

## PART I - FACE SHEET

<b>APPLICATION FOR FEDERAL ASSISTANCE</b>		1. TYPE OF SUBMISSION: Application <input checked="" type="checkbox"/> Non-Construction														
Modified Standard Form 424 (Rev.02/07 to conform to the Corporation's eGrants System)																
2a. DATE SUBMITTED TO CORPORATION FOR NATIONAL AND COMMUNITY SERVICE (CNCS): 01/25/11	3. DATE RECEIVED BY STATE:	STATE APPLICATION IDENTIFIER:  N/A														
2b. APPLICATION ID: 11ND125473	4. DATE RECEIVED BY FEDERAL AGENCY: 01/25/11	FEDERAL IDENTIFIER: 09NDHKS001														
<b>5. APPLICATION INFORMATION</b>																
LEGAL NAME: Cerebral Palsy Research Foundation  DUNS NUMBER: 084846807	NAME AND CONTACT INFORMATION FOR PROJECT DIRECTOR OR OTHER PERSON TO BE CONTACTED ON MATTERS INVOLVING THIS APPLICATION (give area codes):  NAME: Robert Hull TELEPHONE NUMBER: (316) 652-1551 FAX NUMBER: (316) 688-5687 INTERNET E-MAIL ADDRESS: bobh@cprf.org															
ADDRESS (give street address, city, state, zip code and county): 5111 E. 21st Street Wichita KS 67208 - 1606 County: Sedgwick																
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 237314938	7. TYPE OF APPLICANT: 7a. Non-Profit 7b. National Non-Profit (Multi-State)															
8. TYPE OF APPLICATION (Check appropriate box).  <input type="checkbox"/> NEW <input type="checkbox"/> NEW/PREVIOUS GRANTEE <input checked="" type="checkbox"/> CONTINUATION <input type="checkbox"/> AMENDMENT If Amendment, enter appropriate letter(s) in box(es): <input type="text"/> <input type="text"/>  A. AUGMENTATION        B. BUDGET REVISION  C. NO COST EXTENSION    D. OTHER (specify below):	9. NAME OF FEDERAL AGENCY: <b>Corporation for National and Community Service</b>															
10a. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 94.006 10b. TITLE: AmeriCorps National	11.a. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Financial Support Services															
12. AREAS AFFECTED BY PROJECT (List Cities, Counties, States, etc): Wichita, KS; Pensacola, FL; Boston, MA; Lansing, MI; Denver, CO; Seattle, WA	11.b. CNCS PROGRAM INITIATIVE (IF ANY):															
13. PROPOSED PROJECT: START DATE: 07/01/09      END DATE: 06/30/12	14. CONGRESSIONAL DISTRICT OF: a.Applicant <input type="text" value="KS 004"/> b.Program <input type="text" value="KS 004"/>															
15. ESTIMATED FUNDING: Year #: <input type="text" value="3"/>	16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?  <input type="checkbox"/> YES. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON:  DATE:  <input checked="" type="checkbox"/> NO. PROGRAM IS NOT COVERED BY E.O. 12372															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">a. FEDERAL</td> <td style="text-align: right;">\$ 196,825.00</td> </tr> <tr> <td>b. APPLICANT</td> <td style="text-align: right;">\$ 238,116.00</td> </tr> <tr> <td>c. STATE</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>d. LOCAL</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>e. OTHER</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>f. PROGRAM INCOME</td> <td style="text-align: right;">\$ 0.00</td> </tr> <tr> <td>g. TOTAL</td> <td style="text-align: right;">\$ 434,941.00</td> </tr> </table>	a. FEDERAL	\$ 196,825.00	b. APPLICANT	\$ 238,116.00	c. STATE	\$ 0.00	d. LOCAL	\$ 0.00	e. OTHER	\$ 0.00	f. PROGRAM INCOME	\$ 0.00	g. TOTAL	\$ 434,941.00	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> YES if "Yes," attach an explanation. <input checked="" type="checkbox"/> NO	
a. FEDERAL	\$ 196,825.00															
b. APPLICANT	\$ 238,116.00															
c. STATE	\$ 0.00															
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e. OTHER	\$ 0.00															
f. PROGRAM INCOME	\$ 0.00															
g. TOTAL	\$ 434,941.00															
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT, THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.																
a. TYPED NAME OF AUTHORIZED REPRESENTATIVE: Jody Hartkopp	b. TITLE: Program Manager	c. TELEPHONE NUMBER: (316) 651-5241														
d. SIGNATURE OF AUTHORIZED REPRESENTATIVE:		e. DATE SIGNED: 04/29/11														

## Narratives

### Executive Summary

AmeriCorps Financial Support Services provides high quality financial services to low income working individuals and families, helping them to improve their financial situation. The program focuses on serving those who have disabilities by placing members at nonprofit agencies who employ people with disabilities at six sites across the country. AFSS offers free tax preparation, financial literacy classes and social security disability education to the site's employees and to the community.

### Rationale and Approach

#### A-1. Rationale & Approach

The Cerebral Palsy Research Foundation of Kansas, Inc. (CPRF) proposes to create "Financial Support Services" AmeriCorps programs in six cities: Wichita, KS; Boston, MA; Lansing, MI; Denver, CO; Seattle, WA; and Ventura, CA. The national partners for this project are NISH, Vienna, VA (formerly the National Institute for the Severely Handicapped) and the National Disability Institute, Washington, DC (NDI). This AmeriCorps (AC) project will involve college students, veterans, and retiring baby boomers.

These AC members will be trained to provide direct financial support services to low-income working individuals, many of whom have disabilities. Services will include benefits screening, to ensure the individuals are receiving all public assistance for which they are eligible; disability benefits planning; free income tax preparation, including claiming the Earned Income Tax Credit (EITC) and other credits and deductions; financial education, including household budgeting, checking/savings accounts, and credit management; and asset development, including strategies for asset protection from predatory financial businesses.

CPRF and its affiliate support organizations Center Industries Corporation (CIC) and Business Technology Career Opportunities (BTCO) have worked together with NISH since 1976 and 2001, respectively. Both CIC (aviation and defense manufacturing) and BTCO (document imaging) are producing Community Rehabilitation Program (CRP) affiliates of NISH. All CRPs employ workers

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without disabilities along with a majority that have disabilities.

CPRF has partnered with NDI since 2004 on three research and demonstration projects of national significance (the Asset Accumulation and Tax Policy Project (AATPP), funded by the U.S. Dept. of Education; Tax Facts+, a Volunteer Income Tax Assistance (VITA) research project funded by the Ford Foundation; and the Real Economic Impact Tour (REI Tour), funded by Bank of America and AT&T Foundation.

These projects have focused on a long-range goal shared by CPRF, NISH and NDI: ADVANCEMENT TO FINANCIAL SELF-SUFFICIENCY FOR LOW INCOME WORKERS, MANY WITH DISABILITIES.

This AC program conceives of financial self-sufficiency using the metaphor of an escalator: the "American Dream Escalator." Robert Hull, proposed project director, has used a "rich picture methodology" graphic to illustrate. The idea is that there are a series of steps, or levels, that individuals with disabilities must "ascend" to reach the goal of financial self-sufficiency. These steps/levels include: (1) obtaining and retaining employment; (2) screening to see that all benefits for which the individual is eligible are applied for; (3) managing disability benefits and income tax refunds effectively; (3) completing further education and/or training to increase earned income; (4) beginning asset development, such as with Individual Development Accounts (IDAs, which are matched savings accounts); (5) asset investment (such as homeownership); and (6) asset protection (to avoid asset-stripping schemes such as usurious loans).

This metaphor speaks of an escalator to ascend, rather than steps to climb, because steps would imply that all of the responsibility for achieving financial self-sufficiency rests upon the individual. By contrast, the understanding of the social contract of American society is that if the individual will put forth his or her full effort--in this metaphor, get on the escalator and stay with it--American society will provide an additional measure of energy to help the individual achieve his/her goals. Hence an escalator is spoken of instead of a stairway or ladder. The extra energy in this project will be provided by AC members providing free financial assistance.

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When this AC project of CPRF, NISH, and NDI has accumulated several years of experience, the project's tested and proven strategies can be replicated and adapted on a wider scale.

### Community Need

Today, one in every five individuals or about 54 million Americans has a disability. Twenty million families have at least one member who has a disability and the demographic profile cuts across race, gender, age and geography. Disability, however, is more common in low-income and minority populations and is a constant companion of poverty. According to Census 2000 data, 24.4 % of people between the ages of 5 to 64 have a disability and 41.9 % are 65 and older. Disability rates are expected to rise for both the younger and senior populations. Increases in obesity, diabetes, asthma and negative environmental/behaviors factors (such as crime) are contributing to the rise in disability among the younger population. Increased longevity and the retirement of baby boomers are expected to contribute to increased disability rates for seniors.

Poverty continues to play a major role in the lives of persons with disabilities. Thirty-eight% of working-age adults with disabilities live in households with annual incomes under \$15,000 and 30% do not have either checking or savings accounts. Persons with disabilities who are just entering the labor force often have little experience with filing taxes or managing a budget and are unaware of existing tax credits and provisions that may positively impact their financial status. A 2004 national survey found that 83 % of persons with disabilities never claimed available tax credits and/or deductions related to work and that less than half of persons with disabilities who own homes claim the home mortgage interest deductions.

In addition, this survey found that 54 % of persons with disabilities had no savings accounts, 69 % had no checking accounts and 75 % did not have loans with financial institutions.

The fact that there still is chronic unemployment for people with disabilities (estimated to be 63% unemployed compared to 6.4% for Americans without disabilities) and enduring poverty (working people with disabilities are three times as likely to be living in poverty compared to people working without a disability) requires new strategies for economic empowerment. An example is found in the

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work of Episcopal Social Services in Wichita, KS, that offers case management services. In FY 2002 and 2003, Venture House targeted individuals on Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) that were potentially eligible for the Earned Income Tax Credit (EITC) and had outstanding results. Of the 97 tax returns prepared in 2003 for individuals that had no filing requirement or withholding, 53.6% received refunds for the first time. (This effort became a model for the "mobile tax site," as discussed below.) This strategy is a win-win for everyone: the filer who may now have resources to invest in a savings account as well as the local financial institutions and the community that benefit from the infusion of new resources (in Wichita this represented \$36,161 in 2003).

The new frontier for increasing asset ownership for low-income Americans is impressive but until lately has not included persons with disabilities. Yet, the research confirms that asset ownership is associated with both good health and quality of life. Home ownership, education beyond high school, savings and investments all lead to good jobs and increased longevity. But a child born today in the United States with a significant disability still has little chance of gaining economic self-sufficiency (despite advances in health care, assistive technology, education, independent living and employment) without access to mainstream financial services and supports. Children with disabilities living in poverty will move into healthy financial futures only if asset-building strategies are made available.

The IRS Stakeholder Partnership Education Community (SPEC) initiative filed 1.9 million returns in 2004 through Volunteer Income Tax Assistance (VITA) sites across the country, but did not provide outreach to persons with disabilities. Similarly, of the 25,000 low-income Americans participating in Individual Development Accounts (IDAs) and the American Dream Demonstration (an HHS evaluation project for IDAs), there was no outreach or data collected on the number of savers with disabilities. In addition, of the 20 million low-income families that received an average return of \$1,800 in EITC in 2004, there is no data on the level of participation among the disability community. About \$5 billion of the \$35 billion allocated for EITC goes unclaimed and it has been estimated that over 2 million persons

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with disabilities do not utilize the credit because of lack of knowledge or access.

Many families with adult children with disabilities living at home do not understand that they may qualify for the EITC and that single persons with a disability with low incomes without a qualifying child may also be eligible. Finally, of the dozens of financial education programs nationwide, only one is designed for people with disabilities (the "Your Path to Financial Freedom," as mentioned below).

These needs of individuals with disabilities and similar stories occur in the six target cities as in the rest of the United States. The most current data, that of the 2006 American Community Survey (ACS) conducted by the U.S. Bureau of the Census, shows similar patterns in the six communities. Averaging ACS data (for those over five years old) over the six cities, 37.5% of persons with disabilities are employed, while 76.7% of those without disabilities are employed. Likewise, 27.7% of those with disabilities live in poverty, while 14.7% of those without disabilities live in poverty. Thus, the employment rate for people with disabilities is less than half that of the rest of the population, while the poverty rate is almost double that of those without disabilities. Clearly, addressing this population's financial needs will be beneficial for them and will save scarce public assistance funds.

The communities to be served include low income working individuals, many with disabilities, in the six metropolitan areas. Low income is defined as the upper limit of income for a family/household of five or more to be eligible for the EITC on their federal return. For 2009, that amount will be \$41,646. Eligible individuals must have earned income (i.e., be working); many will also be receiving one or more disability-related public benefits. Thus, the focus population will be those working individuals, many with disabilities, who can benefit from additional financial support services to advance in their work situations toward the goal of financial self-sufficiency.

Data from the REI Tour's 2007-2008 Annual Progress Report indicates the accomplishments of the VITA program in Wichita for Jan-Apr 2008. The Wichita EITC coalition reports that information outreach about the free tax preparation services reached 17,650 individuals with disabilities. Of these, 1,232 tax returns were filed, for a 6.9% penetration rate. Over 800 of these 1,232 filers had no

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withholding and were not required to file a return--they received \$48,385 in Federal EITC and \$7,258 in Kansas EITC refunds.

Note that these very low penetration rates are based on a VITA program relying almost exclusively on volunteers, most of whom are retirees with non-financial backgrounds. The needs of over 93% of the target population are not being met in this way. The program proposed will conduct effective outreach to them and then focus AC members with sufficient training to provide such financial services and in sufficient numbers to significantly increase market penetration.

A key factor in projecting such increased market penetration is the provision of "benefits screening." Work supports for low-income employees with disabilities exist, but are often not effectively accessed. One report indicates that "the proportion of people who receive the full package of work supports for which they are eligible is well under 10 %." Comprehensive "benefits screening" has only become feasible in the past few years, as Internet access has made screening of multiple federal/state programs reasonably efficient. This project will test that as increased work support income is received by the addition of benefits screening to free tax preparation, many more employees with disabilities will seek such services.

### 1. Activities and Member Roles

2.a. Activity design - The AC units in each of the six cities will work from donated space in a NISH-affiliated Community Rehabilitation Program (CRP). Each CRP will name a contact person and will donate a workspace with laptop computer, Internet connection, telephone, desk and chairs and a secure file cabinet. From there members will serve employees of that CRP and will travel to other CRPs and other community VITA sites and financial education/asset development events.

Each unit is anticipated to enroll approximately five members: one full-time (1,700 hours); two half-time (900); and two quarter-time (450). Other combinations within the Member-Service Year (MSY) limitations are possible and numbers may increase or decrease temporarily at any unit, based on

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recruiting results.

2.b. Participant Roles/Member Slots - The full-time member is anticipated to be the unit leader and to have a more extensive and commendable work history, preferably in an occupation relevant to financial support services. This member will be the contact person for the unit, communicating with the CRP contact person, the Project Manager (PM) and the other key project staff. S/he will oversee the data collection from the direct services provided by the unit. S/he will also provide an appropriate share of direct services, while serving as a coordinator during the most intense work periods.

The two half-time members will provide the larger amount of direct services. One will also have additional duties related to outreach efforts to contact individuals needing the financial support services. S/he will work closely with the CRP staff persons and with the outreach programs of the local EITC coalition. The other will have additional duties related to financial education and asset development (researching local financial institutions and their relevant programs and products, maintaining working relationships with key financial institution staff people, making financial education presentations and developing programs such as Individual Development Accounts (IDAs).

The role of the quarter-time members will almost exclusively focus on training for IRS certification as VITA tax preparers and then providing free tax preparation services during tax season (January 15-April 15). Their services will focus initially within the local CRPs, with the balance of their available service contributed to the local community EITC coalition.

All members will attain IRS certification as VITA tax preparers and full and half-time AC members also will receive basic training in Social Security (SSA) disability benefits planning. The units will thus bring to their services an understanding of the complex relationships between disability and tax issues and the competence to know when an issue needs to be escalated to a more professional expert, either available locally or at CPRF.

For that part of the focus population that represents low-income working individuals with disabilities, location of the AC unit in NISH-affiliated CRPs is a key factor. Many CRPs hold Dept. of Labor sub-



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minimum wage exemption certificates. With these, many CRP employees earn under \$8,500 annually. At this wage, they are not required to file tax returns, and about 35% do not (as in Wichita), according to 2004 IRS PowerPoint presentations. By not filing, they lose hundreds (and in some cases, thousands) of dollars in EITC refunds (for which they are eligible even without a tax liability). When an AC member helps to prepare their tax return, they can claim up to three years' prior tax credits. This can amount to a significant portion of their annual wage. This is the low-hanging fruit, the first "sweet spot" of financial support services.

2.c. Program Structure -- The program will be structured as a centralized, multi-site project.

Approximately 30 AC members will serve at six NISH sites: CPRF (Wichita, KS); Work, Inc. (North Quincy, MA); Peckham Vocational Industries (Lansing, MI); Bayaud Industries (Denver, CO); CARES of Washington (Seattle, WA); and The ARC of Ventura County (Ventura, CA). Management of the project will include five staff persons: the Project Director (.25 FTE), Project Manager (1.00 FTE), Disability Work Incentive Specialist (.05 FTE), Income Tax Specialist (.05 FTE), and Administrative Assistant (.20 FTE).

2.d. Member Slots -- There will be four distinct positions among the five AC members at each host site. The full-time member will be the Unit Coordinator and contact person, as indicated above. One half-time member will be the Outreach Coordinator, and the other will be the Asset Development Coordinator. The two quarter-time members will be Income Tax Assistants. Complete position descriptions will be written for each slot, and will be used in recruitment and evaluation. The PM will decide which member occupies a particular slot, and may make changes as needed.

2.e. Member development/supervision contribution to outcomes -- Following Orientation, members will receive specific pre-professional training, as described below. All members will receive training in working with people with disabilities, an overview of the SSA disability benefits system, and training as IRS-certified income tax assistants. Members will be supervised by the PM and evaluated semi-annually based on their position description and the performance measures established for the project as

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indicated below.

2.f. Compliance/prohibited activities -- During Orientation, the list of prohibited activities in CFR 2520.65 will be thoroughly reviewed with the members, and they will be informed that inquiries about these prohibited activities will be made by the PM during their semi-annual evaluation meeting.

Members who do not report truthfully will be terminated from the program unless there are extenuating circumstances.

### 3. Performance Measures

As a project, the 30 members will have 26,400 service hours available per year. Deducting 20% of hours for training, 21,120 hours remain. During tax season (Jan 15-April 15), the 30 members will have 3,960 service hours available. Assuming a 75% productivity rate (due, e.g., to member absence for illness or clients missing appointments), and with the average tax preparation taking 90 minutes, the goal for completed tax returns will be 1,980. Assuming the same 75% productivity rate for completion of disability benefits analyses, and with the average benefits analysis requiring 10 hours, the goal for completed analyses will be 1,287. The balance of 1,073 service hours, assuming a 25% productivity rate, will allow for an average goal of 60 one-hour counseling sessions or one-hour financial education presentations for each of the 6 full-time and 12 half-time members. The balance of members' time will involve group meetings, coordination with the CRP contact and CPRF project staff, attending community meetings, etc.

Data collection will include the data from the free IRS software (TaxWise®) and from the National Community Tax Coalition (NCTC) data analysis software that uses aggregated data from TaxWise.® Disability benefits data will come from WorkWORLD® software. A baseline of data for 2008 -2009 will be obtained as services are provided. The following outline of data items indicates the range of data that can be collected from these software applications.

Data categories: Demographic (20 items); Income Tax Return (24 items); Disability Benefits (21 items); and Assets and Financial Information (9 items). From this data analysis will emerge five Output

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Measures (No. of benefits analyses completed/updated; no. of tax returns completed; no of prior year tax returns completed; no. of household budgets completed/updated; and number of PowerPay® analyses completed/updated (this is a software program to assist in paying off loans most efficiently). The analysis will also provide seven Outcome Measures (debt reduction re: personal target; savings increase re: personal target; reduction of public assistance; increase in income taxes paid; net social savings (adding the two previous measures); percent of self-sufficiency attained; and percent of the Financial Self-Sufficiency Standard attained). The last outcome measure is based on a methodology created by Diana Pearce, PhD, of the University of Washington, and used in many cities nationally. It asks whether the household income is sufficient to not require any public assistance for a family of a given composition in a particular city.

For the financial education presentations, attendance sheets for the participants provide their mailing or email address. This allows the project to send satisfaction surveys to them and to those who use the TaxWise® and WorkWORLD® software, as these applications use mailing addresses.

Thus, the data collection model will be ambitious but manageable, due to the use of the software during counseling and attendance sign-in sheets at presentations. All data will be obtained after applicable consent forms have been obtained from clients. Strict standards of data confidentiality and secure storage will be followed, with access restricted to the AC members and staff on a need-to-know basis. The PM and/or other staff will review the policies and practices for data confidentiality and secure storage during site visits.

#### 4. Assessment/Improvements

Project plans call for yearly self-evaluation conferences. These will utilize the Context, Input, Process and Product (CIPP) Evaluation Model developed by the Evaluation Center at Western Michigan University and adapt the checklists it provides. Evaluation will begin with a pre-conference call survey. This will be sent to the CRP contacts and full-time AC members. A two-hour evaluative conference call will then be held in which the units' CIPP checklists will be discussed. One week later, each unit will

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present its goals for the coming year in a two-hour goal-setting conference call. These goals will be based on the performance results and evaluative feedback from the previous year.

### 5. Community involvement

Community involvement will include the primary national partners NISH and NDI. Executives of the host NISH CRPs were contacted and a generic Memorandum of Understanding was negotiated with them. WIPA project manager Theola Snowden at SSA was informed during the project planning; post-award the project will also contact the responsible WIPA grantees in each of the six areas. Further involvement will include members of the asset and tax preparation coalitions that are related to the NDI Real Economic Impact (REI) Tour. Thus project involvement will be very extensive and facilitated by the national partners.

Representatives of the local partners will be asked to serve in their city on a Community Advisory Board (CAB). As the EITC tax coalitions have been in existence for some years, the AC project will integrate into their existing plans and the AC member services will supplement and expand their services.

Additionally, one half-time AC member will be assigned to work with financial institutions to integrate them into these asset and tax preparation coalitions. They will continue involvement in the local coalitions and facilitate the involvement of others on an ongoing basis.

### 6. Relationship to other national/community service programs

CPRF has contacted executive directors Shelby Hoytal, Kansas; Emily Haber, Massachusetts; Michael Musette, Michigan; Toya Nelson, Colorado; Kara Jenkins, California, and William Basl, Washington. Each was sent an email description and abstract of the project, and five responded favorably. Response was not received from Washington. The final proposal will be sent to them at the time of award. As mentioned in the member training section, orientation and other training opportunities will be coordinated with the state volunteer commissions whenever possible. Members will join other national service program members, for example, in local Martin Luther King and Make a Difference national days of service.

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### 7. Replication

The project will maintain detailed records of its activities and management decision-making.

PowerPoint presentations will be made at conferences where interested others can consider replicating or adapting this project. These could include the NISH and NDI annual national conferences, the National Conference on Volunteering and Service and the National Service Inclusion Project Conference. This will disseminate what the project has accomplished and is available for others to replicate.

### Organizational Capability

#### B. Organizational Capability

##### 1. Sound organizational structure

(i) Brief history - The mission focus of CPRF has been individuals with physical developmental disabilities, such as cerebral palsy, spina bifida, multiple sclerosis, etc. In 1976, CPRF created Center Industries as an affiliate employment organization serving the local aviation industry as a high-quality sub-contractor. Currently 65% of the 312 employees have severe physical disabilities. CIC has never used sub-minimum wage certificates.

(ii) Founding Year - 1972

(iii) Experience in area of activity - In 2006, CPRF provided a variety of services to 1,630 individuals, of whom 62% are Caucasian, 15% African American and 6% Hispanic. Of this total, 277 (17%) were served by the SSA-WIPA and IRS-VITA/LITC programs. These services are directly relevant to the proposed project. For FY 2008 the auditing firm of Hiebert & Decker, Wichita, provided a Statement of Financial Position of \$12,697,693.

CPRF has long experience with federal grant management. It operated a USDE-funded Rehabilitation Engineering Research Center for 22 years (1976-98) in partnership with Wichita State University (WSU). From 2000-2006, CPRF conducted an Employment Research and Organizational Development grant funded by USDE. This project produced a book of case studies of proactive companies (Hidden

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Talent: How Leading Companies Hire, Retain and Benefit from People with Disabilities, Westport, CT: Praeger Business Publishers, 2007) that was quoted throughout the National Council on Disability's 2007 Report to the President.

This research project was national in scope: partners included the Society for Human Resource Management, Alexandria, VA; the National Association of Workforce Boards, Washington, DC; DiscoverWhy, Inc., a marketing research firm in Bedford, MA; and WSU, the University of Texas at San Antonio, the University of Kansas and Emporia State University. Companies participating in the case studies included IBM, Dow Chemical, Microsoft, Hewlett Packard, Marriott Hotels/Marriott Foundation, SunTrust Bank, Giant Eagle Supermarkets and A&F Wood Products.

NISH was founded in 1971 when Senator Jacob Javits led an expansion of the 1938 Wagner-O'Day Act, a New Deal law focused on employment for the blind, to now include employment for the "severely handicapped." Six national disability advocacy organizations, which had supported the Javits bill, then created NISH to provide not only supplies but also services to the federal government. In 2008 the 600+ NISH-affiliate CRPs employ more than 45,000 people with disabilities. In 2007, NISH created its Institute for Economic Empowerment to provide research and innovation. The proposed project fits well within the Institute's mission.

NDI has conducted its national Assets Accumulation and Tax Policy Project since 2003 (renewed to 2013). NDI's REI Tour (2006) has generated three reports to Congress and a focus-group study of the tax and financial service needs of working Americans with disabilities (funded by the Ford Foundation). Through the REI Tour, NDI has collaborated with over 550 community-based organizations to build better outreach to persons with disabilities. A natural addition to the 2010-12 REI Tour would be an AC program as planned by this project.

(iv) In 2000, CPRF won an SSA grant to become the Benefits Planning, Outreach and Assistance program for the state of Kansas. Mr. Hull was the initial project director, succeeded (2004-08) by Margaret Knoff. The CPRF BPAO was relatively unique in the nation in creating a network of 185

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volunteer intake counselors from collaborating human services/disability organizations across the state. These counselors were provided a four-hour orientation and then quarterly two-hour continuing education sessions, delivered from WSU to 11 regional community colleges via the state's interactive television network. Additionally, a secure website was created so that the counselors could upload intake documents and download completed SSA benefits analyses. Through this innovation, 812 SSA disability beneficiaries were served in the past seven years by the 1.5 FTE staff. This grant has been renewed thru September 2009.

In 2005, CPRF employed William Mickel, JD and began providing VITA tax services to low-income employees with disabilities within CPRF, CIC & BTCO. Concurrently, Mr. Mickel received SSA training as a Community Work Incentives Coordinator. Mr. Mickel was recognized by the REI Tour at the National Press Club for his expert knowledge of both the IRS and SSA systems affecting people with disabilities.

In 2006, CPRF was awarded an IRS grant to serve as a Low Income Taxpayer Clinic (renewed thru 2111). As the director, Mr. Mickel assists low income taxpayers in resolving issues with the IRS including representing them at no cost in tax court.

### (v) Grant management and fiscal oversight

The CPRF Finance Division has provided top-quality guidance to CPRF operations since the first federal grant was received in 1976. Under the guidance of Randy Putnam, CFO with 34 years of experience at CPRF and Marla Brockmeyer, Controller, with 20 years of experience, CPRF has had multiple federal accounting audits with no reported problems. Mr. Putnam retired in 2008 and was succeeded by Marsha Anderson, CPA.

The Finance Division additionally employs Accounts Payable, Accounts Receivable and Payroll staff persons, all with at least 10 years' tenure at CPRF. All in-kind donated services are logged by the appropriate work center and reported to the Finance Division in order to obtain third-party reimbursement (such as matching grant funding). All cash or real property donations are logged by the

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Development Office and reported to the Finance Division. An annual A-133 audit is conducted in accordance with GAAP standards and regulations applicable to nonprofit organizations.

### B. Multi-site

(i) CPRF will support and oversee multiple sites through clear MOUs concerning roles and responsibilities of the CPRF project staff, headquarters staff of NISH and NDI, and the six local CRP contact persons. Frequent, candid and effective communication will be key, using the best communications technology available (Blackberrys, email, and social networking) as well as more formal periodic communications (weekly, monthly, quarterly reporting).

(ii) The six service sites were selected by Robert Hull, Martin Gerry and Therese Stein at NISH. NDI staff were consulted as to REI Tour partner coalitions (present in all cities except Lansing, MI). Key factors included the enthusiasm of the CRP executive; availability of office space; geographic distribution of CRPs and their diversity in the type of persons with disabilities they serve (physical, psychiatric, cognitive impairment, blindness, deafness, etc.); and the type of business of the CRP (manufacturing, distribution, commissary, food service, lawn maintenance, etc.).

(iii) The criteria of 45 CFR § 2522.475 (quality, innovation, sustainability, quality of leadership, past performance, and community involvement) were among the characteristics of CRPS that were successful in the NISH-led process following its initial invitation to its CRPs to participate. All five CRPs selected have informal elements of financial support services underway, and see the AC project as strengthening and institutionalizing their initial efforts.

(iv) Previous programmatic/funding relationships with sites -- CPRF executives have interacted with other CRP executives at the annual national NISH conferences and extensive training academies. No funding relationships exist between CPRF and the other CRPs. All CRPs affiliated with NISH contribute 3% of their annual revenue to NISH. In turn, NISH facilitates CRP bidding on federal procurement set-asides.

(v) Plans for monitoring programmatic/funding requirements at sites -- As mentioned, the PM will



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make a semi-annual site visit to each CRP and community for programmatic review and evaluation. The Project Director will visit each city annually also. Fiscally, the NISH and NDI cost match contributions will be sent to CPRF, and all member living allowances and other expenses will be paid from CPRF.

(vi) Develop connections between sites -- Due to high travel costs, it is not planned to bring the 30 AC members together. Instead, the project will provide a videoconferencing opportunity within the first quarter of most members' service. In addition to email and the 1-800 number at the CRPs for business purposes, social networking (such as Facebook) will be encouraged between the members and with the project staff. As mentioned, the PM will encourage as many members as possible to attend the annual CNCS conference, and the project will award free attendance to one outstanding member.

(vii) Add value to host organization's existing service activities -- Feedback from this national project in diverse communities will provide perspective, "success stories," and reflections of fresh AC members whose tenure will be much shorter than the typical CPRF staff person. By pioneering financial support services as a national service project, the members will provide much new data and test many practices in this new service area.

### C. Board of Directors, Administrators and Staff

For CPRF, the project grantee, VP for Research Robert Hull will be the project director. Mr. Hull holds a Master's degree and has experience as a denominational executive (1979-94) and university administrator (1974-78; 1994-98). In 1998 he moved to CPRF as VP for Research. He has garnered \$4.81 million in grant funds for CPRF and successfully managed four of the larger federal research and demonstration grants. Mr. Hull attended the 2007 and 2008 CNCS national conferences in Philadelphia and Atlanta, and completed the Civic Reflection® train-the-trainer program in Sept. 2008.

Mr. Hull reports to Patrick Jonas, President and CEO, and supervises William Mickel, JD, Director of Financial Support Services (including the SSA-WIPA and IRS- VITA/LITC programs). Mr. Mickel has 13 years of experience as a tax attorney and tax accountant. He supervises Margaret Knoff, now Coordinator of the SSA WIPA grant. Ms. Knoff (MS, Marriage and Family Counseling) has more than

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eight years of experience as a Work Incentives Specialist/program coordinator. Luz Mayen was employed in 2008 as part-time administrative assistant for Financial Support Services, and will be part-time with this project. She translates and interprets in fluent Spanish.

Mr. Hull's role will be executive direction of the project and supervision of the Project Manager. Mr. Hull will review the quarterly progress reports, draft memoranda of understanding, and seek additional non-federal funding. He will be the project spokesperson.

The key operational role in the project will be the Project Manager. This professional will be employed when the grant is awarded. Qualifications sought will include a Master's degree and a background including at least three years as an AC program manager. The PM will have the key tasks of guiding the daily operations of the project in compliance with AC provisions, establishing the recruitment and management of members, coordinating with CRP contact persons, supervising and evaluating members, and inspiring the project to meet its performance measurement goals.

The NISH Institute is led by Martin Gerry, JD, who has Washington executive branch experience since 1975, serving prior to his present position as SSA Deputy Commissioner for Disability & Income Security (2001-2006) with key responsibilities for the 1999 Ticket to Work Act implementation. Mr. Gerry worked with CPRF on state issues during his earlier faculty tenure at the University of Kansas. Therese Stein, MA, Associate Manager for Workforce Development, brings 12 years of experience as a manager of NISH national projects. She will be the operational contact for this project.

For NDI, Johnette Hartnett, Ed.D, will serve as the primary consultant. Dr. Hartnett is the Director of Research and Strategic Partnership Development at the Institute. Dr. Hartnett obtained her Ed.D degree from the University of Vermont (UVM) in 1999 in Educational Leadership and Policy Studies. She subsequently served one year as a Joseph P. Kennedy, Jr. Fellow as disability legislative aide to Senator Rockefeller of West Virginia. She co-founded NDI in 2003 and is currently also principal investigator for the AATPP research project. Dr. Hartnett will coordinate planning with Ms. Judy Stengel, REI Tour Resource Manager, a retired IRS regional VITA manager.

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Dr. Hartnett's and Ms. Stengel's roles as consultants will include coordinating services of the project with other REI Tour participants, providing conference opportunities for dissemination of the results, and assisting in identifying local and national funding opportunities with foundations, corporations and financial institutions. They will also participate in the internal evaluation conference calls.

All of the project staff members at CPRF, NISH and NDI are experienced subject-matter experts in financial support services for low income workers with disabilities. Mr. Hull, Mr. Gerry at NISH and Dr. Johnette Hartnett at NDI are well qualified to lead the project implementation together with the Program Manager.

D. Organization Self-Assessment - CPRF conducts self-assessment through its annual program review and budgeting process, in addition to its strategic planning process undertaken in much greater depth every three years, often with an evaluation consultant. Each division VP prepares an annual program and expense report and projections. Final reports are approved by the Board of Directors prior to the new fiscal year in July. The Board of Directors meets quarterly with the CEO to review financials, policy and new program directions.

### E. Plan for Effective Technical Assistance

(i) In addition to the training resources and subject-matter expertise mentioned previously among the project's staff group and partnering colleagues, the AC members will have access to the online training programs previously mentioned (TaxWise®, WorkWORLD®, PowerPay,® EITC Program, VolunteerHub, and Beehive). All of these applications and websites provide Help pages and the software licenses will include technical support agreements. Support assistance with computer hardware will be available through the CRPs' information technology staff.

CPRF will provide technical assistance through its project staff. Technical assistance may also be provided by the NISH Institute for Employment Empowerment staff and the NDI REI Tour staff as needed.

(ii) Identify technical needs -- A key part of the training curriculum for the AC members will be to

## Narratives

recognize when a financial support services problem needs to be escalated for greater expertise from the project staff or partners. Their technical expertise will be available through the project website, thru e-mail and by monitoring the project's social networking communications.

### 2. Sound Record of Accomplishment as an Organization

2-A. Volunteer generation and support -- CPRF recruits and utilizes volunteers in many of its direct service programs, including the Timbers Apartments, Adult Day Services, and Physical Therapy.

Recently, increasing numbers of volunteers have been assisting with special events, such as the Timbers Octoberfest and "Milk and Cookies with Santa," for children in wheelchairs.

Within the Development Office, 15-18 young professionals contribute annually to activities of the Annual Fund Campaign, such as the bi-annual "River Roll," a dance and silent auction which in 2007 garnered over \$93,000 for the Posture Wheelchair Seating program.

2.B. Organizational and community leadership - CPRF has been a community leader for many years in disability services, employment and workforce development. It has won awards from the Wichita Chamber of Commerce and the United Way of the Plains for its community contributions. CPRF is known as a leading organization for research and demonstration projects among both Kansas state agencies and many federal agencies.

CPRF has provided community leadership in many projects in Wichita. The Research division has organized collaborative projects such as Project INCREASE, an employment project funded in 1999-2000 by Kansas Rehabilitation Services involving four Wichita disability providers (Envision, for persons with visual impairments; KETCH, for persons with mental retardation/developmental disabilities; Breakthrough Club, for persons with severe and persistent mental illness; and CPRF, for persons with physical disabilities).

Since the NDI/SPEC staff visit in 2004 and employment of Mr. Mickel in 2005, CPRF has given leadership to the Wichita Disability Initiative (WDI), a sub-committee of the Wichita EITC Coalition. In addition to organizing mobile tax sites at nine local disability organization facilities each year, CPRF

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serves as the referral organization for the coalition in two ways: (a) for low-income taxpayers with disabilities whose taxes or SSA disability benefits present issues that are too complex for the average VITA volunteer, and (b) for resolution of tax controversies with the IRS through the LITC.

CPRF's leadership of the WDI during the 2006-08 tax seasons resulted in requests to "share your story." Mr. Hull was featured on a national teleconference; was a panelist at the IRS/SPEC Debriefing for their tax specialists in Dallas, TX; and was a panelist at the Mayor's Leadership Academies in New York (2006) and San Antonio (2008). In addition, CPRF's work and the city of Wichita and its Mayor were honored at the National Press Club, Washington, DC in the fall of 2006 as one of the leaders in this work. Mr. Mickel was a panelist at this event.

### 3. Organization's Success in Securing Community Support

#### A. Collaboration

##### (i) Host organization collaboration --

CPRF has a decades-long record of collaboration in its multiple program activities. Relevant to this project, William Mickel has four years experience in recruiting, training and providing quality assurance for WSU tax accounting students volunteering in the CPRF VITA program. Both Hull and Mickel provide leadership to the WDI, one of the four working groups of the United Way of the Plains-sponsored Wichita EITC coalition. Through this collaboration, CPRF enhances the work of more than three dozen VITA volunteers. This collaboration was recognized in 2006 and 2008 by the Oklahoma City Territorial Manager for IRS/SPEC. During 2006-09, CPRF has obtained annual mini-grants of several thousand dollars from NDI to expand the capabilities of the WDI. With CPRF leadership, more than two dozen disability and other human service organizations in Wichita have begun providing free financial support services to their clients.

A measure of CPRF's collaboration was the ability to recruit 150 or more disability organizations statewide to commit some of their case managers' and employment specialists' time to serving voluntarily as members of the Kansas Benefits Counselors Network, the local name of the SSA-WIPA

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project.

NISH functions both like a trade organization, facilitating procurement contracts for its affiliates and like a collaborative nonprofit, principally with its six founding disability organizations (Goodwill, Easter Seals, American Rehabilitation Association, The ARC, United Cerebral Palsy, and Jewish Vocational Services). Most CRPs are also affiliates of their national advocacy organization.

NDI was founded in 2003 under the umbrella of the National Cooperative Bank Development Corporation and became a 501(c)(3) non-profit in 2006. NDI's mission is to help build a better financial future for Americans with disabilities through education and increased access to the formal economy.

Dr. Hartnett has completed two major research projects for the National Council on Disability: a study on long-term services and supports and a study on financial incentives for persons with disabilities. NDI works with a number of public and privately-funded projects.

NDI is the only national nonprofit focusing on the issue of asset development for persons with disabilities. In its short history it has developed new federal partnerships (such as with the IRS-SPEC; FDIC; Federal Reserve Board; USDE; Department of Labor Office on Disability and Employment Policy (ODEP), SSA and IRS Taxpayer Advocate Services.

On the community level, NDI is building partnerships with non-disability organizations such as United Way, financial institutions, One Stop Workforce Centers, Mayor's Offices, Community Development Corporations and Community Development Credit Unions in the 84 cities where it will be active in 2009. On a national level NDI is partnering with Bank of America, AT&T and Darden Restaurants Foundation. Earlier funders included the Ford Foundation and the National Cooperative Bank.

(ii) Roles of other community organizations -- As the WDI became more successful and began to meet monthly the United Way of the Plains was encouraged to apply for and was awarded an IRS VITA Matching Grant for the 2009 tax season. A key feature of the project is an 8-workstation mobile van to truly serve as a "mobile tax site" at disability organizations. Many of the other 83 cities in the NDI-REI Tour have begun to emulate the WDI model of "mobile tax sites" locating temporarily in the facilities of

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disability organizations.

Through leadership of the Federal Reserve Bank of Kansas City, NDI staff person Judy Stengel and Mr. Hull, the first meeting of the Kansas Partners in Asset Development coalition of approximately 45 organizations was held at CPRF in October 2006. This initiative revitalized a statewide policy development effort earlier in the decade that resulted in Kansas IDA state tax credit legislation in 2005. Current work is focusing on compiling a "roadmap" of asset development resources in Kansas.

B. Local financial and in-kind contributions -- Annually, CPRF is among the largest recipients of United Way of the Plains allocations, and its Annual Fund Campaigns have exceeded their budget every year since 1996. In-kind contributions are often in the form of used assistive technology items, such as wheelchairs and power scooters and augmentative communication devices. Significant other in-kind contributions result from the donated space and "tax day coordinators" provided by other disability organizations for the mobile tax sites.

C. Community stakeholder involvement has been most prominent in the EITC Coalition, where 34 participating organizations have committed staff time to attend the monthly WDI meetings and the quarterly LITC Partners meetings, to promote the EITC coalition's efforts to their clients through their newsletters and websites, and to engage in recruiting additional volunteers. NDI has also been strongly involved in local community partnerships through its REI Tour. To view over 550 community-based partners, please visit [www.reitour.org](http://www.reitour.org) and look at the individual cities and their partners. The national partnerships with NISH and NDI provide added value to the services offered by CPRF and keep project staff well-informed concerning national trends and new solutions and tools with which to address client problems.

C. Cost Effectiveness and Budget Adequacy.

1.-a. The project budget presents an MSY of \$12,600.

1.-b. This is achieved for the 30 AC members by the commitment of \$100,000 per year from NISH and \$2,000 per year from NDI. The NISH and NDI funding will be applied to the AC member living

## Narratives

allowances. This will cover 83% of the member living allowances. As indicated in their job descriptions, the half-time members will, in addition to their tax preparation services, provide leadership during the year in outreach to clients or in financial education/asset development activities. The two quarter-time members will primarily allocate their service hours to their tax preparation training and providing extensive tax assistance services during January 15-April 15.

The full-time AC members will be provided monthly health insurance. CPRF will provide general liability insurance covering all the AC members.

### Cost Effectiveness and Budget Adequacy

#### C.-2. Budget Adequacy

In addition to the \$102,000 supplied by NISH and NDI annually, CPRF will contribute \$93,322 of its funds, primarily in unreimbursed indirect costs (\$78,023), additional staff time and fringe benefits for the project director (\$10,124), and additional staff travel expenses (\$5,175).

Significant additional in-kind resources will be received through the commitments of the CRPs for an office, laptop, Internet access, desk, chairs and secure file cabinet. These will be estimated post-award and listed on In-Kind Tracking documents.

As mentioned in the sections on community sustainability above, Robert Hull, Johnette Hartnett and Judy Stengel will devote time to additional project fundraising.

Diverse non-federal resources will be sought to support the AC program. The initial effort will be to identify the top prospects among local community foundations and corporations in the six cities, as well as interested national foundations. As well, the project will seek support from local community United Way allocations.

For example, among foundations prominent in Wichita are Wichita Community, Sunflower, United Methodist Health Ministry, Kansas Health, Charles G. Koch Charitable, Boeing Employees Good Neighbor Fund, Cessna Aircraft Company, and Forrest C. Lattner. Similar foundations, including corporate foundations, will be approached in the other five cities.



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National foundations involved in asset development projects include F.B. Heron, Charles Stewart Mott, Public Welfare, John S. and James L. Knight, W.K. Kellogg, Annie E. Casey, ATT, Bank of America and Darden Restaurants.

Once the top prospective funding sources are identified, the project will develop a grant and fundraising calendar and submit proposals as opportunities arise.

### CONCLUSION

The continuing interest of the Cerebral Palsy Research Foundation in financial support services for low income workers with disabilities extends back to the early days of the SSA-WIPA program. It soon became obvious that not enough funds would be available to do more than provide SSA disability benefits assistance. That was all the SSA "silo" of funding would permit, yet the needs of the people served were much more extensive. In 2005, by judiciously interweaving a number of funding streams, CPRF was able to employ an experienced tax attorney to provide not only SSA disability assistance but also tax preparation. In 2006, CPRF won an IRS-LITC grant, thus adding tax issue legal representation to its services. These IRS funds, however, represent another restricted-use "silo."

Meanwhile, Mr. Hull continued work on imagining how the "American Dream Escalator" could really work for people with disabilities. In a recent grant proposal to USDE/NIDRR, he asked rhetorically, "who provides low income and disability financial planning services?" well knowing that the answer is: almost no one.

This is the cutting edge promise of this project. Bringing to bear a proven national service program structure, providing AC members with significant pre-professional level training, affording them a service experience that makes a difference for people in need, and subsequent higher education opportunities for them, could jump-start low-income and disability financial support services as an emerging occupation (in which some AC alumni could become leaders).

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## Narratives

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### Evaluation Summary or Plan

First-time Applicant.

Plans for Performance Measurement goals and an annual internal evaluation are discussed in the proposal narrative.

### Amendment Justification

Not applicable.

### Clarification Summary

(1). Slot Allocation Strategy - the program will allocate members as they are currently allocated in the 2010/2011 program year. The program will have six sites with 1 full time, 2 half time and 2 quarter time members at each site.

(2). Criminal History Check Requirement

AmeriCorps Financial Support Services Program has developed a procedure that ensures that the program is in compliance with the criminal history check requirement. This procedure includes the following steps for all viable AmeriCorps member applicants prior to their start date and all program staff who are supported under the grant through either federal or grantee share funding:

(1). A search of statewide criminal history records by name for the member's state of residence and the state where the individual will serve and

## Narratives

(2). A National Sex Offender Public Registry (NSOPR) check

(3). FBI fingerprint-based check -- effective April 21, 2011, the program will begin to require that all viable applicants and program staff obtain a CHRI. The program will work with local law enforcement agencies when available to assist applicants in obtaining their fingerprints. The program will use the State Repository to obtain the CHRI utilizing the point of contact list available on the Resource Center's website. In the event that the program cannot work with the State Repository to obtain the CHRI, the program will ask the individual to request their own FBI check.

Additionally the program

- \* verifies the identity of the individual by requiring applicants to produce a government issued photo identification card.;

- \* obtains written authorization;

- \* requires individuals to sign an authorization form that states that selection is subject to the check and alerts applicants that they have the opportunity to review findings;

- \* documents in the member file that the results of the check were considered prior to selection,

- \* ensures that the results of the check are maintained, secured and kept confidential in the CPRF's Human Resources Manager's office;

- \* requires site supervisors to ensure that those with pending checks are accompanied when in contact with vulnerable populations

- \* declines for service all applicants who are listed or required to be listed on a sex offender registry, anyone convicted of murder as defined and described in section 1111 of title 18, United States Code and anyone who refuses to undergo a National Service Criminal History check.

### Continuation Changes

YEAR 2

RATIONALE AND APPROACH 2.a. Activity design -- The program will have thirty members, six full

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time members (1700 hours), twelve half time members (900 hours) and twelve quarter time members (450 hours). The original grant narrative stated that members would be equally distributed among the six CRP sites. The program would like to change this allocation to allow for individual site needs. The program intends on placing one full time member, two half time members and two quarter time members at each site, however if one site has a greater potential to serve more clients than another site, an adjustment may be necessary. If this is the case a determination may be made to move a half time or quarter time slot to the site with the greater potential. Sites will be consulted and full agreement will be secured before any slot adjustment is made.

2.b. Participant Roles/Member Slot - The necessary duties that each site will perform will be divided up between members based on individual strengths rather than based on a particular member's slot. The original grant narrative stated that the full time member will oversee data collection, half time members will provide the larger amount of direct services as well as overseeing financial education, outreach and asset development and quarter time members will focus on assisting with tax preparation. The program has created an AmeriCorps Member Position Description that outlines all duties that need to be performed at the site level. The Position Description takes a team approach rather than concentrating on which slot a member is filling. Additionally, the program has created a Site Handbook that suggests how these duties should be divided up between the members, however the Site Handbook states that this is a suggestion only, leaving the decision up to the member team.

A benefit to the team approach to duty assignment allows for member teams to make greater accommodations for members with disabilities. The previous job descriptions were too limiting in this area. The program believes that by taking a team approach, sites will be better able to recruit and accommodate members who have disabilities.

## Narratives

2.c. Program Structure - The original grant narrative stated that the six sites would be CPRF, Work, Inc., Peckham Vocational Industries, Bayaud Industries, CARES of Washington and the ARC of Ventura County. A site was not established at the The ARC of Ventura County but instead was established at Lakeview Center, Inc. in Pensacola, Florida.

### MEMBER OUTPUTS AND OUTCOMES - 2. Member Development/Training

The program will hold an annual orientation for new and returning members in Vienna, Virginia. This orientation will include gathering together all full and half time members as well as any quarter time members enrolled at the time of the orientation. Orientation will be scheduled towards the last week of September and will be hosted by and partly funded by our partner NISH.

COMMUNITY OUTPUTS AND OUTCOMES - The original grant narrative stated that Judy Stengel and Johnette Hartnett both with the National Disability Institute (NDI) would assist with raising funds for the program. The Budget Clarification submitted on May 6, 2009 further explained NDI's consultation role. The program has since entered into an agreement with NDI that outlines specific tasks the organization will be responsible for completing.

Agreement with NDI: The REI Tour for 2010 consists of more than 100 cities where NDI is coordinating efforts with the local VITA coalition to expand free disability-competent volunteer tax preparation services to individuals with disabilities. As part of their sub-contract, Dr. Hartnett and Ms. Stengel will do the following -- (see prior year's Continuation Application).

ENROLLMENT - The program is currently in the first year. Data is not available at this time.

RETENTION - The program is currently in the first year. Data is not available at this time.

CONSULTATION WITH STATE COMMISSIONS - The original grant narrative stated that at the time of grant submission the program had contacted by email the executive directors of all State Commissions.

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A response was received by all commissions except Washington. Additionally the Program Manager greeted and introduced the program to all six State Commission representatives present at the 2009 AmeriCorps State and National Meeting. All member teams in each of the six states were given the State Commission contact information and encouraged to make contact. Finally, as part of the 2010 Continuation the recommended Consultation Form was sent to each of the six State Commissions.

PERFORMANCE MEASURES - No updates made at this time

BUDGET - CNCS Share increased from \$12,600 per MSY to \$12,889 per MSY.

Review of Major Budget Changes: Program Director reduced from 25% to 10% usage. This change is justified by usage increase of Program Manager. Program Manager usage increased from 85% to 100%.

Program Manager will not be assisting with other local AmeriCorps program

Staff Travel increased. The original budget was based on one night stays during site visits. Two night stays are sometimes necessary when flying to the coasts from Kansas. Member Travel increased to include additional member mileage and travel to annual orientation. Member mileage increased due to the amount of travel members located in larger cities have to do to reach clients. Member travel to orientation was not anticipated in the original budget but became possible due to our funding partner NISH hosting the orientation in Vienna, VA.

Contractual and Consultant Services decreased due to renegotiated memorandum of understanding.

Travel to CNCS meetings increased to allow for travel to annual Grantee Meeting. Member Costs increased to allow for the increase in member stipend. Health Care decreased due to costs reflecting only insuring full time members.

### YEAR 3

I. RATIONALE & APPROACH: due to level funding, there are no changes from the 2010 Continuation Changes submitted in Year Two.

## Narratives

2a. Activity Design: Each unit is anticipated to enroll 1 full time and 2 half time and 2 quarter time members as stated in the 2010 Continuation Changes.

2b. Participant Roles: due to level funding, there are no changes anticipated for Year Three.

2c Program Structure: Management of the project will include an Executive Director (at 20% time) who will oversee the Program and finalize reports; a Program Director (at 100%) who will manage the Program and be responsible for recruiting and training members, training site supervisors and overseeing the Program's progress to achieving objectives and a Resource Coordinator (at 50%) who will assist the Program Director as needed.

3. Performance Measures: The data collection method outlined in the 2009 Application is amended to include an Access Database developed in Program year 2010. The database will track client's demographic information. Additionally, the database will measure the overall effectiveness of working intensely with clients to improve their individual level of self sufficiency by measuring a client's change in income, decline in disability benefits, and improvement in personal savings, home ownership status and employment status.

II. MEMBER OUTPUTS & OUTCOMES 2. Member Development/Training 2a. Orientation: the program will host an annual site supervisor and member training. Site supervisors, full time members and half time members will be invited. The training will review the Program's Operating Site Agreement and cover topics such as: preparing the site for new members; orientating members to the service site, potential clients, and community partners; developing a member supervision plan which includes weekly meetings with the AC team; conducting mid-year reviews; facilitating civic engagement training; tracking and member timekeeping; receiving an introduction to the program's database; maintaining member files and receiving training on prohibited member activities. Additionally, the Program Director will host webinars and phone conferences to train the team in electronic timekeeping, collecting data



## Narratives

and maintaining the database to achieve program objectives. Finally, members will continue to receive a great deal of their training at their sites by working with local training partners (as is currently the case) such as the local IRS VITA coalition that trains in tax preparation assistance, the regional FDIC office that trains in delivering Money Smart (a financial education program), and the local Social Security Work Incentives project that trains in Social Security disability benefits and work incentives for people who may be thinking about returning to work or advancing in their employment. This local training will be supported by the Program through monthly webinars and phone conferences hosted by the Program staff.

2b. Supervision: Members will be directly supervised by the site supervisor with oversight from the Program Director. Members will submit a monthly activity report to the site supervisor which will be reviewed by Program staff. Sites will have monthly conference calls the Program Director. The Program Director will conduct two yearly site visits to each site, one to assist with recruiting and one to monitor the site. The Program uses a Site Visit Checklist as a monitoring tool to assess the site, the members and the site supervisor. The monitoring tool is kept active until any issues noted during the site visit are resolved.

3. Ethic of service/civic responsibility: Quarterly civic reflection activities will be released using an online centralized Training Academy in collaboration with the Program's funding partner, the Institute for Economic Empowerment (NISH). Through this Academy, site supervisors will be able to access training modules (PowerPoints and videos) which will assist them facilitating the civic reflection activities. These trainings could include videos, Civic Engagement readings, discussion questions and Power Points. Training topics will be relevant to the members' year of service and will enhance their year of service. Sites will submit quarterly reports detailing their reflection activities.

## Narratives

COMMUNITY OUTPUTS AND OUTCOMES - Judy Stengel and Johnette Hartnett both with the National Disability Institute (NDI) are no longer included in the project budget and will not be assisting the program with fund raising.

ENROLLMENT -- The Program enrolled 100% of awarded slots in years 1 and 2.

RETENTION --The Program retained 80% of its' members with 7 members exiting with no reward. One site was unusual and had 3 members exit without an award. This site had a very new site supervisor. As a corrective action, the program manager met with the new supervisor during member orientation in year 2 and suggested ways that the supervisor might increase member satisfaction and promote esprit de corps. As of January 2011, this site is much improved and member satisfaction is high. Member selection was also a factor in the program's low retention rate. The program manager worked with the site supervisors to better educate members about the position and to choose members who were aware of the one year commitment as well as the financial commitment their year of service would entail.

### CONSULTATION WITH STATE COMMISSIONS

In year 1 the Executive Directors of all State Commissions were contacted by email. A response was received by all commissions except Washington. Additionally the Program Director greeted and introduced the program to all six State Commission representatives present at the 2009 and 2010 AmeriCorps State and National Meetings. In Year 2, member teams in each of the six states were given the State Commission contact information, made subsequent contact and received a response for all 6 states.

PERFORMANCE MEASURES have been updated

## Narratives

BUDGET -- the Employee Relations expense has been renamed Human Resources in the budget.

Employee Relations is an internal term used historically by CPRF. Our Cost Policy Statement submitted to the Feds states: "Human Resources is the work center that serves all CPRF employees and provides personnel services including insurance risk management, fringe benefit administration, etc. The costs of this work center are charged as Employee Relations Expense to all work centers based on the number of employees within the direct and indirect work centers. The Human Resource costs that are in the Administrative total have been excluded from the indirect cost base. . ." For the AmeriCorps project, the HR charge is allocated to the 3 CPRF staff associated with the project according to their time spent on the project as well as to the 30 AmeriCorps members at a reduced rate. The HR department at CPRF assists the program with background checks as well personnel services.

## Performance Measures

### SAA Characteristics

- AmeriCorps Member Population - None  
 Geographic Focus - Urban  
 Geographic Focus - Rural  
 Encore Program

### Priority Areas

- |  |  |
|--|--|
| <input type="checkbox"/> Education<br><i>Selected for National Measure</i> <input type="checkbox"/>                                  | <input type="checkbox"/> Healthy Futures<br><i>Selected for National Measure</i> <input type="checkbox"/>                |
| <input type="checkbox"/> Environmental Stewardship<br><i>Selected for National Measure</i> <input type="checkbox"/>                  | <input type="checkbox"/> Veterans and Military Families<br><i>Selected for National Measure</i> <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Economic Opportunity<br><i>Selected for National Measure</i> <input checked="" type="checkbox"/> | <input type="checkbox"/> Other<br><i>Selected for National Measure</i> <input type="checkbox"/>                          |

Grand Total of all MSYs entered for all Priority Areas 15.17

### Service Categories

Other Human Needs Primary  Secondary

### Financial Literacy Services

**Service Category:** Other Human Needs

**Measure Category:** Not Applicable

### Strategy to Achieve Results

**Briefly describe how you will achieve this result (Max 4,000 chars.)**

Economically disadvantaged individuals who receive financial literacy services either in one on one budgeting sessions or in group financial education sessions will show an improvement in their financial situation.

### Results

**Result: Intermediate Outcome**

Economically disadvantaged individuals who receive financial literacy services either by participating in one on one budgeting sessions or as part of a group financial education session will show an improvement in their financial situation.

Indicator: Individuals who show improvement in their financial situation

Target: 216 (or 20%) of individuals will show improvement in their financial situation

Target Value: 216

Instruments: Individuals who receive financial literacy services will be asked to complete a questionnaire and a personal budget when they begin receiving services. At the end of the program year or when the individual stops receiving financial services, they will be asked to complete an exit questionnaire and update their personal budget. The questionnaire and budget will gather data on five outcomes measures: debt reduction; savings increase; reduction in public assistance; increase in income taxes paid and net social savings (adding the two previous measures). The program will maintain a

**Result: Intermediate Outcome**

database to analyze outcome data to determine improved financial self sufficiency.

PM Statement: 216 economically disadvantaged individuals who receive financial literacy services will show an improvement in their financial situation.

Prev. Yrs. Data

**Financial Services Related Assistance (Free Income Tax Preparation)**

**Service Category:** Other Human Needs

**Measure Category:** Not Applicable

**Strategy to Achieve Results**

**Briefly describe how you will achieve this result (Max 4,000 chars.)**

AC Members will be trained and certified by the IRS as part of the IRS VITA program to provide free income tax preparation to low income individuals and families. Free income tax preparation is a gateway service, giving members an opportunity to offer additional financial literacy services to clients. Additionally, free income tax preparation decreases the likelihood of low income populations becoming prey to predatory lending and high priced income tax preparation services.

**Results**

**Result: Output**

Members will assist low-income working individuals or families in completing their tax returns.

Indicator: Number of tax returns completed.

Target: Members will assist 1980 individuals or families in completing their tax returns.

Target Value: 1980

Instruments: The program will use reporting available in TaxWise, the IRS VITA income tax preparation software offered free of charge to VITA sites.

PM Statement: Members will assist 1980 low-income working individuals or families in completing their taxes.

Prev. Yrs. Data

**Financial Services Related Assistance (Social Security Disability Assistance)**

**Service Category:** Other Human Needs

**Measure Category:** Not Applicable

**Strategy to Achieve Results**

**Briefly describe how you will achieve this result (Max 4,000 chars.)**

AC Member will assist low-income working individuals who are on social security disability in receiving a disability benefit analysis from the local SSA Community Work Incentive Coordinator (CWIC). Members will also assist the CWIC in providing education about SRS work supports available to those who want to return to work and achieve a greater level of self sufficiency. Individuals who are

**Briefly describe how you will achieve this result (Max 4,000 chars.)**

on social security disability are frequently not aware of supports that social security offers to those who want to return to work. Additionally, the process of returning to work is difficult to navigate.

**Results**

**Result: Output**

AC members will assist low-income working individuals who are on social security disability in receiving a disability benefit analysis from a CWIC. Members will also assist the CWIC in providing education about social security work supports available to those who want to return to work.

Indicator: Individuals who are educated about available social security work supports.

Target: 643 individuals who are on social security disability will either be assisted by the program to receive an analysis from a CWIC or will be directly educated by members about available social security work supports.

Target Value: 643

Instruments: An excel spreadsheet will log completed benefit analysis or work supports training.

PM Statement: AC members will assist 643 low-income working individuals who are on social security disability in receiving a disability benefit analysis from a CWIC. Members will also assist the CWIC in providing education about social security work supports available to those who want to return to work.

Prev. Yrs. Data

## National Performance Measures

**Priority Area:** Economic Opportunity

**Performance Measure Title:** Financial Literacy Services

**Service Category:** Other Human Needs

### Strategy to Achieve Results

Briefly describe how you will achieve this result (Max 4,000 chars.)

Economically disadvantaged individuals will receive financial literacy services either in one on one budgeting sessions or in group financial education sessions.

### Result: Output

Result.

Economically disadvantaged individuals will receive financial literacy services either by participating in one on one budgeting sessions or as part of a group financial education session.

Indicator: O1: Individuals receiving financial literacy services.

Target : 1080 unduplicated individuals who meet the economically disadvantaged eligibility requirement will attend individual or group financial education sessions.

Target Value: 1080

Instruments: Sign in sheets will be used to track attendance. Names will be transferred to a database to eliminate duplicate counts. Attendees will be asked to complete a budget sheet to determine whether or not they meet the economically disadvantaged eligibility requirement. Individuals who do not meet the requirement will not be counted.

PM Statement: Economically disadvantaged individuals will receive financial literacy services. Individuals will either attend individual or group financial education classes. 1080 unduplicated individuals who meet the eligibility requirement for economically disadvantaged will be served.

### Result: Intermediate Outcome

Result.

Economically disadvantaged individuals receiving financial literacy services either by participating in one on one budgeting sessions or as part of in a group financial education session will demonstrate that their level of financial knowledge increased.

Indicator: O9: Individuals with improved financial knowledge.

Target : 1026 unduplicated individuals who meet the economically disadvantaged eligibility requirement will attend individual or group financial education sessions and demonstrate that their level of financial knowledge improved.

Target Value: 1026

Instruments: A pre-test/post-test will be used to determine whether or not knowledge increased. Both pre and post tests will be administered respectively at the beginning and end of the financial education session by the session instructor.

PM Statement: Economically disadvantaged individuals who receive financial literacy services will have improved financial knowledge. This improvement will be measured by a pre-test and post-test which will be administered respectively at the beginning and end of the financial education session by the session administrator. 1026 unduplicated individuals will demonstrate that their level of knowledge improved.

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## Subapplicants

<u>ID</u>	<u>Organization</u>	<u>Amount Requested</u>	<u>Amount Approved</u>	<u># FTEs Requested</u>	<u># FTEs Approved</u>	<u>Status</u>
Totals:		\$0	\$0	0.00	0.00	



## Required Documents

<u>Document Name</u>	<u>Status</u>
Evaluation	Not Applicable
Federally Approved Indirect Cost Agreement	Already on File at CNCS
Labor Union Concurrence	Not Applicable