

# **REI Tour/SPEC Disability Initiative Toolkit**



**Increasing Tax Knowledge, Filing  
Access and Asset Building  
Opportunities for Persons with  
Disabilities**

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## Introduction Executive Summary

### Why Pursue A Disability Initiative?

Why pursue a disability initiative? To some the question has an easy answer, to others, there seems to be no explanation based on their current knowledge of persons with disabilities. In reality, the answer has many parts – it is the right thing to do, it is a target population that SPEC was created to serve, the population that needs service is statistically significant and last but not least many persons with disabilities need our assistance to properly fulfill their tax responsibilities and take advantage of tax benefits and credits that are often underutilized. The following narrative highlights the reason that SPEC will be a leader in pursuing disability initiatives. First, in the Concept of Operations that guides SPEC's education and outreach work, the Guiding Principles section states:

*SPEC will prioritize its direct support activities based upon taxpayer segments ability to obtain comparable alternative services. For under-served segments (elderly, **disabled**, low income, and multilingual) support, primarily tax preparation, will take the form of assistance from volunteer-based initiatives.*

If fulfilling the mission of SPEC was not reason alone to pursue a disability initiative, the following information highlights the need for this effort:

- One in every five individuals or about 54 million Americans has a disability; 20 million families have at least one family member who has a disability.
- The demographic profile for disability cuts across race, gender, age, and geography although diverse cultures have higher rates (American Indian and Alaskan Natives - 22%; African American and Latino - 36%).
- There are 2.9 million disabled veterans and this number will increase due to the current conflicts in Iraq and Afghanistan.
- Persons with disabilities are more likely to be unbanked (30%) and to underutilize tax provisions.
- Many persons with disabilities (PWD) do not file for EITC because of a lack of knowledge about the credit. Many individuals receiving SSI who are working do not file returns due to fear of losing important benefits such as health care.

This sample of key statistical data shows that the education and outreach efforts SPEC delivers are necessary components in helping persons with disabilities (PWD) fulfill their tax obligations and start down the road toward economic independence. SPEC along with its partners recognizes that one of the first requirements in building future economic independence for working persons with disabilities requires substantial outreach and education about tax provisions and filing. The efforts involved with fully implementing a disability initiative in your local community will result in the disabled population getting the service they need, increase their compliance with the tax laws and most importantly be a stepping stone to asset development.

### ***Evolution of TaxFacts+ Campaign***

The initial effort to develop a disability strategy within the SPEC organization was highlighted by our national partnership with the National Disability Institute (NDI). SPEC along with National Disability Institute, and other [national partners](#) created a unique public/private partnership titled the “TaxFacts+” in April 2004 to bring tax filing and financial education to working individuals with disabilities through outreach in 13 VITA and AARP sites nationally. The Campaign was founded in the spirit of President Bush’s [New Freedom Initiative](#) which is designed to promote the full participation of people with disabilities in American society and to empower and advance self-directed economic security. The campaign has since been renamed [The Real Economic Impact Tour \(REI Tour\)](#).

The TaxFacts+ Campaign chose 13 cities for its first year pilot with 11 using existing coalitions and two cities entering into partnership with local AARP affiliates to deliver free tax preparation services. The eleven cities are Boston, Denver, Flint, Indianapolis, Los Angeles, Miami, Minneapolis, New York City, Oakland, West Palm Beach, and Wichita. Additionally, Birmingham, Alabama and Manchester, New Hampshire were selected to introduce a partnership between AARP-Tax Aide and local disability organizations. The initial year was highlighted by the following outcomes:

- ***Prepared over 7,600 free tax returns*** for persons with disabilities.
- ***Created National Relationships*** with key disability organizations (Goodwill; Easter Seals; United Cerebral Palsy, etc.)
- ***Disseminated information*** to diverse community disability organizations through flyers, hot lines; media; PSA; and brochures.
- ***Expanded tax education*** about favorable tax provisions and credits through SPEC presentations to local disability organizations and other related organizations (Mayor’s offices, state agencies, etc.) that reach communities with disabilities.
- ***Expanded internal disability knowledge*** for SPEC employees and site volunteers to improve sensitivity to issues of culture, diversity, access, and accommodation.
- ***Provided national education*** about tax provisions, filing, EITC and financial education, access and accommodation and cultural issues through web/audio TaxFacts+ series with over 1,000 registered participants. SPEC and NDI facilitated and participated in each presentation.
- ***Developed education and outreach materials*** for persons with disabilities specifically related to issues they face with respect to tax responsibilities, as well as asset building opportunities.
- ***Identified need for more resources and technical assistance*** for hiring interpreters for the deaf; for development of outreach materials that provide internal network supports as well as external; and assistance with building relationships with local disability organizations and partnering with member organizations.

***REI Tour/SPEC Disability Toolkit***

SPEC's role in the REI Tour, as well as its leadership in the [SPEC Disability Initiative](#), is pivotal because of its capacity to reach low-income Americans in over 13,000 VITA sites. The development of this "REI Tour/SPEC Disability Toolkit" is a direct outcome of the campaign's first year successes! An assessment of the pilot's first year 2005 tax filing season indicates that a step-by-step toolkit to assist start-up disability initiatives in other territories and coalitions is essential to expand outreach to PWD through SPEC for the 2008 filing season and beyond.

The "REI Tour/SPEC Disability Toolkit" provides an outline of major steps for organizing a disability initiative in conjunction with an existing community based partnership. The Toolkit is based in part from information developed/created from existing partnership activities, National Partners, and from various studies and research. It also includes samples or "tools" from various efforts across the country that can be used as "go-bys" that you or your partners may choose to modify for use in your community. It is important to remember that each disability initiative will have its own set of individual circumstances (i.e. demographics of the community, organizations included in the initiative, etc.) and thus there is no "right" or "wrong" way for an individual community to proceed with its own work. This toolkit is simply a guide; each step noted in this toolkit does not need to be addressed in order for your efforts to be successful. The ability of local organizations and coalitions to tailor their activities to fit the needs of their community will be the ultimate factor in any disability initiatives overall success.

It is intended that this Toolkit be used as a resource in developing a local disability initiative in conjunction with an ongoing community based partnership/coalition. Although the toolkit provides a wide variety of concepts and products, it cannot duplicate the experience obtained by the partners, both internal and external, that have already been engaged in local activities centered on the participation of the disability community in local coalition efforts. You are strongly encouraged to contact Territory Managers, Tax Consultants, Area Analysts, National Office Analysts, local and national disability leaders, community leaders, etc. and tap into the various resources that they have developed to assist you in your efforts. Additionally, the [Community Based Partnership Toolkit](#) is an excellent resource that should be used concurrently with this toolkit in developing your plans to build your local disability initiative.

The toolkit is intended as a reference source that can be updated as additional information is received. As you and/or your partners develop or create additional tools that could be useful to other territories, they can be sent electronically to Richard Keeling ([Richard.keeling@irs.gov](mailto:Richard.keeling@irs.gov)) for inclusion in updated versions of this toolkit.

## **Section 1 Why Pursue a Disability Initiative?**

### **A. Business Case**

SPEC's mission statement identifies low income, seniors, limited English-proficient and taxpayers with disabilities as areas of emphasis. SPEC created the Community Partnership Model with its three-pronged approach of education and outreach, free tax preparation and asset building to more efficiently and effectively provide needed services to these populations. The initial efforts around the Community Based Partnership model involved the development of coalitions focusing their efforts around education, outreach and access to the [Earned Income Tax Credit](#) (EITC). These coalitions focused their initial efforts on seeking out and serving primarily low-income taxpayers who they assumed would be the primary beneficiaries of the Earned Income Tax Credit.

While initial efforts in local coalitions were very successful in terms of providing needed education and outreach, as well as broader access to free tax preparation services, analysis of preliminary data indicated the need to attract a higher percentage of EITC eligible individuals and families into the coalitions. This desire to expand efforts that would allow more EITC eligible families to access available coalition services, required a more comprehensive ability to identify individuals and families that are potentially EITC eligible and more importantly those who are EITC eligible but failing to claim the EITC which they have earned. Research led to a detailed analysis of the disabled population in terms of demographics, income levels and compliance with federal tax laws. As will be detailed in a following section, the data available for persons with disabilities indicates that they are in fact a critical market segment to include in the outreach efforts of local coalitions.

Statistical information available concerning the large numbers of PWD coupled with the information available on their lack of assets and basic tax knowledge, leads to the decision that local disability initiatives are needed to serve this significant taxpayer segment. Additionally, the fact that PWD historically lack trust in many government agencies and community based organizations due to a series of reasons (including fear of benefit losses) points directly to the fact that a disability initiative including trusted communication channels to the populations with disabilities is a must in order to serve this segment of taxpayers.

The SPEC Disability Initiative referred to throughout this toolkit is based on the premise that a disability initiative will enhance and provide focus to existing coalition efforts. Coalitions already have in place the necessary mechanisms to serve PWD (i.e. education and outreach campaigns, free tax preparation sites, etc.) but these coalitions need to enhance their existing efforts to address the unique needs of this group. For the 2009 filing season, SPEC has expanded efforts to [84 cities](#) and is working on these efforts throughout the country. During the 2008 filing season 555 SPEC Disability Initiative partners prepared more than 90,000 tax returns for persons with disabilities who claimed more than \$81 million in refunds.

## **B. Research Overview**

It has been established that PWD is one of the core audiences that SPEC seeks to reach. Statistical data concerning persons with disabilities clearly indicates the fact that this market segment is one that requires attention and resources. PWD comprise a significant portion of the United States population. Disability as a result of mobility, communication, sensory, and learning challenges cut across gender, race, and age and all socioeconomic backgrounds and geographic areas. Key statistics concerning the disability population are noted below:

- Per the 2000 United States Census data, one in every five individuals (or about 54 million Americans) have a disability
- According to the Census Bureau's most recent Survey of Income and Program Participation, there are **47.9 million** Americans with disabilities in the income-producing ages of 15 and older. The 47.9 million represents 23% of the total age group population (or almost 1 in 4).
- Over 20 million families have at least one member with a disability and the demographic profile cuts across race, gender, age and geography. However, disabilities are more common in low-income and minority populations.
- Disability rates are expected to rise among military service members as a result of Operation Enduring Freedom (OIF) in Afghanistan and Operation Iraqi Freedom (OIF)
- Disability rates are expected to rise significantly in the future for both younger and senior populations due to a number of environmental factors (i.e. increases in obesity, asthma; longer life spans, retirement of baby boomers, etc.).

In addition to the statistics concerning the number of Americans living with a disability pointing to the need to better serve the disability community, the statistical information available concerning income levels, tax filing participation and employment opportunities provide additional clarity as to why a need exists. The following information illustrates that PWD are in direct need of the services that SPEC offices and local coalitions are striving to provide in their communities (including education and outreach, access to free tax preparation, etc.)

- President Bush's New Freedom Initiative proposal states that over 33% of adults with disabilities live in a household with annual income of less than \$15,000, compared to only 12% of those without disabilities.
- Asset research indicates that 58% of PWD are asset poor (not having enough income to live for three months at the federal poverty level) compared to 36% of persons without disabilities.

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- Less than 10% of persons with a disability own their own home, or manages or owns a business.
- A [2004 Harris Poll](#) determined the following:
  - 54% of persons with disabilities have no savings account
  - 69% have no checking accounts
  - 75% do not have any loans with financial institutions
  - 39% of persons with disabilities indicate that lack of financial resources is the most serious problem they face
  - 83% of persons with disabilities never claimed available tax credits and/or tax deductions related to their employment
  - Persons with disabilities just entering the work 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

For a detailed analysis of the cities with the [largest disability populations](#), stratified by age and income level, please review the attached Excel spreadsheet.

In addition to the research noted above concerning PWD in general, the efforts of SPEC in its own Disability Initiative, along with the efforts of our national partner, NDI through its TaxFacts+ Campaign. During the 2006 filing season, the 30 cities working in the TaxFacts+ Campaign began the process of identifying the number of PWD who were served at free tax preparation sites, as well as gathered information on special marketing efforts targeted directly at PWD. These baseline results of over 17,000 free tax preparation returns completed and over 340,000 marketing efforts underscore the great need among PWD that has been to now underserved.

In addition to this data gathered primarily at the free tax preparation sites, NDI gathered outstanding information through a research grant they had for the 2006 filing season in four key cities that went beyond transactional data and started the process of gathering direct demographic information on the PWD we are trying to serve. The final results and the accompanying research paper has been released by NDI, this information should be reviewed by all interested parties who are developing a local disability initiative. This information is available on [SPEC's internal disability initiative website](#)

### ***C. Definition of Disability***

In terms of providing a common understanding of the phrase “persons with disabilities”, for tax purposes a [“disability” is defined](#) as "any mental or physical impairment that substantially limits an individual's ability to perform one or more major life activities." A major life activity is walking, hearing, thinking, seeing, etc. and disabilities may be either temporary (short-term) or permanent (long-term) or may arise from illness, injury or disease or may have been present from birth.

There are four basic categories of disabilities:

1. Sight impairments
2. Hearing impairments
3. Mobility impairments
4. Cognitive and language impairments

Within any of these categories, there is a range of limitations. For instance, visual impairments can range from complete blindness with total loss of all vision to low vision where words in large print can be read. Thus, vision loss varies tremendously in how one's sight is impacted and, as a result, how one's life is impacted. Similarly, the range of people with hearing impairments extends from deafness and profound hearing loss to those who are hard of hearing, may be able to hear some sounds, but are not able to distinguish all words. In addition, the extent and timing of the hearing loss often impacts communication preferences that include sign language, lip reading and/or oral communication.

Problems with mobility cover a wide array of impairments including arthritis, difficulty in walking long distances, paraplegia or quadriplegia. These types of disabilities might also require the use of crutches, canes, walkers or wheelchairs. Finally, cognitive and language impairments include any disability affecting mental processes or the ability to speak clearly.

## **Section 2 *How to Engage Community Organizations in the Disability Initiative?***

The development and implementation of a disability initiative in your community will require the completion of a series of steps that are outlined in the sections to follow. The process of creating a local disability initiative should not be looked upon as the need to “create” something “new” but rather should be looked upon as “adding” another piece to the existing efforts in your community. The primary goal of the disability initiative is to **integrate** efforts to provide services to persons with disabilities into already existing efforts being completed by local SPEC partners. In the majority of the situations you will encounter, the development of a disability initiative in your community will require the agreement of your existing coalition to undertake the development and implementation of a disability initiative. So before you try to “create” something “new”, reach out to your existing coalition and sell them on why they should include a disability initiative in their portfolio of services.

Upon the initial determination of the need for a disability initiative (i.e. through analysis and review of local disability information including population demographics, income levels, etc.), the first step in developing a disability initiative is to engage community organizations in discussions. These discussions should include key members of the existing coalitions, as well as key disability organizations in the community. Discussions should be two-fold: (1) determine if there is capacity and resources available to effectively implement a disability initiative and (2) determine if there is an interest/enthusiasm for such a disability initiative. How to structure such analysis and discussion will be detailed in the following sub-sections.

### **A. *Determine Capacity of Coalitions***

Coalitions have been developed throughout the country since the stand-up of the SPEC organization in 2000. These coalitions are based on the principles set forth in the “Community Based Partnership” model which involved a three-prong approach:

- Education and Outreach Efforts
- Free Tax Preparation Efforts
- Asset Building Efforts

Please take the time necessary to review the [Community Based Partnership toolkit](#) tool to fully understand the principles of relationship management necessary to successful develop, implement and sustain a local coalition. These principles will carry over into the work you will be doing to develop, implement and sustain a local disability initiative.

The first step in the development of a local disability initiative is the determination as to whether the local coalition in the community is willing and able to accommodate the additional effort necessary to successfully implement a disability initiative. Clearly the decision as to the suitability of a local coalition to a disability initiative is one that can only be made on a case-by-case basis. This decision involves these steps:

- A review and analysis of the coalition itself to determine its suitability for the inclusion of a disability initiative into its portfolio of services.
- A detailed discussion with key leaders of the coalition regarding the criteria for determining the possibility of expanding their efforts to include the disability initiative.

With regard to the review and analysis of the coalition, the following factors/issues must be considered in making the determination as to whether a disability initiative is feasible:

- Number and types of partners engaged in the existing coalition efforts – would they be supportive of a disability initiative, do they have contacts with key disability organizations in the community, do they serve the disabled community themselves, etc.
- Maturity of the coalition – is the coalition well enough established to be able to branch out into a new direction, has the coalition been able to complete delivery of the existing services in a successful fashion to date, etc.
- Existing services provided by the coalition – does the coalition have available or access to the types of services that will be necessary to properly serve the disability community (i.e. asset building opportunities, financial literacy, etc.)
- Available resources of the coalition as well as of the individual partners – are there enough resources to expand the services and the reach of the coalition when a new target audience is reached, etc.
- Leadership of the coalition – is the leadership of the coalition open to expansion of the existing efforts, are they open to new community-based groups joining the efforts, etc

These and other relevant factors should be considered in determining whether the existing coalition is the “right” fit for a local disability initiative. There is no “right” or “wrong” answer in this part of the process, but this step is as critical as any other steps in terms of implementing a successful disability initiative in your community. Not all coalitions are the right fit for this type of effort; only careful and thoughtful determination will allow for the proper decision to be made. If questions arise, contact other individuals or coalitions engaged in disability efforts to gain knowledge from their perspective and experience.

## **B. Market Disability Initiative to SPEC Coalitions**

When coalition activities were first implemented in an area, a basic question was who is the correct population to target in these efforts? Clearly the question had some simple answers – individuals or families who qualified for the Earned Income Tax Credit were generally the initial “target”. But many local coalitions noted early on (from analysis of their statistical data) that finding eligible EITC families was not always the simplest task. In fact, many coalitions noted that the majority of individuals and families served were in fact **not** EITC eligible families. While serving low-income families who for some reason were not eligible for the EITC (i.e. divorced parents, immigrant families lacking social security numbers, etc.) was a valuable experience and provided value to the community, many coalitions continued to strive for the ability to attract more EITC filers (especially those who have never claimed the EITC in any prior year) into their free tax sites.

The issue of attracting potential EITC recipients into a coalition’s free tax preparation site is a natural intersection in which forming a local disability initiative meets the ongoing efforts of the local coalition. Clearly, statistical data from the prior section spells out the potential: 33% of working-age adults with disabilities live in households with annual incomes of under \$15,000. Add to that low-income data the survey findings which states 83% of PWD have **never** claimed available tax credits and/or deductions related to their disabilities and work. Finally, factor in the statistics that 58% of PWD are “asset poor”, some 30% do not have checking or savings accounts, and 39% of PWD indicate lack of financial resources as the most serious obstacle they face and you realize that PWD are clearly the type of audience local coalitions are seeking to serve. Persons with disabilities are in need of all three parts of the Community Based Partnership Model (see information from the [Center on Budget and Policy Priorities](#) that underscores that need).

Once a determination has been made that the local coalition is in fact a prime candidate for the inclusion of a disability initiative into their portfolio of services, the next step requires the coalition to be “sold” on the value of developing and implementing a disability initiative. This step requires that key leaders of the coalition be engaged in a meaningful conversation providing them detailed information as to why the development of a disability initiative will not only help those individuals with disabilities access services that they desperately need (education on tax credits and deductions available, free tax preparation services, etc.) but will also positively impact the community as a whole (increase dollars flowing and staying in the community, etc.) as well as significantly increase the benefits that the coalition provides to its community.

Be sure to inform the partners that the Internal Revenue Service is fully engaged by recruiting, hiring and developing individuals with targeted disabilities and to provide education and assistance to management, employees and external customers on accessibility issues. Go to [Hiring Initiative](#) webpage for more information on hiring

people with disabilities including veterans with disabilities. Refer external partners to [www.jobs.irs.gov/home.html](http://www.jobs.irs.gov/home.html) or [www.usajobs.gov](http://www.usajobs.gov).

How the “sales pitch” is delivered to the coalition leaders is one of those issues that relies on the individual facts and circumstances surrounding the local coalition. The discussion may range from a simple, unscripted one-on-one discussion with the leader of the coalition, to a fully developed meeting with a key leadership group of the coalition (including when appropriate, PowerPoint presentations, statistical data analysis and handouts highlighting efforts in other communities). Your interaction and relationship with the local coalition will provide you with the necessary information as how best to approach the initial meeting. To assist in this process, this toolkit provides a series of resources for you to use when completing initial discussions with either your coalitions or potential local disability initiative partners:

- [SPEC Disability Initiative Fact Sheet](#)
- [Power Point presentations](#)
- Background information on the [Real Economic Impact Tour](#) will be of value in all discussions about implementing a disability initiative.

Regardless of the style in which the discussion with the coalition leaders takes place, the following issues should be addressed at the start of a disability initiative conversation:

- Detailed demographic information related to PWD. This would include national figures (i.e. 30.6 million individuals with disabilities are between the ages of 21 and 65), as well as any available information (i.e. census) on local statistical data related to PWD.
- Detailed statistical information related to PWD concerning income levels (i.e. 33% of PWD live in households with total incomes of \$15,000 or less compared to 12% of people without disabilities).
- Detailed information related to PWD and their lack of detailed knowledge of available tax credits and deductions (i.e. 83% of PWD have never claimed available tax credits and/or deductions related to their employment, etc.)
- Detailed information about the employment data for PWD (i.e. 35% of persons with disabilities work full or part time, PWD are ten times more likely to be unemployed than persons without disabilities)
- Detailed information about the financial literacy and financial status of PWD (i.e. 58% of persons with disabilities are “asset poor”, meaning they have insufficient financial resources to support themselves at the poverty level for three months without other means of support, 39% of PWD indicate lack of financial resources as the most serious issue they face, )

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Upon providing the coalition leaders with this key background information and data, the next step in the presentation process is to tie this information directly to the goals of the coalition efforts. This would focus the discussion on key outcomes that the coalition is striving to achieve. It insures that working families and individuals receive the tax credits (especially the Earned Income Tax Credit) and deductions to which they are entitled. It will allow working families and individuals to avoid losing the value of those credits and deductions by paying tax preparation fees and providing them the ability to access critical asset building opportunities. The facts related to PWD indicate that they meet the customer criteria that coalitions set out to serve:

- Failing to claim the Earned Income Tax Credit,
- Losing the value of their tax refunds to fees,
- The need for asset building opportunities.

It is important to provide the coalition leaders with some statistical information from recent filing [SPEC Data](#) and the [NDI's REI Tour](#). Although clearly this information is not directly related to the potential impact on your community, the information would highlight the great need and more importantly would highlight the results that other communities are obtaining based on their local efforts related to a disability initiative. Often times, the ability to showcase that other similar coalitions or cities are having success implementing the type of efforts being considered is a very powerful incentive.

Once the connection has been made that significant numbers of PWD are in fact the exact “target” audience the coalition strives to reach and to serve, the next point of discussion would revolve around the fact that to truly engage PWD would not require that much strain on the existing structure of the coalition. For example, a simple initial step would be the need to review existing free tax preparation sites to determine if they were accessible. There would also be the need for additional training on such issues as access and accommodation (which this toolkit will provide) and there would be the need to engage in specialized outreach efforts. In reality, the impact of a disability initiative on a mature, existing coalition would be minimal in terms of extra demands for resources but would be extremely beneficial in terms of the benefits provided to those being served.

A critical element in this discussion would be leading the discussion toward a determination of which local community organizations already serving the disabled community could be included in the effort to develop and implement a disability initiative. In order to be fully successful implementing a local disability initiative (regardless of the enthusiasm for such an effort within the leadership of the existing coalition), the key factor to success will be the full engagement of key, trusted disability organizations. The involvement of trusted disability organizations is necessary to bridge the communication divide encountered when interacting with persons with disabilities in areas that potentially impact their access to certain federal benefits.

### **C. Determine Capacity of Disability Organizations**

The process of engaging potential partners from the disability community is not different than the process explained with respect to an existing coalition. Decisions must be made as to the capacity and resources available within the disabled community as well as the interest and enthusiasm of these organizations to become active partners in a disability initiative. The main differences detailed in the following sub-sections relate to identification of disability organizations to engage and the fact that initially only key disability organizations need to be engaged (at the introductory community meeting the remainder of the local disability organizations will be engaged).

The first step in engaging partners from the disability community relates to the identification of key local, trusted disability organizations to target for potential leadership roles in the development of a local disability initiative. However, this actually is often a multiple step process. The first step is to develop a list of all disability organizations within your community. This identification process can be accomplished in a number of ways:

- Identify local disability organizations that might already be active in local efforts with the SPEC office in terms of outreach, free tax preparation services, etc.
- Complete a “brainstorming” session with the local coalition to develop a list of organizations they are aware of that serve the disability population in your community. This is important because local partners often have a better “feel” for who is active in the disability community based on their efforts locally and it is also because it may result in identification of not only a disability organization itself but also a direct contact within that organization. The ability to contact a specific person within an organization provides a much more productive approach than a “cold” call to that same organization.
- Identify local affiliates of [national disability partners](#) that may be interested in working to develop a local disability initiative, e.g. Easter Seals, The Arc of the United States, National Council on Independent Living, Goodwill, etc. With respect to national partners, some relationships are more mature than others (i.e. discussions at the national level have included specifics concerning the disability initiative concept and the distribution of specific information on the concept to local affiliates) while some are in the initial stages (i.e. national contacts have been made but no specific information on the disability initiative has been distributed to local affiliates). It is recommended that you work through the national account manager listed on the partner summary sheet. Review each organization’s current level of participation.
- Complete detailed research into potential local disability organizations through whatever resources are available locally, such as the internet, yellow pages, local non-profit guides, etc. (I.E. linking from the partner list on the SPEC website to the [Disability Program Navigator \(DPN\)](#) website may help you find all necessary contact information for your disability initiative city)

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After a list of disability organizations has been developed, a determination of which organizations would be considered “leaders” in the local community must be made. This can be done in a variety of ways – discussions with existing local partners who have knowledge of the community, research from the internet, analysis of the corresponding national organizations, etc. A final determination will be based on local facts and circumstances. There is no wrong answer.

With respect to which disability organizations should be targeted for initial contact and potential leadership roles in your local disability initiative, SPEC has collaborated with a number of key national partners and their local affiliates may be prime candidates for inclusion in your coalition. SPEC has attempted to work with the national partner organizations to distribute educational information to their affiliates concerning the REI Tour/SPEC Disability Initiative including e-mails, conference calls, etc. See the National Partner information distributed by our partners to their affiliates. (Include a link to SPEC Website) The purpose of working with our national partners to distribute this type of information is to lay the groundwork for your initial contact with these local affiliates.

Many disability organizations have a history of being reluctant to work with other organizations outside the “disability circle”. There are many reasons for this. In terms of reluctance, working with a government agency (particularly a federal agency) rates high on the “reluctance” scale. Special consideration should be given in making the first contact. Is there an existing coalition partner who has a working relationship with this disability organization? (An existing disability coalition in the community, local volunteer center,) Does a coalition member fund a local disability organization? (In many communities the local United Way is a funder for local disability organizations) The key factor is to be thoughtful in your selection of a contact method and identifying a contact person. An e-mail or phone call from the IRS with no preliminary groundwork from another trusted organization (we cannot count on them having read their e-mails from their national organization) will more than likely be met with silence. Take advantage of your coalition network to help identify the most appropriate contact for local disability organization. Be creative!

Once it has been determined which disability organizations will be approached as potential “leaders” of the disability initiative, you must determine their capacity and availability of resources. This step has no simple answer as to how it should be completed; rather it depends on local facts and circumstances. In some cases, a proper determination can be made based on discussions with other existing partners or through detailed research of available internet information. But in the majority of cases, the determination will require direct communication with the organization in question. This communication needs to be handled in a sensitive fashion.

The following sub-section will provide assistance in how to market the disability initiative. Determining available resources and capacity should be based on the ability to ask the appropriate questions.

## ***D. Market Disability Initiative to Disability Organizations***

Statistical data and studies point to a key issue disability organizations cannot choose to ignore – poverty continues to play a major role in the lives of PWD. Enduring poverty, coupled with chronic unemployment for PWD, requires new strategies for helping PWD build economic assets. Local disability organizations must look to alternative methods for helping the families they serve. Joining the efforts of existing coalitions in a specially designed and targeted disability initiative meets the needs of their client base in the 21<sup>st</sup> century.

When trusted communication channels to PWD join existing coalition efforts to promote the EITC, provide free tax preparation services and provide access to key asset building opportunities, all parties win. First, the PWD receives the tax credits and deductions to which they are entitled. Then that same person is provided access to available asset building opportunities offered within their community in an effort to enhance their economic self-sufficiency. Finally, the local community is a winner – a larger tax refund will be spent locally and a valued member of the community is on the path to greater economic freedom.

In the past, impressive gains in programs that stress increased asset ownership for low-income families have virtually ignored PWD. Likewise, the expanding efforts of free tax preparation services through local coalitions have not focused their outreach on PWD during the recent increase in number of tax returns prepared. Finally of the dozens of financial education programs nationwide, none have been designed for PWD. Despite these ominous signs, expanding the efforts of local coalitions and the wide array of possibilities those coalitions bring (in terms of increased tax refunds, saved fees on tax preparation service, the ability to access financial education tools, asset building opportunities, etc.) provide those organizations that serve PWD the perfect opportunity to join with local community organizations to insure the local coalition efforts do in fact serve the entire community, including PWD.

With a short list of key disability organizations in hand, the next step is to reach out to these disability organizations to facilitate a discussion concerning the development of a local disability initiative. This step is taken to insure that there will be local disability community support for the proposed efforts and to identify a trusted disability organization that can at least help advertise initial meetings. The ability to garner support from trusted disability organizations cannot be underestimated in terms of the ability to successfully implement the entire initiative. By having a trusted disability organization involved from the beginning, the new disability initiative is given the opportunity to:

- Expand the potential list of disability organizations to be involved in the efforts – who knows the local disability community better than one of the leaders of that very community.

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- Insure that the [invitation letters](#) to the initial meeting have the name of a trusted organization to provide credibility. The IRS should not be the lead agency on the invitation.
- The week before the meeting have individuals from this planning group call each invitation recipient to reiterate the importance of their attendance. Personal contact is very effective.
- Develop an [agenda](#) for the initial meeting that will convey the key messages in a manner that will be acceptable to the organizations attending. This will provide key leaders with the ability to convey the purpose and intent of the meeting when speaking to other disability organizations.

Having “buy-in” from key local disability organizations from the beginning is critical. The next question becomes how to encourage key disability organizations to play an initial leadership role in the local initiative. This discussion would basically be the same material utilized in discussions with leaders of the coalition covered in previous sections. In addition to critical data that shows the need for asset development work for PWD, the discussion should also focus on the ongoing efforts of the local coalition (i.e. their goals and missions, examples of outcomes from prior tax seasons, future plans related to outreach, free tax preparation, asset building, etc.) and how that coalition could provide a direct benefit to the individuals and families they are working with on a day-to-day basis. Part of this discussion would have to address “head on” the potential issues that could derail efforts to build a disability initiative; fear and mistrust not only in the target population but also the same issues for many of the organizations serving PWD the lack of knowledge concerning the interaction of certain federal tax credits and deductions with other federal and state benefits often received by PWD, etc. Another successful discussion point is to highlight how local disability initiatives in other communities are being successful and detailing the impact those initiatives are having on PWD in those communities. Finally, providing examples (where applicable) of how other affiliate organizations within the potential partners organization have been actively involved in local disability initiative work is one of the best manners in which to persuade another organization that they can and should be an active member of the local disability initiative.

In addition to the discussion aspect of the meeting, it would be beneficial to provide key background documents that would provide support for the discussion points being made during the meeting. Examples of the types of documents that could be provided include (please note that all of the materials below are available throughout the toolkit in the appropriate sections):

- [PowerPoint presentation](#)
- [Key statistical data information](#)
- [Fact sheet that discusses the interaction of federal tax credits with other federal benefits](#)
- Best practice documents (i.e. outreach efforts, marketing materials, etc.)

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As the discussion continues, you should discuss should be initial expectations of the partners. The key is to not press the partners for too much commitment too early in the process. Rather the goal is to garner commitment from the organization to play a pivotal role in the planned initial meeting. The potential actions a disability partner could agree to do initially include:

- Co-sponsor the initial meeting along with the coalition
- Hold the initial meeting at their organization's headquarters
- Send out the initial invitation letter on their organization's letterhead
- Allow their organization to be listed in the invitation letter as supporting the disability initiative efforts

The key in this discussion is not to "require" any actions by the lead disability organizations because experience has shown that a "hard" initial pitch scares potential partners. As efforts expand, a better opportunity will arise to have a discussion with each disability organization as to whether they have the ability to play a leadership role in the disability initiative.

## **Section 3 How to Organize An Introductory Meeting of Coalition and Disability Organizations**

After initial efforts have been completed and a decision to move forward has been made, the next step in the process is to introduce the initiative to the community at large. An introductory meeting of coalition members and disability organizations is critical to building a solid foundation for a successful disability initiative. Experience in other communities has provided a template for convening and delivering an introductory meeting that not only informs key community leaders of your intentions but also moves those organizations to want to play a pivotal role in the development and implementation of the disability initiative. The following sections will review the critical parts of the process.

### **A. Who, When and Where**

In the case of **who to invite** to the introductory meeting, a substantial list of disability organizations should be available from initial efforts to market the initiative. Partners actively involved in the coalition should also be invited. Examples, of where or how potential disability organization partners can be identified are:

- Consider existing partners in the community that serve PWD
- Consider affiliates of national partners who are actively promoting the inclusion of their affiliates in local disability initiatives
- Ask disability organizations previously contacted for a list of other organizations that should be included in the introductory meeting

In terms of **when to schedule the introductory meeting**, the old cliché certainly works here – “the earlier the better”! There is no “perfect” time for a meeting, but all efforts should be made to hold the initial meeting well in advance of the expected “kickoff” date for activities related to the local disability initiative. For example, if the preliminary action plan calls for specific disability related activities to be completed during the next tax filing season, it would be appropriate to schedule the initial meeting of local disability organizations in late Summer or early Fall. Holding the initial meeting well in advance of any planned activity and prior to the final completion of planned activity for coalition efforts, allows time for disability groups to rally to the idea of being involved in a disability initiative while allowing time for appropriate follow-up meetings.

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When scheduling the initial meeting, the actual timing of the meeting will impact the potential scope of the disability initiative in the initial year. If the initial meeting can not be held until later in the Fall, that timing requires a serious curtailment of potential activities for the filing season. Instead of having new free tax preparation sites at a disability organization's location, they may want to consider having a mobile site (See Pub. 3189, e-File Administrator Guide, IRS/UTS License Agreement: Exception One and Exception Two). A later start may limit the number of sites that can be established.

The **location of the introductory meeting** can be an important factor in the level of success the first meeting may achieve. Although there is no "magic" location for the first meeting, there are certainly locations that have strong positive impacts while others could possibly create negative connotations.

In terms of positive impact, the best scenario would be to hold the meeting at a key, trusted disability organization site. Simply holding the meeting at a disability organization site within the community provides the meeting a higher level of credibility to the invited disability organizations. Additionally, holding the meeting at a local disability organization provides additional support to the concepts in the invitation letter that the purpose of the meeting is to develop plans of actions that will directly impact the PWD these organizations are currently serving. The hosting organization must ensure that all access and accommodation needs of attendees are met. If a disability organization cannot hold the initial meeting, the next best locale would be that of a key member of the local coalition.

## ***B. Invitation Letter and Meeting Agenda Template***

As the initial meeting takes shape (i.e. complete invitation list has been developed, a time and location for the meeting has been determined, etc.) an invitation letter must be developed for all prospective attendees. The development of the invitation letter has two important segments: (1) what should the letter say and (2) who or whom will issue the letter. Let's look at each segment individually.

What should the letter say? Although no invitation letter template exists, the toolkit provides [copies of some invitation letters](#) used by REI Tour campaign cities in their initial efforts. The exact wording of the letter is not as important as the key messages that must be addressed in order to stir interest and enthusiasm in the recipients of the letter. The following are a list of key messages that should be included in your invitation letter:

- [Key statistical data](#) concerning PWD with respect to income [levels, asset development, and tax benefits](#), etc. from both a national and local perspective. In terms of local statistical data, available research databases (both internal and external) can provide customized/local information. Presenting the local information utilizing available mapping software will provide a strong visual statement.
- Introduction of the local coalition which would include an overview of their mission and goals, a discussion of the current and future services they provide to members of the local community, a glimpse of some of the results they have already accomplished (i.e. number of tax returns completed, tax preparation dollars saved, EITC/tax refunds received, participants who opened bank accounts, etc.)
- Broad overview of the potential [disability initiative action plan](#) – discuss outreach and education efforts to PWD to explain the tax credits and benefits available, the potential for free tax preparation services and of course the link to asset building opportunities.
- Testimonials from either a local disability organization or an example of a best practice from a community that has previously implemented a disability initiative to show the fact that these efforts can and do work to further the economic self-sufficiency of PWD

Not only are these key messages important, but it is critical to properly convey a tone of common interests and goals in developing and implementing a disability initiative. Additionally, the tone of the letter must not convey a feeling that they are going to be “stuck” doing work they do not have adequate resources or experience to complete. Rather the letter must convey the community spirit of the effort, the goal of collaboration among community groups to enhance and maximize existing services and the fact that each participant will be asked to contribute in a manner that fits their needs and resources. The invitation letter is not the time to make a hard “sale” rather it is the time to excite the recipient about the possibilities and to make them feel that

attendance will not only be risk free but in the end will be beneficial to their organization.

Who or whom should send out the letter? Now that the bulk of the letter's content has been developed, a simple question remains, "who sends the letter?" The answer is like most in this toolkit – there is no right (or wrong) answer, but there are "better" answers. First, a joint letter that includes key disability organizations and key members of the local coalition is most effective. In the case of a joint letter, the letter should be sent out on the letterhead of the disability organization. This would add credibility. If a disability organization cannot issue the letter, issuance by the coalition or one of its leaders would be the next best possibility.

The next step in the process is the development of a meeting agenda. There is no set agenda, but again [examples of agendas are included as a resource in this toolkit](#). In setting the agenda for the initial meeting, a couple of key ideas must be considered in terms of the structure of the meeting:

- The meeting should be as brief as possible to hold the participants attention but on the other hand must include enough information to peak the participants' interest and enthusiasm.
- Those presenting information at the meeting should represent a diverse group of individuals, possibly including members of the local coalitions, members of key disability organizations, members of the local IRS offices, etc. In cities with active disability initiatives, representatives from national disability organizations or national IRS personnel were included to emphasize the value of local efforts and to the support these efforts have nationally.
- Key background information should be provided to all participants in the form of handouts at the meeting.

The next step in the process is to develop the content for the initial meeting. Again no magical formula, but simply guidance on key issues that should be addressed:

- **Introduction and welcome** that stresses the unique benefits that the proposed disability initiative can provide to PWD and to the entire community. This piece can be completed by the hosting organization, the leader of the local coalition, representatives from either national disability organizations or IRS national office.
- **Overview of the key statistical data related to PWD.** This section would provide the background of why a disability initiative is needed, where the initiative can provide meaningful support to PWD and how efforts would impact the entire community.
- **Introduction to key technical issues,** including the EITC and the potential impact on public benefits from receipt of certain tax benefits. If this section could be done by a representative of the disability community (with proper support from information included in this toolkit) that would be a powerful way to deal "head-on" with the issues of fear and mistrust that will be part of any initial discussion.
- **An introduction of the local coalition.** This introduction could include an overview of the concept of the coalition – education and outreach coupled with free tax preparation services and linked to asset building opportunities – as well as provides an introduction to the community organizations involved, the services provided to date, and the initial results of the coalition's efforts.

- **Overview of potential actions to be undertaken by the disability initiative.**  
These efforts would not be etched in stone, but rather would be a list of potential activities that are envisioned – for example, targeted outreach to PWD, concentrated efforts to make free tax preparation sites accessible, linking to asset building opportunities provided by coalition partners, etc.
- A segment to allow for gauging the interest on the part of participants in terms of future involvement. It is recommended that an interest form be available in order to provide the participants with an opportunity to either indicate their area of interest or to actually sign-up for various aspects of the community based partnership model. A main component should be whether or not they are interested in attending the next meeting. This interest form should also capture relevant contact information (i.e. phone numbers, e-mail addresses, etc.) that would provide the coalition the ability to communicate future endeavors with interested parties.

## **Section 4 What's Next?**

What do you do after the initial meeting: Timing is critical. The momentum that has been gained through the introductory meeting must be quickly tapped to insure the continued development of the initiative. The following sections will identify and describe those steps required to move forward.

### **A. Follow-up Communications**

Follow-up communication with interested participants is key to the success of the initiative. The method in which this communication is completed is up to the preferences of the coalition, but examples of some successful methods include e-mail updates, monthly meetings of the core planning/working group, quarterly meetings of the entire community coalition, etc. In some cities, more than 20 different organizations attended the initial meeting. Most of these expressed an interest in only one specific area of the three strategies introduced (outreach, free tax preparation, asset building). The majority also expressed a desire not to attend future planning meetings, but would contribute to the overall strategy once their role could be determined. Getting their commitment and specific information on what their organization can do and then keeping this small piece “connected” to the overall strategy is critical to the ultimate success. This will be a key task for the core-planning group discussed later. In year one it is recommended that the group focus on and “own” a vital few actions rather than a long list of promises that has no measure of success or follow up “owner”.

An example of a next step in the communication process is to provide each participant with a follow-up letter to the initial meeting. The letter could include a short recap of the highlights of the meeting and a summary of the future activities that were discussed. From there the letter could include specifics copies of the minutes from the initial meeting, information such as the agenda for the next meeting of the interested parties in the disability initiative and provide an invitation to attend that meeting.

## ***B. Establish a Disability Workgroup and Lead***

An important step in the ability to successfully implement a disability initiative is the establishment of a disability workgroup and eventually a disability lead. The disability workgroup, consisting of committed disability organizations and individuals, including representatives of the coalition partners, community organizations, etc. will be responsible for setting the goals and developing the action plan that will be the cornerstone of the disability initiative. The introductory meeting is to create interest within the disability community. The disability workgroup will set the goals and communicate with the larger body that attended the first meeting. There is no magic number for how many members are included in the disability workgroup, but keep in mind that the larger the group the more difficult it is to reach consensus or develop an effective action plan.

The earlier you identify potential working group members the more effective your initiative efforts will be. Partners for your working group should be from broad-based, well-respected community and civic organizations that represent not only the disability community at large but also represent the local coalition and the community.

It is also critical that the working group have a “lead”. The IRS should avoid taking this role in order to maintain the integrity of the community based efforts, i.e. pre-conceived images of the IRS might limit the potential success of the initiative. This may be the most difficult step in the entire process of building the initiative. Community groups with interest in PWD will attend your first meeting and those who note the connection of the disability efforts to their overall goal of enhancing the lives of PWD will be willing to participate in the planning process. However, getting them to take the lead role is another challenge often due to the limited resources any engaged organization has to offer.

Although the IRS should not be the official “lead”, it may be necessary early in the process to assist the designated lead with behind the scenes work on agendas, minutes, etc. You may also find it takes several meetings of the working group operating without a lead before one steps forward. This may require additional work on the part of the IRS territory staff initially, but will be worth the effort and will result in a strong partnership that requires less involvement as it matures. If no lead steps forward and you have a solid working group it may be necessary to rotate the duties. Once the group and the [disability action plan](#) become more robust, identifying natural leaders will become easier.

The fact that one of the first steps in developing a disability initiative was an attempt to develop a broad list of disability organizations to invite to the initial meeting, does not limit the ability to continue to seek out additional partners at any time during the process. In fact, one key reminder to all engaged organizations is to be actively seeking out new partners to include in the ongoing disability initiative. Any partner that can enhance or add new elements to the proposed disability action plan should be sought and welcomed at any time during the process.

### ***C. Need For A Disability Action Plan***

After the initial enthusiasm that accompanies the introduction of a disability initiative to potential participants, the reality sets in that a detailed action plan is going to be required in order to successfully and meaningfully implement a local disability initiative. Obviously this step is critical and as such, the work surrounding this step should start immediately after the close of the initial meeting. In fact, plans for a meeting to discuss the development of the action plan could be scheduled prior to the initial meeting in order to allow for an announcement of the action plan development meeting to be made at the close of the introductory meeting. This type of planning affords the opportunity to “strike when the iron is hot” and build upon the interest and enthusiasm created at the initial meeting.

## **Section 5 How To Develop A Disability Action Plan?**

The [development of a disability action plan](#) is key in the long-term success of your local disability initiative. By focusing your original efforts around the “blueprint” for how a disability initiative will function in your community, this step will allow for a thorough analysis of available resources, potential capacity of key partners (both from within the coalition, as well as from the disability community) and most importantly will focus discussions around the ultimate goals of the disability initiative. Additionally, while completing a disability action plan, ownership of individual steps should be assigned to help insure the full and successful completion of that step.

Every action plan is unique. For purposes of this toolkit, the initial suggestion is that each disability initiative action plan be focused on four individual sections: the first three being the key components of the Community Based Partnership model - Education and Outreach Efforts, Free Tax Preparation Services and Asset Building Opportunities. The fourth piece is to develop a component centered on data collection and measurement. See a working copy of an [action plan template](#) used by the SPEC Territory Office in Wichita to summarize their action plan for the disability initiative as well as using it for a place to capture significant activities and accomplishments.

When the disability workgroup is convened to develop a disability action plan, the initial requirement is to discuss potential services that might be successful in your community with respect to reaching out to PWD and/or disability organizations. By brainstorming a list of potential activities (which could include to specific marketing ideas, development of new disability oriented free tax preparation sites, providing training to disability organizations and their employees on key tax issues impacting PWD, etc.), the group will develop a vision of what services the community sees as valuable. Additionally, this process will provide a basis for the resources needed to implement such services or actions.

With a list of potential services or actions to consider, the next step in the process is to determine the level of resources necessary to implement each of the services or actions. Without an idea of the amount of resources (whether they be financial, material or personnel requirements) necessary to implement such activities, it is difficult to determine whether the proposed activities are possible. One issue that needs to be addressed is the potential for disability partners to receive unique funding or grant opportunities. While SPEC personnel are not involved in the solicitation of funding by any partners, it is imperative as a partner that SPEC is willing to assist in appropriate aspects of fundraising opportunities that will allow local partners to be more engaged. See [“grant information”](#) on the SPEC DI website that highlights some issues in this arena.

The group should determine exactly what resources are currently available with respect to the existing coalition and develop an idea of what resources may be brought to the table by disability organizations that are joining in the disability initiative. Discussions should highlight the areas of strengths as well as weaknesses that the disability initiative faces as it implements its plan. From this vantage point in the process, members of the working group will see the realities facing them in terms of resources. The group must develop an action plan that accurately takes into account a reasonable expectation of available resources. Additionally, the working group should be reminded that the efforts envisioned for the local disability initiatives are not thought of as a “one-time” effort but are actually envisioned as part of a long-term strategy to provide assistance to PWD. With long-range planning in mind, reminders should be provided to the working group that “small successes” are better than “large failures”.

### ***A. Education and Outreach***

The first step in any disability action plan should be efforts around education and outreach such as:

- Reaching out to additional disability groups
- Educating PWD on tax issues, availability of free tax preparation services and asset building opportunities
- Reaching out to individuals and/or organizations that work directly with PWD

In each of these areas the issues of resources, capacity and long-term goals must be addressed. For example, if no coalition free tax preparation sites are going to be accessible in the first year of your local disability initiative, then no effort is necessary in terms of educating and/or promoting free tax preparation services. In this case, education and outreach efforts would focus on making PWD aware of advantageous tax benefits and credits.

In terms of developing a plan for outreach efforts, the initial focus should be on who is the primary target for these efforts. For each segment of the disability community where efforts will be expended, a unique plan will be required that will provide for appropriate actions to effectively reach the intended audience. Each targeted segment reacts differently to various marketing approaches and those nuances must be considered in all developmental stages.

Before work starts on developing an outreach plan, the following resources should be reviewed for pertinent information that would be relevant to any local efforts:

[Reach Out to Workers With Disabilities and Families Raising Children With Disabilities](#) – The Center on Budget and Policy Priorities paper provides concrete information on how to educate and reach out to persons with disabilities on issues related to tax benefits and credits.

As regards the disability action plan’s “educational” aspects, completion of appropriate education can be accomplished in a variety of ways based on the facts and circumstances of your local community. One concept that should be given great consideration is the development of a detailed training plan that can be used to educate on a variety of topics. This training would include such topics as access and accommodation training for tax preparers, tax issue awareness for service providers within the disability community, interaction of tax benefits with other public benefits for tax preparers, service providers, as well as PWD etc.

The following sections will highlight some of the key issues that each disability initiative should consider when determining what type of training they feel is necessary. Each section will discuss potential resources to utilize for local training.

### **Access and Accommodation Issues**

Issues related to access and accommodation will be critical to a successful implementation of your disability initiative. One of the best ways to insure proper handling of these potential issues is to provide opportunities for training to all individuals playing a part in the disability initiative. Each local initiative will make the proper determination for their efforts as to the extent of any training. At this time there are no formal resources recognized as “the” proper training tool. However, the resources listed in [Section 7](#) provide sources of information that can be used as the basis for any proposed training opportunities.

## **Etiquette Issues**

As with access and accommodation issues, issues related to [disability etiquette](#) will also be a critical factor in successful implementation of your local disability initiative. Many individuals involved in EITC coalition efforts may not have had the opportunity to work directly with PWD and therefore may feel awkward/unsure about how to act. Providing all volunteers basic training related to disability etiquette will help volunteers feel more comfortable interacting with taxpayers who have disabilities. Again, the resources listed in [Section 7](#) provide a basis for any training classes desired. Additionally, some cities that have already implemented disability initiatives have noted that they have utilized PWD as instructors for these types of training classes in order to provide hands-on experience for both etiquette and access and accommodation issues.

## **Tax Issue Awareness for Disability Organizations**

A local disability initiative provides a unique opportunity to provide an awareness level of training to those individuals who work for local disability organizations and who interact with PWD everyday. As advocates for PWD, these employees interact with PWD on a day-to-day basis and generally have the ability to offer the greatest range of benefits for those individuals. These daily interactions fall across a wide spectrum of services – workforce development, health, financial well-being, etc. – and thus these service providers earn the status of a trusted communication channel that presents the best avenue for acceptance of new issues and ideas. These individuals (and their clients) will benefit from training on tax issues for PWD.

Experience from initial efforts around tax issues and PWD has shown (not surprisingly) that knowledge of potential tax benefits and credits that directly impact PWD is low among service providers in the disability community. The thought is that taxes are just too complex and/or intimidating for a service provider and thus the easiest thing to do is to ignore the potential issue. The local disability initiative has the opportunity to provide an immediate and important impact by providing training (or at least awareness) on tax issues to those service providers that work directly with PWD. This training does not have to be elaborate or overly detailed, particularly in the case where free tax preparation sites are available to assist PWD, but rather the training needs to provide information that will allow a service provider to know in which situations they need to tell a PWD that further inquiry about potential tax benefits and credits could directly impact their financial status. [Section 6](#) of this toolkit includes resources that provide detailed information about tax issues for PWD (including PowerPoint presentations that can be easily modified to meet local training needs).

Another source of information for key technical issues related to persons with disabilities is the [Work Incentive Planning and Assistance Program](#) (WIPA). This was formally known as Benefits Planning, Assistance and Outreach (BPAO). As authorized by the Ticket to Work and Work Incentives Improvement Act of 1999, the [Social Security Administration](#) (SSA) established a grant program called Benefits Planning, Assistance and Outreach. Under this program, cooperative agreements (monetary awards) were granted to community-based organizations to provide all SSA beneficiaries with disabilities access to work incentives planning and assistance services. The Directory at Social Security Administration lists WIPA contact and service information for every State, the District of Columbia, Puerto Rico, Guam, the Northern Mariana Islands, American Samoa, and the U.S. Virgin Islands.

### ***SSI/Public Benefit Interaction Training for Tax Preparers***

As previously noted, an important area to consider with respect to achieving full participation of PWD in your scheduled activities is to insure that the issue of how proposed tax benefits/credits will impact a person's receipt of other public benefits (most notably SSI) are properly addressed. It has been noted that the fear around this issue needs to be addressed in the education and outreach activities of the disability initiative. The fact remains that this issue will be one faced by each tax preparer as they serve PWD. The best approach to overcoming this potential stumbling block is to provide simple training (almost awareness) to those tax preparers who will be in sites that are being marketed as accessible sites. The timing and extent of this proposed training is an individual decision to be made by each separate campaign based on the individual facts and circumstances of their campaign (i.e. will the sites be housed at community disability organizations, will the sites have specific staff that can address the issue (rather than relying on the knowledge of each tax preparer, etc.). In terms of timing, the "training" could be built into the traditional TaxWise/tax law training that is given to volunteers prior to the start of the tax filing season. [Section 6](#) provides resources that can be utilized as the basis for this type of training.

## **B. Free Tax Preparation**

When considering the aspect of free tax preparation efforts as part of the disability action plan, resource decisions must be the primary topic of discussion. The resource decisions include answering these questions:

- What is the expected participation rate of PWD to the offer of free tax assistance?
- Are there local disability organizations interested in offering free tax preparation services at their local offices/sites?
- Does the existing coalition have available resources to handle the development of new free tax preparation sites or even the capacity to handle an influx of new customers at existing free tax preparation sites based on targeted outreach efforts?
- Are existing coalition free tax preparation sites accessible?
- Do “mobile” tax sites exist within the coalition that could be used to make free tax preparation services available directly at local disability community organization locations? (See Pub. 3189, e-File Administrator Guide, IRS/UTS License Agreement: Exception One and Exception Two)

Only after a thorough collection and analysis of information related to the above questions can a reasonable action plan be developed with respect to free tax preparation efforts. Much of the action plan will be developed after a thorough analysis of the individual facts and circumstances facing the community with respect to available resources and a consensus on what type of free tax preparation services would be most inviting to PWD. These decisions can only be made by informed local representatives.

A simple way to enhance the capacity/perspective of your disability initiative work around free tax preparation service is to include local disability organizations that regularly work with PWD to serve as key contributors. The list of potential collaborators might include local independent living centers; disability organizations; disability support services offices in local governments, school systems and/or colleges; state offices of vocational rehabilitation; etc. They may also have knowledge of/access to special resources of which you might not otherwise be aware. From these key disability organizations, individuals who serve on the paid staff and/or individuals who volunteer their time and talents to those organizations are potential volunteers who can assist in the local coalition’s efforts.

In addition to the inclusion of key disability organizations in your free tax preparation efforts, another important aspect of proper collaboration is to make a concentrated effort to reach out to individuals with disabilities to join the efforts. The inclusion of individuals with disabilities in the local efforts will add a tremendous level of “validity” to your efforts, particularly within the disability community. In order to actively recruit PWD to join the effort, there must be an idea as to what type of assistance an individual could offer to the effort. The following lists are examples of potential areas where a PWD can lend their individual assistance:

### **Greeters**

The simple fact of being greeted by a PWD upon entrance to a free tax preparation site will provide a PWD with a great sense of comfort, particularly in the case where the services are being offered by an organization that is unfamiliar to the individual seeking assistance. The role of Greeter can cover a wide range of responsibilities – the Greeter can simply welcome individuals to a site or they can help the individual complete an intake sheet. Each disability initiative can determine the level of competency required in order for one to volunteer as a Greeter, but it is strongly recommended that efforts be undertaken to secure PWD as Greeters in free tax preparation locations that are not familiar to PWD and/or the disability community in the ordinary course of business.

### **Interpreters**

In order to provide the greatest level of access and accommodation to all PWD, the ability to provide ASL (American Sign Language Interpreters) at free tax preparation sites is desired. However, every coalition faces limited resources as it struggles to provide the best level of service. These limited resources often preclude most coalitions from providing paid interpreters at their free tax preparation sites. The inability to provide such a necessary resource will obviously limit the true accessibility of some sites. With the need for ASL Interpreters being “critical”, it provides an excellent opportunity for a local disability organization (or their staff or their volunteers or even those individuals they serve) to play an integral role in the success of the disability initiative. In most cases Interpreters will not be required to have tax knowledge but must simply be able to provide interpretative skills in an information conduit between the taxpayer and the tax preparer.

## **Tax Return Preparers**

The ultimate key to the success of any free tax preparation operation is the availability and skill of its volunteers. Adding a disability initiative dimension to existing coalition efforts may add strain to that already critical issue of volunteer tax return preparers. One way to relieve some of the strain is to recruit tax return preparers from the disability community: PWD, staff from disability organizations, volunteers for the disability organizations, etc. For those individuals willing to answer the call for help with respect to tax return preparation services, full training will be provided under the umbrella of the local coalition.

### ***C. Asset Building***

When the potential benefits of a disability initiative are fully considered, the determination of whether a disability initiative is successful will be centered on its ability to provide [PWD increased opportunities to build assets](#) that will help them in their efforts to achieve economic self-sufficiency. In fact, the ultimate success will depend not only on the ability to provide increased asset building opportunities but in the ability to increase the participation of PWD in the available [asset building opportunities](#)

Much like the development of action plans related to outreach and free tax preparation, the efforts around asset building services can only be adequately determined after the collection of all relevant data and a detailed analysis of the collected data. The type of information needed includes:

- Proper assessment of the asset building needs and/or desires of the population being targeted (i.e. are the biggest needs the ability to open bank accounts, access to IDA programs, etc.)
- Existing local resources related to [individual asset building opportunities](#) that are currently involved in coalition efforts
- Capacity at local free tax preparation sites to include asset building opportunities on-site
- Additional local asset building resources that could be recruited to be involved in local efforts

After the appropriate background information has been gathered and reviewed, the process of developing an asset building plan can begin in earnest. Much like the prior two sections of the action plan, knowing the audience and how they respond to different messages will be critical in developing a plan that can be successfully implemented. One of the factors to consider in the asset building segment of the plan is experiences that many community based coalitions have encountered over the past several years -- that developing “trust” is one of the key components in successfully integrating asset building opportunities. Those experiences suggest that moving too fast often “backfires”, as the target population is hesitant at first to commit too much trust to a brand new encounter. In many cases, coalitions have experienced the “free is not good” phenomenon that makes potential customers wary of offers that sound too good to be true. In those cases, coalitions have often found it takes more than one tax season to develop a trust relationship that allows for the introduction of new concepts to the targeted audience.

Another important factor to consider in the asset building section of your action plan is the need to provide instantly accessible information regarding available asset building opportunities. Again, prior experiences from local coalitions note that the ability to successfully integrate asset building opportunities into the coalition require that the opportunities be tangible at the time the targeted individual is present. For example, if the goal of your initiative is to emphasize the need to have bank accounts and then to provide the opportunity to start a bank account, the ability to start the new account needs to be on-site and instantaneous (i.e. a banking partner needs to be at a free tax preparation site with the ability to open the new account that very day). Experience tells us that if the asset building opportunity requires an additional visit to the free tax preparation site or requires some type of phone follow-up, the participation rate declines dramatically.

When discussing the asset building piece of the disability initiative, issues will range from the availability of existing asset building opportunities to increasing participation by persons with disabilities in the available opportunities. Local disability organizations can play multiple roles in this segment of the initiative – they can:

- Provide access to asset building opportunities they currently operate
- Introduce their existing asset building partners to the local coalitions
- Play an active role as a trusted communication channel to encourage their clients to participate in asset building opportunities, etc.

## ***D. Data Collection and Measurement***

The value of data collection and measurement cannot be underestimated. Although one would hope that the underlying premise of a disability initiative (i.e. providing tax awareness, tax assistance and asset building opportunities to PWD, etc.) would be sufficient to insure the long-term commitment of partners to the disability initiative, the reality of the situation is that for many potential partners a “[business case](#)” will need to be made to secure their commitment. In this context, “business case” means the ability of an organization to show its management, board, funders, etc. that their involvement in the disability initiative has had an impact not only on the PWD that they serve but also that it has been economically advantageous to their organization. While anecdotal stories of success are always well received, in this situation a partner organization will need the ability to quantitatively show results (i.e. number of tax returns completed, total EITC refunds received, new bank accounts started, etc.) that are a direct result of their efforts. The need for data collection and measurement abilities within your disability initiative will be critical and an issue that should be addressed throughout the implementation process.

In terms of completing an action plan item around data collection and measurement issues, the plan will need to address two specific issues:

1. What type of data should be collected?
2. How will that data be collected?

### What Type of Data Should Be Collected?

As with other sections of this toolkit, the answer to this question is not simple. The final decision will be the result of consensus within your disability initiative as to what data is most critical to insure future participation of all partners. There are several factors to consider:

- [SPEC required data](#)
- Data required by funders
- Coalition specific data

As a guide to local discussions on data collection, the following paragraphs will provide information on data collection issues that experiences from initial disability initiative efforts (as well as efforts by existing coalitions) have proven to be critical in providing a complete picture of the impact of local efforts.

## ***REI Tour/SPEC Disability Initiative Toolkit***

The first area in which data collection is needed is with respect to education/outreach contacts completed by the disability initiative efforts. The following are examples of some education/outreach data that could be collected:

- Number of education and/or outreach flyers distributed to PWD
- Number of individuals trained on disability related issues (i.e. access and accommodation issues, tax benefit and credit interaction with SSI, etc.)
- Number of disability organizations engaged in education and outreach efforts
- Number of media (i.e. newspaper ads, radio public service announcements, mass transit advertising, etc.) contacts completed

Additional areas of local interest in terms of education/outreach contacts could be added to that list to insure the collection of data that is relevant to your community and your partners.

The next area of data collection emphasis will be with respect to free tax preparation services. In terms of providing information that can show a direct impact on PWD as well as the community as a whole, this part of your data collection efforts will be critical. The partners involved with the coalition will be able to attest to the fact that although education/outreach efforts sound promising, being able to show a dollar impact of your efforts will provide each partner with the ability to justify their commitment to the disability initiative. Thus, the data collection undertaken with respect to free tax preparation efforts will require difficult and time-consuming decisions as to how such data will be collected. In the final analysis, the collection of this data will be critical to full acceptance of the disability initiative.

In terms of data to be collected with respect to free tax preparation services, the following list will provide key data issues that should be considered by all disability initiatives:

- Number of tax returns completed for PWD and/or families with a disabled dependent
- Amount of EITC received by PWD and/or families with a disabled dependent
- Amount of CTC received by PWD and/or families with a disabled dependent
- Total federal tax refund received by PWD and/or families with a disabled dependent
- Adjusted Gross Income (AGI) reported by PWD and/or families with a disabled dependent

## ***REI Tour/SPEC Disability Initiative Toolkit***

As noted in the previous section on education/outreach data collection, the above list provided is only a suggestion as to key data that should be considered in data collection efforts. Clearly in the case of a disability initiative, there is a long list of additional data points that could be collected with respect to tax return data (did the taxpayer claim medical expenses, mortgage expenses) as well as tax return behavior (was this first time the taxpayer had filed, did the taxpayer use a paid tax preparer in prior years, etc.) and the right balance of information to be collected needs to be determined at a local level.

The final area of data collection involves measuring the participation rate with regard to asset building opportunities. Much like the discussion on tax preparation data, the ability to provide detailed results from asset building efforts will be a very effective tool in proving the impact your disability initiative is having on PWD and the community. The list of data to be collected depends on the exact nature of the data collection efforts employed by your local initiative but could include such data points as:

- Number of bank accounts opened
- Number of participants in financial education classes
- Number of new participants to an Individual Development Account (IDA) program

With each of these data collection points (education/outreach, free tax preparation, asset building), the key point to be addressed in the development of the action plan is to insure that the data being collected meets the needs of the disability initiative as a whole, as well as the individual needs of the disability partners.

### **How Will Data Be Collected?**

In many respects the determination of what data is to be collected is the easy part of the total data collection and measurement effort. The hard part – actually securing the data that has been deemed to be important. Again, this toolkit cannot provide a specific answer as to how the data should be collected but rather will provide alternatives based on the experience of others. The key point to remember throughout your consideration of how exactly to collect the data is that in many regards the collection of accurate and in-depth data will be the most critical action undertaken in your disability initiative. Therefore, pick a data collection process that can easily be integrated into existing efforts and one that will be followed by the majority of the partners and volunteers who are responsible for securing the data.

## *REI Tour/SPEC Disability Initiative Toolkit*

With respect to education and outreach efforts, the simplest approach is to request all active participants in the disability initiative to manually secure the relevant data related to their efforts. This could include providing each participant with a blank template that includes the key data fields agreed to in the disability action plan and having them complete the template either once to summarize their efforts for the entire filing season or the partners could complete one form for each separate education and outreach activity completed (i.e. complete one form for a training class for service providers, one form for a mail out of free tax preparation flyers, etc.). One organization within the disability initiative could then be charged with securing all education and outreach data and compiling that information into one summary report.

The most difficult data collection area will be with respect to free tax preparation data. That is not to suggest there are not some answers to collect all relevant data in a very accurate and straightforward fashion. Rather it acknowledges that many individual facts and circumstances (including issues of data confidentiality, inability of insuring that all partners and/or volunteers are properly securing the necessary data, capacity, available resources, etc.) will have an impact on the ability of your disability initiative to secure meaningful data related to free tax preparation services. The bottom line with regard to free tax preparation data collection is that the data needs to be collected in order to sustain the efforts long-term and thus the pertinent question in this section is how will the data be collected.

In terms of tax preparation data collection, experiences from the field have provided two primary methods for collecting the data: (1) utilization of the data collection abilities within the TaxWise software and (2) development of manual data collection system. This toolkit can not provide you with a definitive answer on what system would work better in your disability initiative, but the hope is that you will study each of the alternatives before deciding which system will be more efficient and effective in your efforts. Although two primary methods have been identified, a successful program may need to create a “hybrid” data collection system to ensure the most effective data gathering result.

The utilization of TaxWise software as the primary data collection tool provides the ability to gather more in-depth data than a manual system would allow. The report generating abilities of the TaxWise software provide an easy mechanism for collecting all of the key return data fields – amount of EITC refund, amount of CTC, total refund, etc. The difficulty in using the TaxWise software to generate specific data measurements related to PWD is how to distinguish in TaxWise that a certain taxpayer assisted was in fact a PWD? There is no question on the federal tax return that identifies a PWD; however the Main Information Sheet on TaxWise will ask the question **“Do you consider yourself or a member of your household a person with a disability?” in tax year 2008.** At this time we do not know if the disability information on the TaxWise Main Information Sheet will be available in report format. The solution to this challenge is in the form of the available “preparer use fields” that are in the TaxWise software. The use of one or more of these TaxWise preparer use fields provides a reasonable solution to identifying taxpayers with disabilities within

your free tax preparation efforts. This type of action is accomplished by creating a set preparer field to be used by all tax preparers when completing their return that will contain the answer to the question, “Is the taxpayer a person with a disability?” To be able to actively utilize this dedicated preparer field for sorting purposes, the answer to the question in the preparer field needs to be a consistent answer for all free tax preparation sites. For example, when the answer to the question of whether the taxpayer is a PWD is “yes”, then the preparer can insert the “number 1” in the designated preparer field. If the answer is “no”, then the preparer could insert the “number 2” in that same field.

As the previous explanation shows, the utilization of the available tax preparer use fields within the TaxWise software provides an effective and generally efficient manner to capture the key data of whether a taxpayer served was a PWD. Along this same line, a local coalition could decide to utilize another available preparer use field to ask other questions that would help provide detailed information to be utilized for a thorough analysis of the impact of the disability initiative. For example, another question that could be asked would be “Have you filed a tax return in prior years?” The possibilities for data collection utilizing the tax preparer use fields in TaxWise are significant and based on the experiences in other disability initiatives, this type of data collection should be the first to be considered.

If utilization of the TaxWise capabilities is not possible, the second alternative would be the development of a manual data collection system. Certainly a manual data collection system has its own challenges – requires additional effort by the tax preparers, often faces inconsistent collection issues, etc. – but with proper design and implementation processes, a manual data collection system can be effective. The key design question is how will the data be collected to properly identify a PWD and then how will the tax return data for those PWD be collected and maintained. Most of the manual systems in place include the insertion of a question concerning disabilities into the intake process and then a separate data collection sheet is completed for those taxpayers who self-identify themselves as a PWD. From there, the manual data sheets would be collected and entered into either a database or spreadsheet to allow for the accumulation of all relevant data. The utilization of a manual collection system has its barriers, but with the proper amount of planning and oversight it can be an effective data collection process that provides necessary data for the initiative.

The final data collection issue relates to asset building opportunities. Due to the fact that most asset building opportunities take place long-after the tax return process has been completed, generally the only available solution to data collection efforts in this arena is to develop a manual system for data collection. For many partners the collection of this data will be very important in how the entire disability initiative is seen in terms of its impact and success so there must be a strong emphasis among all active partners on this topic.

In summary, data collection will be one of the most challenging aspects in terms of successful implementation of your disability initiative. The critical need to obtain detailed and accurate information must take precedence over any obstacles that are encountered in developing and implementing a data collection system. Do not hesitate to ask for help from others in determining the most effective and efficient manner of data collection for your initiative.

### SPEC Disability Initiative Measures

In order to properly assess the impact and effectiveness of the efforts made by local coalitions in expanding their efforts to provide service to PWD during the current filing season, a consistent data collection and measurement system has been created to capture key data points. The method in which local coalitions actually collect the data that is required on the measurement tool is a decision that will be left up to each local coalition.

For the current filing season each of the cities included in the SPEC Disability Initiative will be responsible for completion of the following measures documents:

- 1) [SPEC Disability Measures](#)
- 2) [SPEC Disability Partner Activity Spreadsheet](#)
- 3) [SPEC Disability Initiative Narrative](#)

For each of the three reports required to be completed by the SPEC Territory Office, the following paragraphs will provide a more detailed explanation of the information required, as well as the link to the actual measure document.

#### 1) [SPEC Disability Measures](#)

The initial report focuses on the key aspects of the SPEC Disability Initiative in a clear and brief manner:

- How many organizations are actively engaged in local disability initiative efforts (with those partners being listed individually)
- Number of targeted outreach efforts made to PWD
- Number of free tax preparation returns for PWD

If a PWD receives a free tax preparation return at an existing coalition site, then that return should be included in the computation of the third measure above. If a coalition marketing effort was distributed by a disability organization, that outreach effort should be included in the second measure above. Remember, the goal of the measures is to determine the direct and substantial impact the local efforts are having on PWD. The information gathered in this phase of the measurement system will be critical not only to the entire SPEC organization but potentially more importantly to local organizations involved in this effort. Without the ability to clearly document their successes to their own organization, to their funders, etc. committed organizations may not be able to continue their efforts in the future. Thus, working closely with all organizations to properly explain the critical nature of the entire data gathering process will help insure the full commitment of all parties.

*Please read the detailed instructions included with the measures document for more information on how to properly complete this part of the measures system for current filing year.*

## 2) [SPEC Disability Initiative Partner Activity Spreadsheet](#)

This document has been created simply to gather information on the involvement of key local organizations in your disability initiative. The first step of the process is to document the efforts of the local affiliates of the key national organizations that have partnered with SPEC in the disability initiative (i.e. Goodwill, The Arc, Easter Seals, and Independent Living). This information will again provide multiple benefits – it will allow SPEC to reach out to our national partners to provide them a baseline with the involvement of their local affiliates. From that vantage point, SPEC can then work with their national partners to encourage more participation from local affiliates, to reach out to specific affiliates not engaged, to utilize that information to secure and/or provide funding opportunities. From a SPEC Field perspective, this information can then be utilized to “sell” local affiliates in your community as to why they should be involved in your efforts based on the successes of affiliates in other cities. This information will be important in SPEC efforts to gain more buy-in from national partners as well as provide the basis for recruiting new national partners.

In addition to the specific information on the existing national partners, this measure document provides the opportunity to provide information on other key local organizations that are actively engaged in your local disability initiative. Again this information has multiple purposes both from a local and a national perspective. The ability for other SPEC offices to determine which local organizations are engaged in other communities is a critical piece in their determination of who to include in their local efforts. From a national perspective, when affiliates of a national organization are engaged in efforts without a push from their headquarters that is a clear indication that the goals and missions of that organization are in line with our disability initiative goals and missions and a national contact is clearly warranted.

*Please read the detailed instructions included with the measures document for more information on how to properly complete this part of the current filing season.*

3) [SPEC Disability Initiative Narrative](#)

The third document in the SPEC Disability Initiative measurement system is simply a narrative that provides the opportunity to provide anecdotal information on some of the local successes of your disability initiative. This document is meant to be a high-level overview of the efforts in each city and provides the ability to communicate the strategy behind the local efforts while pinpointing local successes and challenges. This document will be used as a basis for determining best practices, identifying areas where additional training is required and many other issues that will impact the SPEC Disability Initiative as it moves toward the upcoming filing season.

*Please read the detailed instructions included with the measures document for more information on how to properly complete this part for the current filing season.*

## **Section 6 What Tax Issues Are Unique to Persons With Disabilities?**

A disability initiative addresses various tax issues that are unique to persons with disabilities. Many of these issues present critical barriers for working people with disabilities. These barriers include interaction of tax benefits with other public assistance benefits (such as SSI); individual tax benefits and credits; and sheltered workshop employment. The following sections address these technical issues and provide additional resources.

### **A. Effect of Tax Benefits On Receipt of Public Benefits**

The issue of interaction between federal tax benefits and the receipt of other public assistance benefits will often be the initial question asked by disability organizations when approached about joining a disability initiative. These issues have often been loaded with fear and misconceptions of losing benefits, and for many individuals in the disability community, the solution to the potential conflict was to not file a federal tax return. From experience in the field, as well as discussions with potential national partners, the ability to properly address this issue upfront and head-on will often be the key to ultimate success. As such, all SPEC personnel must take the necessary time to gain a “high-level” understanding of public benefits that allows them to properly discuss the issue with any potential partner. The goal is not for all SPEC personnel to know everything. To this end, you will locate in this updated section new documents prepared specifically to provide a high-level understanding of this critical issue.

The first step is to gather knowledge about the key public benefits that persons with disabilities are often receiving while they work – namely Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). To assist in this learning process the following documents have been created:

- [SSI-SSDI Chart](#) – This side-by-side comparison of the two programs provides some basic background on eligibility, income and resource limitations, etc.
- [Benefits Interaction Chart](#) – This provides an overview of the potential impact of the EITC, State EITC and/or CTC on the receipt of a long list of benefits (SSI, SSDI, Food Stamps, Veteran’s Benefits, etc.) by the receipt of EITC/CTC both from the standpoint of those credits being considered income or being considered a resource.
- [Impact of Public Benefits](#) – This page on the SPEC DI website provides detailed information on how public benefits can impact a taxpayer with disabilities when they file a tax return. This also provides background on a series of key words/topics that will be encountered in your discussions with disability organizations and/or persons with disabilities.

## **B. Individual Tax Benefits and Credit**

Although the main emphasis of the local coalition will primarily be focused on the tax benefits available through the EITC and the CTC, there are other tax credits and benefits that directly impact persons with disabilities and their families. Some of these include dependent care benefits and medical expenses that are explained in [Publication 907](#) or [Publication 3966](#). The goal of the disability initiative is to primarily serve low to moderate income persons/families with disabilities and thus some of the tax credits and benefits (other than EITC and CTC) may not be applicable. However, it is important to at least have an awareness of the other key tax credits and benefits that can impact persons with disabilities and how they interact and affect one another.

## **C. Sheltered Workshop Employment Issues**

A significant issue in outreach to persons with disabilities at [sheltered workshops](#) has been the tax treatment of independent contractor (1099 recipient) versus employee (W-2 recipient). Persons with disabilities working in sheltered workshops are often misclassified as independent contractors rather than employees. The underlying document that governs this issue is [Revenue Ruling 65-165](#). The ruling speaks of blind individuals; however, subsequent Private Letter Rulings (PLRs) refer back to it regardless of the disability being discussed. The PLR states that there are three groups of individuals being considered:

1. *Individuals in training* – in a rehabilitation program designed to prepare them for placement in private industry. The intent of the training, which averages 16 weeks in length, is to accustom the individual to industrial working conditions. --- **These individuals are not employees of the workshop for Federal employment tax purposes while they are being trained.**
2. *Regular workshop employees* – Individuals who have completed training and are capable of performing one or more jobs in the sheltered workshop temporarily if awaiting placement in private industry or permanently if unable to compete in regular industry. These individuals are paid by the workshop that provides working conditions and pay scales comparable to those in private industry, fixes working hours and production schedules. An employment relationship is intended. --- **The trained workers in the workshop are employees for Federal employment tax purposes.**
3. *Individuals working at home* – Individuals incapable of working in the workshop who are able to produce salable articles and may sell them wherever they please. --- **These individuals are not considered employees, as no employer-employee relationship exists under the usual common law rules.**

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Under Department of Labor laws, the workshop is permitted to treat the second category of workers as “piece workers” and pay only for the work performed, not an hourly rate. As a result, most individuals in sheltered workshop do not earn anywhere near minimum wages. The **correct** reporting for this money is:

<u>Category</u>	<u>Workshop</u>	<u>Payee</u>	<u>Earned Income for EITC</u>
1	1099-MISC, Box 3	1040, Line 21	No
2	W-2, Box 1	1040, Line 7	Yes
3	1099-MISC, Box 7	1040, Sch. C-EZ	Yes

While this is the **correct** way to report the income, it is not always done correctly. Some sheltered workshops report Category 2 income in Box 3 or 7 of Form 1099-MISC. If it is in Box 3 it is Other Income and not qualifying income for EITC. If it is in Box 7 it is Non-Employee Compensation, is subject to self-employment tax and is qualifying income for EITC. However, the combination of income tax and self-employment tax will wipe out the EITC and leave the taxpayer in a balance due situation. The local Territory Office should work with the organization to ensure workers’ earnings are properly reported. You may refer the worker to complete a [Form SS-8, Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding](#).

### **D. Veterans with Disabilities**

The SPEC Disability Initiative is placing new emphasis on [Veterans with Disabilities](#) starting in FY09. There are approximately 3 million veterans with disabilities. Approximately one out of every three of all homeless people are veterans and a large number of them have a disability. The determination of disability for this customer is a very complex process and this section will give you the basic tools in understanding more about veterans with disabilities. Please review the [SPEC Project Background and Impact Statement](#) for detailed information on this initiative.

Transition into civilian life after becoming disabled requires that veterans navigate not only their military branch of service benefits’ system, but the Veteran Administrations’ and dozens of other organizations that patch together a fairly complex system of benefits and services that are not always available geographically.

**Demographics** – The profile of American Veterans with disabilities is that of a population that acquired their disability as a result of service to their country. There are 2,795,000 projected living WWII Veterans of whom 1,000 pass away per day. As a result of Operation Enduring Freedom (OEF) in Afghanistan and Operation Iraqi Freedom (OIF) between October 2001 and February, 2008 there are an estimated 30,000 disabled veterans. This number will obviously grow as operations continue and more service members return. Despite their injuries, many veterans who leave

active duty are able to work. About one-third of the adult homeless population has served their country in the Armed Services. Current population estimates suggest that about 154,000 veterans (male and female) are homeless on any given night and perhaps twice as many experience homelessness at some point during the course of a year.

## **Types of Compensation**

[VA Disability Compensation](#) - Disability compensation is a benefit paid to a veteran because of injuries or diseases that happened while on active duty, or were made worse by active military service. It is also paid to certain veterans disabled from VA health care. These benefits are not subject to federal income tax.

[VA Pension](#) - Pension is a benefit paid to wartime veterans with limited income, and who are permanently and totally disabled or age 65 or older. This could be received in addition to VA Disability Compensation and the same as with VA disability compensation, it is not subject to federal income tax.

[VA Compensated Work Therapy \(CWT\)](#) - The Transitional Work Experience (TWE) Program provides a structured environment in which clients participate in vocational rehabilitation activities at least 30 hours per week. Clients in this program must have a primary psychiatric or medical diagnosis, be medically stable, and have a goal of competitive employment. [Beginning in tax year 2007 this pay is non-taxable. Prior to 2007 recipients received a Form 1099 Misc.](#) Effective for TY 2007 recipients only receive a letter stating the amount of compensation. Many veterans will require amendments to 2005 and 2006 returns and assistance in resolving existing tax liabilities.

[Military Retirement Pay](#) - Like private industry pension or CSRS and FERS, retirement pay is normally considered taxable for federal tax purposes.

[Veteran Stand Downs](#) - Stand Downs are one part of the Department of Veterans Affairs' efforts to provide services to homeless veterans. Stand Downs are typically one to three day events providing services to homeless veterans such as food, shelter, clothing, health screenings, VA and Social Security benefits counseling, and referrals to a variety of other necessary services, such as housing, employment and substance abuse treatment. Stand Downs are collaborative events, coordinated between local VA's, other government agencies, and community agencies who serve the homeless. Please visit the [VA Stand Down](#) and [National Coalition for Homeless Veterans](#) websites for current dates of a Stand Down near you.

## **Veteran Organizations**

There are numerous organizations that serve veterans with disabilities however the Veterans Administration has a [list of organizations chartered by Congress and/or recognized by VA for Claim Representation.](#)

## **Section 7 What are the Key Disability Awareness Issues?**

Two key awareness issues for expanding the REI Tour/SPEC initiative are disability etiquette and access/accommodation. This emphasis will ensure that people with disabilities are integrated as fully as possible into all planning efforts. The following sections will provide information and resources on how to address these issues.

### **A. Cultural Sensitivity and Disability Etiquette Issues**

Cultural sensitivity and disability etiquette will impact all aspects and stages of your disability initiative – starting from the initial community meetings all the way to direct interaction with persons with disabilities at the free tax preparation sites. Not only will volunteer tax preparers need to be aware of proper disability etiquette in order to provide the best possible service, but issues of disability etiquette will need to be thoroughly considered by all key participants in the development of the local disability initiative. The issues of disability etiquette are many, but in each and every situation they must be handled in the proper fashion to ensure the overall success of the disability initiative.

To help ensure that all disability etiquette issues are properly considered, the following resources are available to provide additional background information:

[A Basic Guide to Terminology and Etiquette](#) – A document put out by Goodwill that provides a list of most common things to remember when interacting with a person with a disability.

[Disability Etiquette – United Spinal Association](#) – An illustrated publication with tips on interacting with a person with disability.

[Ten Commandments of Communicating with Persons with Disabilities](#) – A one-page summary of key issues for proper communication when working with a person with a disability.

## **B. Access/Accommodation Issues**

As local disability initiative efforts begin in earnest, one of the issues that will play an important role in the determination of services to be offered to persons with disabilities will be access/accommodation. Clearly before an outreach plan can be developed and implemented regarding free tax preparation services for persons with disabilities, a proper determination must be made as to which coalition sites are fully accessible and thus appropriate to be marketed to the disability community.

Accessibility - Make sure that you have at least some sites that are close to public transportation. At least a few of your tax prep sites should be in buildings that already comply with the accessibility requirements of the Americans with Disabilities Act (ADA). This is generally the case at government buildings, libraries, hospitals, grocery chains, colleges, etc. Make sure that they are identified as accessible on any published lists/web-sites. There also may be older buildings that don't comply with all ADA requirements but may still be accessible.

- Can the entrance and the workspace accommodate a wheelchair?
- Is there at least one accessible, unisex restroom?
- See references below.

Accommodation – Consider including sign language interpreters among your volunteer base. Colleges, especially community colleges may have students who are studying sign language and are willing to volunteer. It is recommended that you provide that service on an appointment only basis. Another option for providing access to your services for taxpayers who have hearing impairments, would be to schedule one specific day and location when sign language interpreters would be available at a site.

In addition to the items above, the following resources provide additional information that should be considered when taking into account issues of accessibility:

[ADA Checklist for Volunteer Tax Assistance Sites](#) – This detailed document was prepared by the Disability and Business Technical Assistance Center (DBTAC) and was adapted from the US Department of Justice publication “ADA checklist for Polling Places”. The document takes the user step-by-step on key issues to consider in determining whether a free tax preparation site is accessible.

[Access and Accommodation](#) – Information and resources for ensuring that people with disabilities have physical and programmatic access to all facilities, programs, and services. Resources include policy guidelines, resources on assistive technology, accessibility standards, design principles and links to websites with additional information.

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[Reasonable Accommodation](#) – Code of Federal Regulation on Reasonable Accommodation and enforcement guidance on Reasonable Accommodation & undue hardship under the Americans with Disabilities Act.

[Creating an Inclusive Environment – A Handbook for the Inclusion of People with Disabilities](#) - This handbook, created by the Corporation for National and Community Services, for the inclusion of people with disabilities is designed specifically for national and community service programs. It will assist you as you work to fully and meaningfully include individuals with disabilities in your program. You will find specific resources to assist you in different areas of outreach, recruitment, selection, and retention of participants with disabilities.

## **Section 8 What Resources Are Available?**

The following section provides resources and background information to use in building your disability initiative.

### **A. Websites**

[www.reitour.org](http://www.reitour.org) - Website home for the REI Tour Campaign created by the NCB Development Corporation/National Disability Institute. Website includes information on the REI Tour Campaign as well as links to valuable resources developed during the Campaign (many of which are already referenced in this toolkit).

[www.adata.org](http://www.adata.org) – The National Institute on Disability and Rehabilitation Research (NIDRR) has established ten regional centers to provide information, training, and technical assistance to employers, people with disabilities, and other entities with responsibilities under the ADA. The centers act as a "one-stop" central, comprehensive resource on ADA issues in employment, public services, public accommodations, and communications. Each center works closely with local business, disability, governmental, rehabilitation, and other professional networks to provide ADA information and assistance. Programs vary in each region, but all centers provide the following:

- Technical Assistance
- Education and Training
- Materials Dissemination
- Information and Referral
- Public Awareness
- Local Capacity Building

[www.ada.gov/taxpack.htm](http://www.ada.gov/taxpack.htm) - Tax Incentives Packet on the Americans with Disabilities Act. This packet contains information about the disabled access credit that is available for small businesses and the tax deduction that is available for businesses of any size to help offset some of the costs of improving accessibility for customers or employees with disabilities. It also includes the Internal Revenue Service (IRS) form and instructions for claiming the disabled access credit, a list of ADA publications available free from the Department of Justice, and a list of telephone numbers and Internet sites to which you can turn for answers to your ADA questions.

[www.c-c-d.org](http://www.c-c-d.org) - The Consortium for Citizens with Disabilities is a coalition of approximately 100 national disability organizations working together to advocate for national public policy that ensures the self determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society.

[www.disabilityinfo.gov](http://www.disabilityinfo.gov) – A federal government-sponsored site that provides a direct connection to information and resources on a wide range of disability-related topics.

[www.cprf.org/taxresearch.asp#More](http://www.cprf.org/taxresearch.asp#More) - The Benefits and Tax Research project is committed to developing a coalition of organizations focused on the financial self-sufficiency of people with disabilities and others who qualify because of their low-income status. This is being accomplished through relationships with other disability service providers, community-based financial institutions and tax preparation volunteers. The project's goal is to build a successful support structure for each person through education in individual and family budget management - including benefits management, assets management and tax planning.

[www.wiawebcourse.org/index.cfm](http://www.wiawebcourse.org/index.cfm) - This web course is designed to provide information and resources to welcome customers with disabilities into the One Stop Employment Centers and can be used as a parallel for persons with disabilities visiting Volunteer Tax Assistance Centers.

[www.serviceandinclusion.org](http://www.serviceandinclusion.org) – The National Service Inclusion Project (NSIP), a Corporation for National and Community Service (CNCS) training and technical assistance provider, provides all of your training and technical assistance needs on the inclusion of individuals with disabilities as active participants in your national service program

## **B. Research Articles**

The following section provides an access point to information that provides background information involving persons with disabilities, particularly those around demographics, tax interaction and asset building.

[Why is asset building important to people with disabilities?](#) - This article authored by Johnette Hartnett and Michael Morris of National Disability Institute provides a compelling discussion of the current status of asset development in the disability community.

[Building a better Economic Future for Americans with Disabilities](#) - This report by Dr. Johnette Hartnett, Judy Stengel and Michael Morris from National Disability Institute provides an overview of the Real Economic Impact Tour and information on the highlights the challenges with respect to asset building opportunities for persons with disabilities.

[Supplemental Security Income: Supporting People With Disabilities and the Elderly Poor](#) – Part of a series of reports that examines the research on the impacts and accomplishments of government programs that assist low-income families and individuals. Each report includes state-by-state data on the number of people assisted by the program.

### **C. IRS Publications and Forms**

This section includes information on the various IRS publications and forms related to tax issues for persons with disabilities.

[Publication 3966 – Living and Working With Disabilities](#) – A Life Cycle series publication that presents basic information about existing tax credits and benefits that may be available to qualifying taxpayers with disabilities, parents of children with disabilities and business or other entities wishing to accommodate persons with disabilities.

[Publication 907 – Tax Highlights for Persons with Disabilities](#) – Publication provides a brief introduction to certain parts of the tax law of particular interest to persons with disabilities and those who care for persons with disabilities. It includes sections on income, itemized deductions, tax credits, business tax incentives, etc.

[Publication 529 – Miscellaneous Deductions](#) – Publication provides information on all types of miscellaneous deductions, including sections on business related expenses for persons with disabilities.

[Form 5884 – Work Opportunity Credit](#) – The tax form required to access the Work Opportunity Credit.

[Form 8826 – Disabled Access Credit](#) – The tax form required to access the Disabled Access Credit.

## **Section 9 What Best Practices Are Emerging?**

This section of the toolkit is a critical piece that highlights some of the best practices encountered by those disability initiatives that completed many of the steps noted in this toolkit. These best practice examples are provided to show the unique and innovative thoughts used by your colleagues in making a local disability initiative a reality. These examples are real life examples that not only show success but also show challenges, innovation, commitment and enthusiasm. In addition should you utilize the following examples as a guide for your local disability initiative but you should also contact your [SPEC colleagues](#) who are working the disability initiative as a resource and sounding board for your local efforts

The section on Best Practices includes information in a number of different formats. Much of this section is prepared along the lines of the three key aspects of the community based partnership model – education and outreach, free tax preparation and asset building – and includes specifics from disability initiative cities. Please [review these new documents](#) for excellent resources that could be used in your local disability initiative. [Education/Outreach/Free Tax Preparation Flyers](#)

### **A. Real Economic Impact Tour**

The REI Tour is an on-going campaign that will ultimately empower approximately 100 communities working with persons with disabilities to participate and expand their knowledge and utilization of favorable tax benefits and financial education services. REI Tour will direct needed public attention to the advancement of economic freedom and full community participation of persons with disabilities. The campaign will focus energy behind materials development and dissemination, training and technical assistance activities.

- During the initial year of implementation (the 2005 Filing Season) for the REI Tour Campaign, the eleven non-AARP cities selected for the campaign were provided with technical assistance, access to training opportunities, etc.
- During the 2006 filing season, the REI Tour Campaign received a grant to complete more detailed research concerning persons with disabilities. This research was completed in four REI Tour cities – Boston, New York, West Palm Beach and Wichita – and included a series of unique data gathering opportunities. First, in free tax preparation sites serving persons with disabilities, a seven-question intake survey was administered to those individuals receiving services. Then a longer 26-question survey was administered through disability organizations to their clients who may or may not have availed themselves of free tax preparation services. Finally, with respect to scheduled focus groups sessions in each city, a 27-question survey question was administered to all participants. Although none of these surveys were completed using statistically valid samples and/or procedures, the

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information gathered from these surveys can still be a valid tool for your local disability initiative as they try to determine their target population and the needs and desires of that population.

- 2007 saw the REI Tour prepare 36,275 tax returns in 54 cities for persons with disabilities or families with a dependent who is a person with a disability;
  - disseminated over 1 million EITC and other asset building contacts regarding IDAs, home-ownership, education, assistive technology, and small business ownerships to persons with disabilities;
  - engaged 355 disability partners in REI Tour;
  - conducted 20 technical assistance visits to REI Tour cities;
  - created a peer-learning network with monthly conference calls for grant funded cities;
  - provided mini-grants for 25 cities with the impact that over 80% of tax returns prepared for persons with disabilities came from these cities;
  - \$32.6 million in total refunds received by customers with disabilities
- Accomplishments for 2008 tax filing season include:
  - prepared over 90,000 tax returns in 63 cities for persons with disabilities or families with a dependent who is a person with a disability;
  - increased refunds to taxpayers with disabilities by 135% from 2007 with over 81.5 million dollars in refunds received in 2008;
  - disseminated over two million EITC and other asset building contacts regarding IDAs, home-ownership, education, assistive technology, and small business ownerships to persons with disabilities;
  - engaged 555 disability partners in REI Tour;
  - created a peer-learning network with monthly conference calls for grant funded cities;
  - provided mini-grants for 31 cities with the impact that over 65% of tax returns prepared for persons with disabilities came from these cities;
- The goal for 2009 is to reach out to more than 3 million individuals with disabilities and help over 180,000 taxpayers and their families receive free tax filing and other asset building services. Private support for the 2009 Tour is provided by the Bank of America, AT&T and Darden Restaurants Foundation combined with in-kind federal agency support from the IRS, FDIC, the Social Security Administration, the U.S. Department of Labor, Mayors' Offices and more than 555 community-based organizations.

<u>Year</u>	<u># Cities</u>	<u>Returns</u>	<u>Refunds</u>	<u>Outreach Contacts</u>
2005	11	7,600	\$ 6.8 m	
2006	33	17,223	\$15.3 m	342,554
2007	54	36,275	\$32.6 m	1,001,042
2008	62	90,653	\$81.5 m	2,016,165

## **B. Education and Outreach**

The following section contains links to education and outreach efforts by many of the REI Tour cities. In addition to the narrative of these individual efforts, copies of key documents are linked for your review.

### **Real Economic Impact Tour**

The REI Tour developed a number of outreach documents that are available for download on the [www.reitour.org](http://www.reitour.org) website and can be modified for use by individual communities to include relevant local contact information.

The REI Tour has a listing of every [city involved](#) in the Disability Initiative. Each city shown has the local SPEC Tax Consultant contact information as well as local disability partners. We have decided not to duplicate this information in this toolkit for outreach and free tax preparation. Additional information is also available on each city in the SPEC DI website under “Training”, “[City Snapshots – 2008](#)”. This was formally known as the Partner Disability Grid.

## **C. Free Tax Preparation**

The following section contains links to examples of free tax preparation efforts undertaken by several of the REI Tour cities. In addition to the narrative of these individual efforts, links to key documents are available for your review.

The REI Tour has a listing of every [city involved](#) in the Disability Initiative. Each city shown has a local SPEC Tax Consultant contact information as well as local disability partners. We have decided not to duplicate this information in this toolkit for outreach and free tax preparation. Additional information is also available on each city in the SPEC DI website under “Training”, “[City Snapshots – 2008](#)”. This was formally known as the Partner Disability Grid.

## **D. Asset Building**

The final section in the Best Practice arena involves efforts around Asset Building. In addition to information about efforts by individual cities, this section also includes information on some overall asset building opportunities that can be accessed by any community interested in developing asset building opportunities for persons with disabilities.

### **Wichita**

A natural extension of the [Cerebral Palsy Research Foundation](#) (CPRF) Kansas Benefits Counselors Network and Employment Network is the development of a project that focuses on tax planning and asset development for people with disabilities. The Employment Network helps people plan for and obtain employment,

the Benefits and Tax Research project assists people in managing their taxes in the most favorable way and to seek ways to safely accumulate assets.

To do this, CPRF has employed an experienced tax accountant, who provides services as a benefits specialist, tax preparer and low-income financial planner. Additionally, the project is researching various tax issues as they affect people with disabilities.

CPRF operates as a “closed Volunteer Income Tax Assistance site”, in cooperation with the Wichita office of the Internal Revenue Service. The goal is to expand these coordinated benefits management-and-tax planning services. CPRF’s Benefit and Tax Research team also works with Communities United Credit Union, a community development credit union in Wichita, to establish and expand programs for people with disabilities such as Individual Development Accounts.

### **Access to Assets (ATA) Program**

The Access to Assets (ATA) program, developed and administered by the World Institute on Disability (WID), a non-profit public policy center dedicated to the promotion of independence and full inclusion in society of people with disabilities, provides training and technical assistance to asset building and disability organizations seeking to improve the inclusion of people with disabilities in poverty reduction programs. In addition, ATA provides information and referral services to individuals with disabilities and conducts federal and state policy analysis on related issues. Information on the Access to Assets program can be viewed at the WID website [Access-to-Assets](#). In addition, WID has a section called “[Why is it important that people with disabilities access IDAs](#)”. Also see the [Access to Assets Fact Sheet](#) for additional information. You are encouraged to sign up for WID’s monthly [EQUITY e-newsletter](#)

### **Real Economic Impact Tour**

The [Real Economic Impact Tour](#) (REI Tour) is a national initiative delivering free tax preparation and filing assistance, along with other [asset building strategies](#) to low-income persons with disabilities.

### **FDIC Money Smart**

In conjunction with the REI Tour Campaign, the Federal Deposit Insurance Company (FDIC) modified their financial education curriculum, [Money Smart](#), in order to provide a supplemental guide for teaching persons with disabilities

## **Section 10 What Are The Key Steps in Organizing A Disability Initiative?**

This section contains the critical steps in getting a disability initiative started. It provides a snapshot of each step from getting started to developing an action plan with your key partners. Additional detail and examples of various tools (products) for each of these steps can be found in the individual chapter section of this toolkit.

### **Step 1 - Gather Local Information**

This step is critical in determining what the potential needs and interests are in your community. A community can be large or small with formal or informal boundaries. It is recommended that it be small enough to have some control, but large enough to have some measurable impact. Information to be gathered can include the following:

- Determine key demographic information – the number of persons with disabilities, the percentage who are employed, etc., number of individuals/families eligible for the EITC, number of individuals served by free tax preparation sites, etc.
- Determine and review current delivery of outreach, education, and free tax preparation – the number of sites, location, partners, etc.
- Determine potential delivery channels that exist in the community, (e.g. asset building, financial literacy, IDA, and home ownership programs).

Mapping software can be used to provide a visual insight into where the client base is located and the number of current sites assisting them. In addition to providing valuable information in determining potential needs, mapping software is also a valuable tool in presenting your “sales pitch” to potential partners

### **Step 2 – Identify Key Partners in Existing Coalition To Discuss the Possibility of Creating a Local Disability Initiative**

Foremost to building a successful disability initiative is the proper determination of whether the existing coalition is willing and able to add a disability component to their existing service base. Experience tells us that in most cases during Year 1 your strategy should focus on providing existing services of the coalition to persons with disabilities and postpone until Year 2 identification of disability organizations for new VITA sites. This determination can only be made through discussions with major coalition partners (whether that includes the current chairperson, the entire steering committee, coalition funders, etc.). The coalitions that should be selected for these types of discussions are **mature** coalitions (i.e. have been in existence for more than a year, have strong leadership, have a solid base of services, etc.) who have

shown the ability to fully engage all aspects of the Community Based Partnership model.

### **Step 3 – Identify Potential Partners in the Disability Community To Discuss the Possibility of Creating a Local Disability Initiative**

After identifying critical partners to reach out to within the coalition, the next step is to determine potential partners within the local disability community. You may want to identify a mature current partner to be your coach to give you an initial landscape of the disability community. It may be as simple as tapping partners that are already in existence or it may be as complex as developing new relationships that will be unique to this endeavor. This third step is to determine what key players may be interested in hosting or participating in an effort to build a local disability initiative. Identifying a lead organization(s) should be delayed until all potential partners, their resources, and commitment have been identified. Examples of potential disability organization partners are:

- Existing partners in the community that serve persons with disabilities
- Affiliates of national partners who are actively promoting the inclusion of their affiliates in local disability initiative efforts

### **Step 4 – “Sales Pitch” to Local Coalition**

- Now that you have gathered local information and have identified potential partners, the next step is to have a meeting with your local coalition leaders to introduce the concept of a disability initiative. Allow sufficient lead-time when setting the meeting date, i.e. you can never be too prepared. Remember this meeting is critical to determine the interest level of the local coalition ***and*** can also be used to expand the list of disability organizations that should be included in its efforts to build the disability initiative. This may be your only opportunity to generate interest and/or to determine potential for a disability initiative within your community, so preparation is critical. This discussion can be made one-on-one or in a group setting.

### **Step 5 – First Community Wide Meeting With Local Coalition Leaders and Representatives of the Disability Community**

Once you have agreement from the local coalition that there is interest in pursuing a focused effort for people with disabilities, a community wide meeting should be held with key members of the local coalition and the identified leaders from the disability organizations. An [invitation letter](#) will need to be created for the first community wide meeting that provides an overview and purpose for the meeting. The ideal letter would be sent in joint fashion by

the hosting organization that is a leading local disability organization, the leader of the local coalition and a respected representative of the disability community. If possible, the letter should identify other organizations that support the efforts to be explained during the meeting. ***This letter should not be issued solely by the IRS.***

The agenda for this meeting should cover several key aspects: introduction of the “Community Based Partnership” model (i.e. outreach and education, free tax preparation, and asset building), the introduction of the local coalition (as well as its goals, its latest results, etc.) and the reason why a disability initiative is critical to all members of the local community. The goal is to generate and gauge overall community interest. Follow up to this meeting will be a critical factor. The IRS must avoid the appearance of being the lead organization. This sets the stage that this is not an IRS program, but a community effort.

In order to engage the community, have separate distinct community leaders participate in the presentation, including if possible leaders of key disability organizations. IRS role should be based on the needs of the local coalition.

Potential agenda topics to be covered by the IRS are:

- An overview of the Community Based Partnership model,
- Presentation of key EITC and other statistical data.
- Summary of successful efforts to engage persons with disabilities in other parts of the country.

The goal is to create or determine the level of interest and a communication channel. A sign-up sheet should be used to capture the necessary information. Section 3 has examples of agendas used throughout the country and a summary of local efforts to date that have focused on persons with disabilities.

## **Step 7 – 2<sup>nd</sup> Meeting**

The participants in this meeting may be limited to a few key partners or to all that indicated an interest in the first community wide meeting. The overall objective is to develop goals, i.e. an outline of size, sites, roles, etc.

- Establish a “disability” group – see toolkit for role of this group.
- Establish the groundwork for the development of an action plan and goals for the disability initiative based on a review and analysis of current efforts, potential, and expectations for a first year effort. Again, in year one it is recommended that efforts focus on a strategy to provide existing services to disabled populations rather than opening VITA sites in disability organizations.
- Develop a list of other partners that may have been overlooked in the initial discussions.

### **Step 8 – 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup> Meeting (Going Forward)**

- Emphasize timeline and start date when reviewing actions taken and anticipated goals.
- All efforts should be directed at determining which partners are committed to the program, resources available, and potential efforts.
- Minutes should be kept for each meeting to capture activities of the group, roles, responsibilities, etc.

### **Step 9 – Develop an Action Plan**

At some point between the 2<sup>nd</sup> meeting and the 5<sup>th</sup> meeting, [a plan of action should be formalized](#). This will give the disability initiative conclusive next steps, concrete goals and avoid a loss of interest that is inevitable with endless meetings. It also brings the timeline into focus:

- Contact other territories to gain additional insight and experiences
- Sub-committees should be considered to ensure that all have an opportunity to participate and to ensure that all steps are covered.
- This toolkit contains examples from other partnership efforts
- Although an action plan may have many items, only a few items could be accomplished and it is suggested that the action plan for year one be the “vital few” rather than a long list of promises from community groups that have no “owner” for follow up

### **Step 10 – Communication Channel**

Keep abreast of what is going on in the efforts to build a disability initiative. Make sure that the territory is represented at all of the meetings, if possible. Take advantage of what is going on in other territories by keeping in touch with other Territory Managers and Tax Specialists.

- Contact other territories for insight and examples of what worked and what didn't work in their efforts.

If you find any errors, broken links or have any comments about this toolkit, please contact Richard Keeling or Don Dill in SPEC Headquarters at [Richard.Keeling@irs.gov](mailto:Richard.Keeling@irs.gov) or [Don.Dill@irs.gov](mailto:Don.Dill@irs.gov).