

Nehemiah Gateway Community Development Corporation

A project of Shiloh Baptist Church
201 West 23rd Street
Wilmington, DE 19802

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**Marion T. Academy
Charter School**

**Innovative Elementary
School Education**
Grades K - 7
725 students
Strong academics + Arts & Culture
Parental Involvement

**Nehemiah Gateway
Community Development
Corporation**

**Community Services and
Economic Development**
Job Training & Career Preparation :
Asset Building Programs
Faith Based Business Expo for
Minority Owned Businesses
Earned Income Tax Credit Campaign
Access to Credit for Transportation

**Shiloh Baptist Church
Adult & Youth Ministries**

Community Services
Food Bank: serves 3,000 families
per year
Cultural programs: Art, Music,
Drama
Physical and Mental Health support
Leadership Development

Shiloh Baptist Church

**Spiritual and Personal
Development**

Membership: 750
23rd & Washington
Wilmington

Pastor:
Dr. Clifford Johnson

Background

EITC Campaign:

- **Broad public, private, faith based, non-profit partnerships**
- **19 sites statewide**
- **5th year statewide**
- **300 active volunteers (university and corporate partnerships)**
- **All E-filing**
- **State Treasurer is the Champion**
- **10,500 customers served last year**

Delaware:

- **Population:** Delaware has 750,000 residents statewide, 3 counties, with 2/3 of the population in the northern third of the state
- **Industry:** Delaware is home to the financial service sector, call centers, poultry industry, and a large tourist industry (shoreline) with almost 50% of the population working in lower- wage jobs
- **Ethnicity:** Delaware is ethnically diverse with 22% of the population African American and a growing Latino population
- **History:** Delaware is below the Mason Dixon line

Delaware Earned Income Tax Credit Campaign

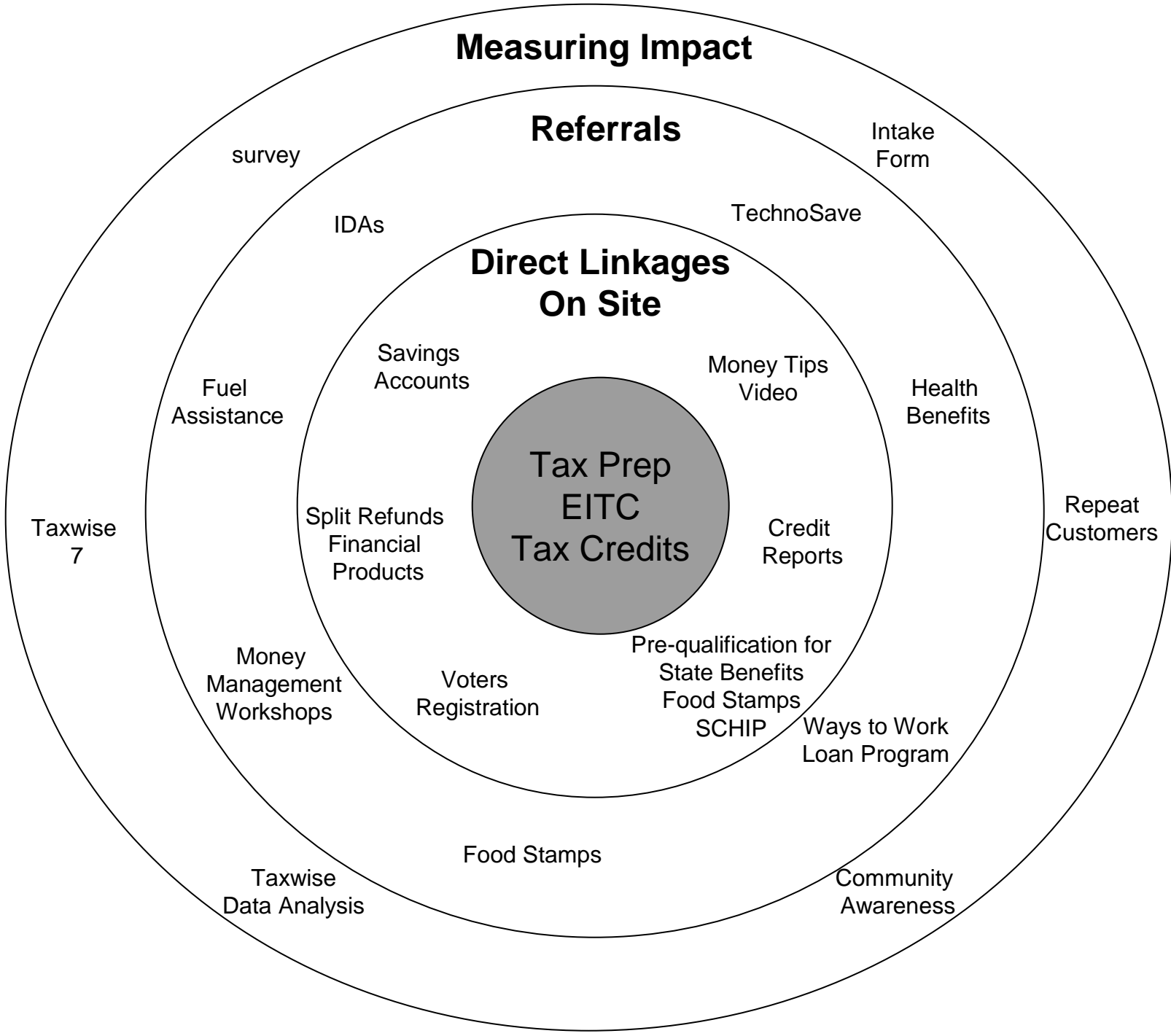
- Promote the Earned Income Tax Credit
- Provide Free Income Tax Preparation
- Link Customers to Financial Services
- Serve 12,000 workers statewide

For more information, call Mary Dupont at Nehemiah Gateway Community Development Corporation, 302-655-0803
or send an email to info@eitcdelaware.net

The Delaware EITC Campaign

Four Goals:

1. Promote the EITC to eligible workers to increase benefits to local families and communities. IRS statistics suggest that as many as 20% of eligible workers do not claim the credit.
2. Provide free income tax preparation to assist eligible taxpayers in filing for the EITC and to help them save on fees and interest associated with paid preparers and rapid refunds.
3. Provide free savings accounts and CDs for direct deposit of the refund (or to split the refund) and to support the savings and spending goals of EITC beneficiaries.
5. Link EITC refunds with important financial services and benefits to build family economic self sufficiency including financial education, matched savings accounts (IDAs), loans for cars, and benefits that can reduce the cost of living such as food stamps, fuel assistance, and state subsidized health insurance.



Measuring Impact

Referrals

**Direct Linkages
On Site**

Tax Prep
EITC
Tax Credits

survey

Intake
Form

IDAs

TechnoSave

Fuel
Assistance

Savings
Accounts

Money Tips
Video

Health
Benefits

Taxwise
7

Split Refunds
Financial
Products

Credit
Reports

Repeat
Customers

Money
Management
Workshops

Voters
Registration

Pre-qualification for
State Benefits
Food Stamps
SCHIP

Ways to Work
Loan Program

Taxwise
Data Analysis

Food Stamps

Community
Awareness

Process At the Site

Greeting by Site Assistant

Sign in time and number

Fill out intake form and Meet with *Site Assistant* to verify eligibility for tax services

Meet with Cash Coach to learn about financial services

Open Bank account or CD, Pre-qualify for state services, Credit check

Register to vote

Meet with Tax Preparer to complete tax return

Meet with *Site Manager* for quality check on tax return

Meet with Site Assistant to assemble return

Complete follow up survey

Take folder and leave

DE EITC Campaign Volunteer Job Descriptions

Tax Preparer:

Tax Preparation: Responsible for preparing federal and state income tax returns as well as providing tax counseling to EITC Campaign clients regarding tax laws and credits, W-4 forms, and services available through the Campaign.

Requirements: No prior tax experience needed, but accounting and financial experience useful.

Must have basic computer skills. Required to attend tax preparation training courses and receive IRS Certification. After training, must have a working knowledge and understanding of current tax laws and credits that impact low-income workers; ability to complete simple and multiple year tax return forms; strong verbal communication skills; and, must be a mature, responsible, and patient adult.

Site Assistant:

Intake and Flow Management: Responsible for greeting customers and directing them to sign-up sheet; checking clients W-2 form(s) to determine eligibility for EITC Campaign services; screening clients for proper documents; creating client folder according to Campaign standards; assisting clients with intake forms and providing clients with an overview of other services that are available to them. When appropriate, distribute and collect EITC Campaign surveys. Also, inform clients of other EITC Campaign sites and VITA locations when clients are turned away due to limited space and/or availability.

Administrative support: Duties include informing EITC Campaign clients when volunteers are available; crossing client names off the sign-up sheet once served; pulling necessary tax forms for clients; making copies; loading computer printers and copier with paper; changing toner on copier; and assisting with crowd control.

Quality Control: Responsible for sorting copies of completed tax returns in proper order for clients; obtaining required signatures on all necessary forms; verifying client information is correct on their return and administering the closing interview on the intake sheet.

Requirements: No prior tax experience is required in this key role. People skills, organizational skills, and a basic understanding of taxes are required.

Cash Coach:

Benefits & Savings: Responsible for working individually with customers to explain the benefits of saving with split-refunds and helping customers determine their eligibility for state benefit programs, such as food stamps and state subsidized health insurance, using a computer-based interview tool and written materials. Open CDs for customers interested in saving their tax refund. Help customers to learn about the range of benefits and how much money they could save if they take advantage of them. Use the state's new web-based application system to assist customers with their benefits applications. Refer customers to additional financial education and savings opportunities as needed.

Credit Reports: Duties include explaining the importance of a good credit score; pulling a merged credit report; conducting a brief interpretation of the report; and referring customers to one of five partnering housing counseling agencies for in-depth credit counseling and/or credit repair.

Requirements: No prior tax, financial education, or credit counseling experience needed, but is useful. Computer skills are also helpful. Required to attend a financial education course. After training, must have a working knowledge and understanding of the purpose of split-refunds, benefits screening, and credit reports; ability to pull credit reports and navigate benefits screening web application; strong verbal communication skills; and, must be a mature, responsible, and patient adult.

Note: *Volunteers who do not wish to prepare taxes may be trained to do both Site Assistant and Cash Coach jobs as these two jobs will work together.*

Measuring Impact

- Data Collection: Taxwise, IRS
- Data Dissemination: Press Conference, Press Releases, Articles
- Community Awareness: Buy-In/ Partnerships
- State/ Municipal Support: State Treasurer, Mayor, State Offices

Building Sustainability

- State Funding
- University Partnerships

2006 EITC Campaign Partnerships

<u>Partner</u>	<u>Role</u>
Governor Ruth Ann Minner	Endorse campaign, encourage involvement by state. Fund marketing and outreach.
State Treasurer Jack Markell	Champion and spokesperson for the issues and the efforts of the Campaign.
Wilmington Mayor James M. Baker	Spearhead marketing efforts to city residents.
NCC County Exec. Chris Coons	Support program through volunteer recruitment and market service to community.
Nehemiah Gateway CDC	Finance, organize, and manage statewide operations.
US Internal Revenue Service	Support program with software, hardware, training, marketing, and technical assistance.
State of Delaware	Distribute flyers to employees and customers of state services and fund program.
Delaware Food Industry Council	Promote Campaign services through flyer distribution at member stores.
ShopRite Stores	Flyer distribution to shoppers, payroll stuffers to employees, donate catering for EITC Campaign Celebration event.
Pathmark Stores	Flyer distribution to shoppers
Acme Stores	Flyer distribution to shoppers
Super G	Flyer distribution to shoppers
Thriftway	Flyer distribution to shoppers
McDonalds	Promote Campaign with trayliners, payroll stuffers, and flyer distribution.
FastSigns	Donate banners for each tax site.
Delaware Helpline	Handle all telephone inquiries for the Campaign: information and referrals.
Delaware Society of CPAs	Recruit volunteers from membership and promote program to CPA firms.
Delaware Institute of Management Accountants (IMA)	Recruit volunteers from membership.
Gunnip & Company Accounting	Spearhead promotion to Delaware Society of CPAs and recruit numerous employees to volunteer.

University of Delaware, School of Business	Recruit business and accounting students for volunteers and give them credit for participation.
Goldey-Beacom College	Recruit accounting students and professors for volunteers
Wilmington College	Recruit business and accounting students for volunteers and give them credit for participation.. Host free tax site in Dover.
Delaware State University	Recruit business and accounting students for volunteers and give them credit for participation.
Widener School of Law	Recruit law students for volunteers.
Catholic Campaign for Human Development	Recruit volunteers and advertise free tax sites by reaching out to churches throughout the Diocese and promoting the program through church publications.
Shiloh Baptist Church	Host free tax site and market program to community.
Claymont Community Center.	Host free tax site and market program to community.
Ezion Mt. Carmel United Methodist Church	Host free tax site and market program to community.
St. Paul's Catholic Church	Host free tax site and help market program to Latino community.
Wilmington Job Corps	Host free tax site and market program to community
Voices Without Borders	Host free tax site at St. Paul's and market program to Latino community.
New Ark United Church of Christ	Host free tax site and market program to community.
Police Athletic League (Wilm)	Host free tax site and market program to community
West End Neighborhood House	Host free tax site and market program to community
Rosehill Community Center	Host free tax site and market program to community
Newark Library	Host free tax site and market program to community
Bear Library	Host free tax site and market program to community
Boys & Girls Clubs of DE	Host three free tax sites in Newark and Smyrna and market program to community.
Reformation Lutheran Church	Host free tax site in Milford
First State Community Action Agency	Host free two tax sites and market program to community. Donate mobile computer van and staff to reach out into remote communities in Kent & Sussex.
Del Tech Community College, Owens Campus	Host free tax site and market program to community
La Casita of Georgetown	Host free tax site and market program to Latino community
Modern Maturity Center	Host free tax site and market program to community
City of Seaford, Dept. of Recreation	Host free tax site and market program to community.

Wilmington Housing Authority	Market program to residents.
Westside Health Center	Market program to community
Neighborhood House	Market program to community
Food Bank of DE	Market program to community
Good Will Industries	Market program to community and donate furniture for AmeriCorps housing.
DCRAC	Market program to community and promote services on monthly TV show.
Metropolitan Wilmington Urban League	Market program to community
United Way of Delaware	Market program to member agencies and encourage participation.
Delaware Association of Nonprofit Agencies (DANA)	Market program to member agencies and encourage participation
JP Morgan Chase	Recruit 50 tax volunteers and fund program operations.
Citicorp Trust Bank fsb	Provide all printed materials for client resource packets, intake forms etc, and fund program operations
Wachovia Regional Foundation	Provide funding for program operations.
Discover Bank	Fund program operations in Kent & Sussex Counties
MBNA Bank	Recruit volunteers and fund program operations.
ING Direct	Recruit volunteers
Verizon Foundation	Fund technology upgrade to improve program performance.
Annie E. Casey Foundation	Fund program operations statewide.
Citizen's Bank	Fund program operations
HSBC Bank	Fund program operations.
News Journal	Provide free marketing for volunteer recruitment and tax sites, and news coverage for the Campaign.
El Sol Newspaper	Promote the program to the Latino community with advertising.
Hoy in Delaware	Promote the program to the Latino community with advertising.
Telemundo	Promote the program to the Latino community through public service announcements.
Univision	Promote the program to the Latino community through public service announcements.

Seaford and Laurel Stars	Provide free marketing for volunteer recruitment and tax sites.
Cape Gazette	Provide free marketing for volunteer recruitment and tax sites.
WJBR-FM Radio	Run public service announcements for tax sites and talk shows about program.
WILM-AM Radio	Run public service announcements for tax sites and talk shows about program.
Clear Channel DE	Run public service announcements for tax sites.
WPVI – TV 6	Run public service announcements for tax sites
WDEL –AM Radio	Run public service announcements for tax sites
WITN – TV Wilmington	Promote program with commercials and talk shows
Comcast TV network	Promote program with commercials and talk shows.
Comcast Cable	Free installation, construction, and service of high speed connectivity at selected tax sites.
Teleduction Studios	Provide professional production of TV and radio spots at a reduced rate.
Framer’s Market Studio	Donate frames and contribution towards Campaign celebration
Moore Brothers Wine	Donate wine bar for Campaign celebration
National Community Tax Coalition www.tax-coalition.org	Conference: Oct 11-13 – Los Angeles - TA, Lessons Learned, Networking, Building a Movement

Business & Organizational Partners

- Get the Word Out about the EITC to *employees* through payroll stuffers, email, word of mouth, newsletter, flyers, etc.
- Promote the EITC to *customers*: Include a flyer with each purchase or mailing.
- Adopt the EITC Campaign and promote it as a volunteer opportunity to employees. Follow the examples of JPMorgan Chase or Gunnip Accounting who recruited almost 100 volunteers between the two of them through internal volunteer recruitment drives.

Win, Win, Win..... Triple Win!

- 1. Workers Win!** EITC eligible workers get a lump sum refund that may boost income as much as 35%! This money may be used to make ends meet or to invest in savings and asset goals.
- 2. Employers Win!** The EITC is like a pay increase for employees without affecting one dime of your bottom line.
- 3. Delaware Economy Wins!** Last year over \$90 million came back into Delaware through the pockets of hard working people. These dollars are then invested in local goods and services. With your help, this number can grow!

Why Free Tax Preparation?

Paid Tax Preparers are Expensive:

Those who can least afford to invest in paid income tax preparers must spend an average of \$200 for simple filing and refund anticipation loans. Last year \$1.75 billion of EITC refunds were spent on commercial tax prep and RALS (200% - 700% interest!).

Research shows that families use EITC refunds to make ends meet by paying bills (utility & consumer debt) and in asset building (car, education, housing, savings). Research also shows that paid tax preparers such as H&R Block and Jackson Hewitt are concentrated in low income communities.

EITC refunds require complex tax preparation

A separate EIC Schedule must accompany the 1040 in order to claim the benefit. Workers who don't know about the EITC or don't know how to file for it can easily lose out. The 1040 EZ does not offer the EITC refund option.

Tax preparation

Training: Nehemiah Gateway and the IRS will provide free training in December and January for volunteers. The training will take one day and will cover basic info on how to complete the forms, tax law, EITC and electronic filing. Training will be 8 hours and will be evenings or Saturdays. (plenty of good food is provided!)

Liability: All tax sites are certified as IRS VITA (Volunteer Income Tax Assistance) sites. As such, the forms will be numbered to identify the site. Volunteers do not sign the returns and there is no liability to the tax preparer or the site. Any returns with errors will be returned to the program. Tax payers will be contacted by the office to make the corrections.

Locations: Ten sites in New Castle County: Five in Wilmington, two in Newark, one in New Castle, one in Claymont, and one in Middletown. All returns filed electronically. Two sites in Kent County: one in Dover and one in Milford. Three in Sussex: two in Georgetown and one in Seaford.

Staff: Each site staffed by Site Manager who is a professional tax preparer, in addition to two volunteer Site Leaders and multiple Tax Preparers. An IT professional is on call for technical problems. Volunteers accepted for all jobs.

Schedule: Volunteers are expected to participate regularly during the tax season: last week of January to April 15. Work with the EITC Campaign Coordinator to identify hours that suit your schedule.

National EITC Campaign Efforts

Nationally:

Cities and states around the country have seen the **EITC Light!**

Over 500 members now participate in the National Community Tax Coalition.

- Email Listserve
- Technical Assistance
- Free Materials to help with tax services: marketing, intake forms, volunteer recruitment, etc.
- National advocacy efforts develop relationships with the IRS and other key partners
- Annual learning conference: October 11-13 in Los Angeles
- Network with others in the field
- Learn from experts in policy, research, and practice

