down to two sites. The other three will be participating through virtual or remote VITA.

But we really are trying to listen to the needs of Tampa Bay. And for us, that means everybody. And so, with our Partners and Prosperity, we also include the homeless population, the veteran population, because again, it really needs to be an inclusive activity in which everybody has access to the same services.

We also - additionally, here working with our extension in our county, we have implemented what we're calling our Master Money Mentor Program, which is a financial coaching program. And it's a 20-hour certification in which volunteers from our community and case managers at some of our social service agencies go through training so that they can address the financial issues that so many of our citizens are facing all over this country.

And we have had persons participate in that from our local voc rehab. We have had a person participate from one of our ILRCs. We've had persons that are deaf and hard of hearing participate. So, we are trying to really ensure that there is nobody who is in want of financial education that we would not be able to serve either through a classroom setting or an individual coaching setting.

So, we really do take a very, very holistic approach. As far as - and I will go back because I told Elizabeth I would do IDAs and the disability community. We have made this information available through all of our disability providers, and what we have found is that those are really trusted individuals. You know, whether it's your case manager, whether it's your disability navigator, those aren't trusted individuals. And we've had some incredible opportunities to receive referrals for potential IDA clients.

I would love to sit here and tell you that we've had large numbers. That has not been the case. But whether they were able to enroll or not, we have been able to connect persons with disabilities with the resources in this community to provide them with the services that they want and need as it relates to financial stability.

Everybody has a right to learn what they need to learn to become financially stable. And our coalition here in Tampa Bay is committed to that work, and do that, and are very open to innovative and creative ways, and would encourage you, as a disability provider to - again, I'm going to sound like a broken record here, find out who's leaving your coalition in your community and get involved.

I'm more than happy, and I don't, unfortunately, have a slide, but I can give you my contact information. I'm more than happy to share how we've done it here. You know, it's had its bumps and bruises along the way, but I can sit here today and say that I am very confident that the providers of services to persons with disabilities in the Tampa Bay area feel very connected to the work that we're doing. And that makes me feel good because that means that they are transferring that information to their consumers.

So, if you are interested in calling me and finding out more about how we did that, you can, actually, get me through Michael because you've got his phone number. But I will give you mine. It's area code, 813-274-0939. And my e-mail is E, S like Sam, T-O, F-F like Frank, E-R@UWTB.org.

And Susan, I know we're down to about 50 minutes, so I'm going to stop and I'll - so that we have some time for questions.

Susan O'Mara:

Thank you so, so much, Ellen. I have to say I'm really excited to hear about everything you all are doing in the Tampa Bay area. And I do think - well, I know I'm going to be following up with Michael and with you to learn more. We'd love to certainly put the information out through the AFI network as well as to the WIPA Projects that we support across the country through our WIPA National Training Center VCU.

I'd like to also thank Richard and Michael for your presentations for all of the great information that you all shared. I think it worked out just fabulous having you all talk about all of the nuts and bolts of it and then have Ellen talk about how it's working for individuals with disabilities in her community there in Tampa Bay.

And the partnership, the - your group there that you formed -- the Partners for Prosperity -- sounds like, you know, just direction we need to be moving in all of our communities. So, again, I appreciate your sharing that information.

Up on the slide right now, what you'll see is - I promised you at the beginning of the call today that I'd share a bit of information -- contact information -- for our AFI Resource Center. And so, what you'll see there is we've got the phone number as well as the link. And you can certainly - if we don't get to all the questions that you might have or if something comes to mind after the call, you can certainly e-mail us and let us know what questions you might have, and we'll get back with you.

I know Michael shared a couple slides of our AFI Resource Center Web site. We - there's a link there for individuals with disabilities, and just tremendous amount of resources availed to you regarding including and supporting individuals to participate successfully in your program. So I hope you take the time to look at that.

I did want to share - let me get to the next slide here, because there's a screenshot there for you of the Web site I was just referring to. And I did also want to make you aware of one other Web site for the National Training Center for the WIPA projects. And the WIPA -- Working Incentives Planning and Assistance -- projects are projects funded by the Social Security Administration that assist individuals who receive Social Security disability benefits who are, you know, pursuing work and enhance self-sufficiency, excuse me. And - you know, so looking at their greater financial stability.

And these projects provide assistance around disability benefits and will be a great resource for your coalition does well, so please reach out for them. Their some information and links to the projects as well as some resource documents on Social Security disability benefits and taxes on our Web site. And that web address is [www.vcu-ntc.org](http://www.vcu-ntc.org).

So, again, please feel free to follow-up with us if you have any questions at all. And what I'd like to do now, (Jennifer), is if we could go ahead and open the line, that would be wonderful, for questions if you could tell them how to go ahead and queue up.

Coordinator: If you would like to ask a question, please press star-1 and record your name clearly. To withdraw your request, you may press star-2. Once again, to ask a question, press star-1 and record your name. Just one moment for those questions.

Susan O'Mara: Thank you. The other thing is you all can still type in your questions in our meeting room online if you'd like to do that as well by clicking that little link to Q&A at the top of your screen.

Coordinator: And I show no questions from the audio.

Richard Keeling: Susan. This is Richard Keeling. I just - from the IRS. I just want to thank Ellen. I would love to bottle you up and take you around when we give presentations or do webinars.

That's fantastic what you're doing with the disability community and connecting them. And I love what you said at the beginning about making them go to a free tax preparation site portal. I can't tell people that, but that's an excellent idea. All our volunteers our IRS-certified in have to take the test. And you know, they're held to a higher standard than many paid preparers out there. That's what I wanted to say.

But congratulations on what you're doing down there. We really appreciate it.

Ellen Stoffer: Thank you, Richard.

Susan O'Mara: Here, here. I was very excited to hear about that. And what I'd like to do is just on behalf of the AFI Resource Center thank all of our presenters once again -- Richard, Michael, and Ellen -- for taking the time. And to all of our participants on the call, thank you for taking the time out of your busy day to join us for the webinar today.

Please, again, if you have any questions that come up after we sign off today, don't hesitate to send them to us. We're happy to hear from you and dialogue with you more regarding this important topic.

So, thank you so much for joining today. And with that, we'd like to conclude the call.

Coordinator: That concludes today's conference. Thank you for your participation. You may disconnect at this time.

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