

**Buncombe County FY2019 Strategic Partnership Grants  
Application Summary Sheet**

<b>Project</b>	<b>Volunteer Income Tax Assistance (VITA)</b>
<b>Organization</b>	<b>CCCS of WNC, Inc. DBA OnTrack Financial Education &amp; Counseling</b>

<b>Amount Requested</b>	\$12,000	<b>Strategic Priority or Sustainability Goal</b>	Affordable Housing
<b>New or Renewal Request</b>	Renewal	<b>Area Served</b>	Districts 1, 2 and 3

<b>Organization Description</b>	<ul style="list-style-type: none"> <li>OnTrack’s mission is to help people achieve their money and housing goals through financial education, counseling and support so that they can overcome crises, afford basic needs, improve money management skills and make sound financial choices rooted in their values. Clients build financial capabilities as they increase knowledge, build savings, improve credit and access appropriate financial products.</li> </ul>
<b>Key Steps</b>	<ul style="list-style-type: none"> <li>The VITA Site opens as soon as the IRS permits. From late January–April 15th clients call and speak with a Tax Client Services Rep. who asks eligibility questions and schedules their appointment.</li> <li>Volunteers, appointments are available weekdays, evenings and Saturdays.</li> <li>These volunteers prepare taxes, conduct quality reviews, transmit returns, answer client questions, and discuss IRS tax updates.</li> <li>Publicity information is provided to NC 2-1-1, the IRS, and local agencies.</li> </ul>
<b>People Served</b>	<ul style="list-style-type: none"> <li>The FY2018-19 goal is to serve at least 675 Buncombe County residents with free tax preparation and at least 203 Buncombe County tax clients will receive EITC.               <ul style="list-style-type: none"> <li>34% were people of color.</li> <li>80% had household income less than 80% of Area Median Income.</li> <li>48% had household incomes less than 50% of AMI.</li> <li>30% qualified for EITC which averaged \$1,473.</li> <li>The average total refund was \$1,473.</li> <li>27% were over 62 years old.</li> </ul> </li> </ul>
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>Success looks like 675 low-moderate income Buncombe County residents receiving reliable, high-quality tax preparation assistance, avoiding fees and high cost loans, and maximizing refunds and EITC.</li> <li>Results Measure: 90% of 675 Buncombe County tax clients will save \$200 or more as a result of having their taxes prepared for free at OnTrack's Volunteer Income Tax Assistance Site (VITA).</li> <li>30% of 675 tax clients will receive the Earned Income Tax Credit.</li> </ul>

<b>Budget</b>			
<b>Amount Funded FY2018</b>	\$ 12,000	<b>Increase Request</b>	\$0
<b>Administrative Budget</b>	5% (from 2016 IRS Form 990)	<b>Total Organization Budget</b>	\$1,119,464 (projected FY2019)
<b>Other Funding Sources:</b> Grants, Individual donations, Government funding, Private foundations, United Way allocations, Creditor contributions, Employer contracts, Program income/client fees, Interest income			

<b>STRENGTHS</b>
Project design is evidence based, replicating a structured model, and/or best practice
SMART Outcomes (specific, measurable, achievable, realistic and, time-bound)
Project serves underserved, underrepresented, minority, and/or high-need population

# Volunteer Income Tax Assistance (VITA)

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*FY2019 Strategic Partnership Grants*

## ***CCCS of WNC, Inc. DBA OnTrack Financial Education & Counseling***

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# Application Form

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## Question Group

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### Project Name\*

Name of Project.

Volunteer Income Tax Assistance (VITA)

### Amount Requested\*

\$12,000.00

## PROJECT NARRATIVE

### Area Served\*

Which areas of the County will be served by this project? Which Commissioner District(s) will be served?

A Buncombe County Commissioner district map is available at [THIS LINK](#).

District 1 District 2 District 3

OnTrack's Volunteer Income Tax Assistance (VITA) site serves people in ALL areas of Buncombe County. Our free tax preparation is available to eligible clients throughout Western NC; however, nearly 90% of our VITA clients reside in Buncombe County. Our agency's VITA site is located in the OnTrack offices in the United Way Building which is on the bus route making it convenient and accessible for people who use public transportation. In addition, we offer tax preparation services in Spanish.

### Organization Description\*

Tell us about your organization. What is your mission? Highlight two or three key facts and accomplishments that best define your organization.

OnTrack's mission is to help people achieve their money and housing goals through financial education, counseling and support so that they can overcome crises, afford basic needs, improve money management skills and make sound financial choices rooted in their values. Client build financial capabilities as they increase knowledge, build savings, improve credit and access appropriate financial products.

Accomplishments: 1) Because we are serious about our agency's role in closing the wealth gap which exists for people of color, we explore ways to make an impact; for example, SECURE a \$3 to \$1 matched savings programs targeted people living in poverty; 2) We work with local employers to provide workforce programs to help employees address the lack of affordable housing, e.g. The Biltmore Company and Mission

Health; 3) We incorporated the financial capabilities model (knowledge +skills +action +access) to provide supportive accountability to clients as they move toward their goals.

## Strategic Priority\*

Which of the following priorities best reflects the primary goal of your project?

Buncombe County Commissioners are dedicated to strengthening the quality of life for everyone by setting new fiscally, socially and environmentally responsible goals that will guide decisions and improve our community for future generations. The Board has committed to strategic priorities as a guide to shape partnerships and investments of resources to insure a healthy, safe, well-educated, thriving and sustainable community.

Details about the Strategic Priorities are available at [THIS LINK](#).

Affordable Housing

## Strategic Priority - Other Sustainability Goal

If you selected "Other Sustainability Goal" from the list of Strategic Priorities, please list it here.

Details about the Sustainability Goals are available at [THIS LINK](#).

## Shared Vision\*

What critical community problem or challenge are you hoping to improve through this project?

Because personal income taxes are complex, low-income tax payers are especially vulnerable, overwhelmed, and intimidated if they lack experience in preparing their tax returns. Paid tax services charge fees which range from \$200-\$400 even for simple returns. Typically those fees come right out of the person's refund or –even worse– as refund anticipation loans! With our FREE tax service, low-income households receive high-quality, reliable assistance filing their taxes which results in them receiving their FULL tax refund.

Other free tax preparation sites in our community have limited hours and do not allow clients to make set appointments. For people who have variable work schedules or who don't have time or physical stamina to wait at "walk in" VITA sites, this makes it challenging to get taxes filed. OnTrack addresses these needs with appointments available on weekdays, evenings and Saturdays. In addition, our tax program provides the only "off season" VITA tax site in Western NC.

## Key Steps\*

How will the project work? What are specific activities and milestones that your project entails?

Our VITA Site opens as soon as the IRS permits. From late January–April 15th clients call and our dedicated Tax Client Services Rep. asks eligibility questions and schedules their appointment. Thanks to our volunteers, appointments are available weekdays, evenings and Saturdays. These volunteers prepare taxes, conduct quality reviews, transmit returns, answer client questions, and discuss IRS tax updates. For publicity we provide information to NC 2-1-1, the IRS, and local agencies.

Project activities include tax volunteer recruitment, background checks, IRS training (Fall–January), ongoing supervision, publicity/promotion, client service (appointment scheduling, reminders, mailings), tax completion, quality review and electronic filing, client follow-up, problem-solving with IRS, maintaining/updating VITA computers.

Tax season ends with final reports and volunteer recognition. Then we begin off-season tax prep to help people file amended returns and taxes from previous years.

## People Served\*

Who are the members of our community this project will serve? How many people will be served? Include demographics, including age, area median income, race, neighborhood and/or school.

Our FY2018-19 goal is to serve at least 675 Buncombe County residents with free tax preparation and at least 203 Buncombe County tax clients will receive EITC. Using the 2017 average of \$1,473 per recipient, this will total more than \$318K.

We expect the upcoming grant year will be similar to 2017. We are pleased to report that in 2017, of tax clients from Buncombe County:

- 34% were people of color.
- 80% had household income less than 80% of Area Median Income.
- 48% had household incomes less than 50% of AMI.
- 30% qualified for EITC which averaged \$1,473.
- The average total refund was \$1,473.
- 27% were over 62 years old.

Our agency's focus on and commitment to expanding awareness and utilization of our services in communities of color has yielded results. Five year ago, 12% of our agency clients (for all service types) were people of color; for 2017 it had grown to 26%; Buncombe County results were even more significant at 29.7%, with 21% being African American.

## Partners\*

Which other organizations are you working with to reach your goals? What other local organizations provide similar services or serve similar beneficiaries, and how do you work together?

To reach our goals we work with:

- Local agencies refer clients (e.g. Community Action Opportunities, Helpmate, VRQ, Asheville Housing Authority). As needed, we offer early scheduling so clients from partners can make appts before the general public.
- Industries for the Blind: we provide onsite tax preparation for sight impaired clients.
- Pisgah Legal Services' ACA question hotline available for client tax questions.
- 2-1-1 connects potential tax clients to our VITA site.
- IRS refers clients especially during off-season because there are no other free sites. Our regional IRS contact provides volunteer training and support for systems/reporting.
  - AARP offers free tax preparation at Tax Aide sites; we share information, best strategies, and referrals.
  - Because of significant demand, Pisgah Legal and MAHEC are opening a VITA site. Our Program Coordinator shared information about site administration, online tax software and our screening procedure which they are using as a template.

## Personnel\*

Who is responsible for the project? Briefly describe project leaders and the role each will play in the project. How do these leaders reflect the population or community that you serve?

- Certified Financial/Housing Counselor & Educator, Pete Wrublewski, serves as our Tax Program Coordinator. He is responsible for recruiting, training, and supervising the tax volunteers, as well as interfacing with the IRS, managing grant tracking/reporting, handling client issues, and managing special requests (such as tax prep at Industries for the Blind).
- Currently we have 16 IRS trained volunteer tax preparers. These community volunteers come from a variety of backgrounds with the common desire to help others.
- Four volunteer “shift supervisors” are long-time VITA volunteers and have agreed to take on an expanded role; in addition to preparing taxes themselves, at least one is present during every shift to support the volunteer preparers, conduct quality reviews of returns before filing, and manage complicated returns.
- During tax season a Tax Client Service Representative is the primary contact for tax client calls, appointment setup, and client information packets.

## Success\*

How will you measure results? What will success look like? How will you document the impact of your project? Include whether there is a model that serves as basis for project design.

Success looks like 675 low-moderate income Buncombe County residents receiving reliable, high-quality tax preparation assistance, avoiding fees and high cost loans, and maximizing refunds and EITC.

Results Measure: 90% of 675 Buncombe County tax clients will save \$200 or more as a result of having their taxes prepared for free at OnTrack's Volunteer Income Tax Assistance Site (VITA). 30% of 675 tax clients will receive the Earned Income Tax Credit.

We track our impact using our client management system, the IRS tax software (TaxSlayer) and a database for collecting demographics. OnTrack's VITA site received an IRS award in 2017.

Project design: VITA is a national IRS program to help low-income taxpayers access free and reliable tax preparation by trained volunteers. Nationally the IRS estimates that EITC is claimed by only 79% of those eligible; other research indicates that EITC participation is higher in areas with more tax preparers. We are committed to being that resource.

## Funding\*

What is your plan for finding the balance of the project budget? What is your funding timeline and what are your other sources of support?

The following will provide the balance of our VITA budget: Asheville City Strategic Partnership grant, IRS Statewide VITA Grant, Corporate Sponsorships, and a portion of the Buncombe County Aging Funds (for service to senior adults).

This project has a remarkable return on investment: The total budget of \$36,300 (invested/granted) yields \$750,000 in refunds and credits for low-income taxpayers. These dollars return to the local economy as spending for groceries, gas, rent, and other goods and services. According to research, the multiplier effect on the local economy of EITC dollars returned to consumers is at least double the actual amount. In addition,

intentionally managed tax refunds and EITC can be the catalyst for low-income clients to move toward a goal of affordable housing and homeownership.

## **Sustainability\***

How will this project be maintained? Please describe funding sources and how you plan to sustain the project in future years.

The people we help through our VITA program, like other low-to-moderate income and/or low wealth people we serve, have opportunities to grow in their financial capabilities. We offer empowering counseling and education experiences in: budgeting skills, building savings, improving credit, and accessing appropriate financial products. With these steps, they achieve greater economic mobility and housing stability.

Our VITA clients' tax refunds/credits equate to financial resources which, as they continue to work with us, they can use to build emergency savings, pay down debt, improve credit and stabilize housing. We help all our clients to discover the connections between financial stability, income tax refunds, economic mobility and affordable housing.

Our goal is for the program's success to attract additional funding. Potential sources include: new donors, greater investment from our Keystone Society (leadership giving), and new or increased grant support.

## **ATTACHMENTS**

### **Project Budget\***

Download the budget form at [THIS LINK](#).

Complete the budget form for this project and the overall organization.

Save it to your computer, then upload it.

OnTrack VITA Budget Buncombe County - Strategic-Partnership-Grants-FY2019.xlsx

### **Financial Statements\***

Upload a copy of the most recently completed financial statements.

All financial statements must be audited, reviewed or compiled by a certified public accountant and include a full balance sheet, income statement, and cash flow statement.

If your organization does not have financial statements, briefly state the reason.

OnTrack Audited Financial Statements FYE 6-30-17.pdf

N/A - We have an annual financial audit.

### **IRS Form 990\***

Upload a copy of the 990 nonprofit tax reporting form that you most recently completed.

If your organization does not have a 990, briefly state the reason.

OnTrack IRS 990 FYE 6-30-17.pdf  
N/A. We have a 990.

### **Board of Directors List\***

Upload a current list of your organization's Board of Directors.

If your organization does not have a board of directors, briefly state the reason.

2018 OnTrack Board of Directors 01-31-18.pdf  
N/A We have a board of directors.

### **Authorized Signatory**

By typing in below the name of the authorized signatory and date of submittal, you acknowledge that your governing body has authorized this application, that it is true and current to your knowledge. As a condition of any grant awarded, this organization will provide all information in the manner described in the contract to be executed between the organization and Buncombe County or its designee, including program and financial reporting.

Name & Date

Celeste Collins 2/7/18