

City of Burlington / 2014 CDBG Application Form

Project Name: Volunteer Income Tax Assistance Program
Project Location / Address: 255 South Champlain Street, Burlington VT 05401
Applicant Organization / Agency: Champlain Valley Office of Economic Opportunity, Inc.
Mailing Address: PO Box 1603, Burlington, VT 05402
Physical Address: 255 South Champlain Street, Suite 9, Burlington, VT 05401
Contact: Travis Poulin Title: Director, CCA Phone #: (802) 863-6248 ext. 736
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EIN #: 03-0216837 DUNS #: 162200115

CDBG Funding Request: \$8,000

Check ONE: **1 year** **2 years**
(Equal Access, Health) (Housing, Homeless, Hunger)

1. Type of Organization

Local Government Non-Profit Organization (please provide copy of your
 For-Profit Organization IRS 501(c)(3) tax exemption letter)
 Faith-Based Organization Institution of Higher Education

2. **Conflict of Interest:** Please complete and sign attached form.

3. **List of Board of Directors:** Please attach.

Certification

To the best of my knowledge and belief, data in this proposal are true and correct.

I have been duly authorized to apply for this funding on behalf of this agency.

I understand that this grant funding is conditioned upon compliance with federal CDBG regulations.

I further certify that no contracts have been awarded, funds committed or construction begun on the proposed program, and that none will be prior to issuance of a Release of Funds by the Program Administrator. In addition, this project is ready to proceed as of July 1, 2014.



Signature of Authorized Official

Travis Poulin

Name of Authorized Official

Director, CCA

Title

1-13-14

Date

(Refer to NOFA for required information for each question.)

I. Demonstrated Need

1. What is the need/opportunity being addressed by this program/project and how does that contribute to CDBG's national objectives?

According to the 2013 Burlington Strategic Plan, a high priority need is to reduce barriers to economic opportunity; strategies include providing for basic needs, access to financial counseling and money management, and to earned income tax credit preparation without fees. These listed strategies of access to financial counseling, money management and free tax preparation are at the core of the VITA Program. Last year, 65% of the Burlington households served lived at or below 100% of the federal poverty level; another 19% had incomes up to 150% of the FPL. 57% of households were receiving 3SquaresVT benefits, and another 24% appeared income eligible. VITA represents a very real opportunity to provide a service directly in keeping with the city's anti-poverty goals and the CDBG program, a service that will save low to moderate families thousands of dollars in tax preparation fees and the opportunity to stabilize their housing, catch up on past due bills, and invest in their futures.

II. Program/Project Design

1. Describe the program/project activities. [UWCC]

The Volunteer Income Tax Assistance (VITA) program offers free basic tax preparation to help low and moderate income taxpayers access tax refunds (including the Earned Income Tax Credit) without fees and without associated predatory consumer products such as refund anticipation loans. Last year, CCA VITA participants received a total of \$1,160,498.00 in federal and state tax credits. Volunteer tax preparers receive training from the IRS and the VT State Tax Department, and are required to pass tax preparation competency tests and sign confidentiality agreements prior to working with taxpayers. VITA Site Coordinators (paid staff) supervise the volunteers and review the tax documents before electronically filing them with the IRS and VT State Tax Department. Taxpayers interested in this service are pre-screened when they call in to make an appointment for program eligibility (household annual income must be \$52,000 or less) and to prepare them for the requirements of the service (bring photo identification, social security cards for all household members, etc.). Volunteers are trained in either basic or advanced tax preparation, and Site Coordinators are always trained in advanced tax preparation. The VITA program will provide tax preparation services during the months of February, March and through April 15th of 2015, offering both weekday, evening and weekend hours. Clients are also screened for basic eligibility in other state and federal benefits programs, such as 3SquaresVT and health insurance, and have access to asset-building and money management classes through the financial Futures Program.

2. Why is the program/project designed the way it is? Explain why the program activities are the right strategies to use to achieve the intended outcomes. [UWCC]

The intended outcome is to have clients leave our office with greater resources and a greater access to financial skill-building opportunities than when they came in. The program is designed to help save taxpayers money, help them prepare their taxes correctly, and to help them get their returns in a timely manner while also cutting down on paper (returns are filed electronically). Beyond this, the fact that the VITA Program is operated by Community Action opens a variety of additional benefits for those we work with; access to money management and financial planning classes, and assistance with basic eligibility screening and applications for state and federal assistance programs.

3. How will this program/project contribute to the City's anti-poverty strategy?

Increasing and protecting asset accumulation are key components of the City's anti-poverty strategy. Last year, over half of the households served by the CCA VITA program were Burlington residents (52%); Burlington's Anti-Poverty Strategy cites 26% of residents overall living in poverty, and 40% of families with a female head of household (16% of households served by VITA last year had a single parent female head of household, vs. 2% single parent male). The VITA Program services are directly in line with the City's Anti-Poverty Strategy; through VITA, Community Action helps people save money (an estimated \$109,470 in tax preparation fees last year) and get their taxes completed, provides information and access to asset building and money management classes, and screens for eligibility for other services, such as Seasonal and Crisis Fuel Assistance, 3SquaresVT, employment support services and health insurance. Our

office offers a variety of services to help families meet their basic needs, stabilize their living situations, access income supports, and we do it all at one location.

4. How do you use community and/or participant input in planning the program design and activities? [UWCC]

Community and participant input are vital to the success of the VITA program; evening and weekend hours were designed with input from working families who could not access services during normal business hours, and the program itself is the result of collaborative efforts between not only local community members, but Community Action Agencies across the state of Vermont, all of whom offer free tax preparation services and cooperate to submit a joint, yearly statewide VITA grant application to the IRS.

The VITA program is sponsored by the Internal Revenue Service, and the local IRS Stakeholder, Partnerships, Education and Communication staff are actively involved in program planning and oversight. Training is provided for the volunteers by IRS and VT State Tax Department staff, and volunteers are then certified by the IRS. Chittenden Community Action is an active member of the Burlington CASH Coalition (Creating Assets, Savings and Hope); the organization, advertising and overall support of the VITA and United Way Working Bridges tax assistance program is at the core of the CASH Coalition's efforts. CASH Coalition members include representatives from Chittenden Community Action, Financial Futures, Northfield Savings Bank, Champlain Housing Trust, CEDO, and the IRS.

III. Proposed Outcomes

1. What are the intended outcomes for this project/program? How are people meant to be better off as a result of participating? [UWCC]

Clients save money by not paying a tax preparer; the National Society of Accountants lists the average cost of preparing a basic federal and state tax form in Vermont at \$192.00 this year. We project serving 550 Burlington households, resulting in an instant savings of \$105,600 for those individuals and families. The majority of clients will qualify for tax credits and refunds, bringing those additional revenues into the community, and helping those individuals and families remain stably housed and ideally, invest in their future. Individuals who take the opportunity offered through Financial Futures services for asset building and money management will gain a greater understanding and control over their finances, and those families that appear income eligible but are not already receiving varied supportive services, such as 3SquaresVT, fuel assistance, and health insurance will apply and receive benefits. These are the intended outcomes of the VITA program, as run by Community Action. Participants will be better off by receiving services that save them money, and allow them to make informed choices and stretch their limited incomes further.

2. List your goals/objectives, activities to implement and expected outcomes (# of units, # of individuals, etc.)

CDBG Goal/Objective	Activity Funded	Expected Outcome
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will supervise trained volunteers in preparing taxes for Burlington residents.	550 Burlington households will be served
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will supervise trained volunteers in preparing taxes for Burlington residents.	100% of program participants will save money by not paying tax preparation fees
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will supervise trained volunteers in preparing taxes for Burlington residents.	90% of participants will receive a tax refund
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will screen clients for interest in Financial Futures and provide client contact information to Financial Futures staff	10% of households expressing interest in Financial Futures will receive services through that Program.
Reduce Barriers to/Create Economic Opportunities and Provide Public Services to At Risk Population	VITA Site Coordinator will screen clients for possible income eligibility in varied supportive services	10% of households that appear eligible for but are not receiving supportive services (i.e. 3SquaresVT,

		fuel assistance or health insurance) will apply.
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IV. Impact / Evaluation

1. How do you assess whether/how program participants are better off? Describe how you assess project/program outcomes; your description should include: what type of data, the method/tool for collecting the data, from whom you collect data, and when it is collected. [UWCC]

Our goals are to help save people money on tax preparation, help them complete accurate and timely tax returns, and connect them with other services that could provide supportive assistance.

Saving money on tax preparation; each year, we consult the National Society of Accounts web page to determine the average cost of basic tax preparation in Vermont; to determine how much money we are, on average, saving our clientele, we simply multiply this amount by the number of households we prepare taxes for. When clients come in, there is an IRS required screening tool we use (form 13164-c), and we also utilize a separate and complimentary screening form for CDBG and CSBG required data collection, so demographic data on everyone who comes in is recorded.

Completing accurate and timely tax returns; 99% of all clients file electronically; this is another emphasis of the VITA Program. The IRS tracks all submitted returns, whether electronic or not (all returns submitted by VITA staff are coded as such, allowing the IRS to track every volunteer prepared return back to a specific VITA Program). The IRS will provide a year-end report on the number of households served, a breakdown of the number of households that received credits, what kind of credit, and how much, refunds received, and the overall error rate for each specific VITA Program. Updates are also provided during the course of the filing year, and the IRS SPEC office has weekly contact with the VITA Site Coordinators. Through the IRS, we know how much money came back into the community, and how successful we were at completing the tax forms (error rate).

Lastly, Community Action screens for possible eligibility for a number of different services, with an emphasis this year on 3SquaresVT and VT Health Connect; both are programs that, if a household is eligible, provide monthly ongoing benefits. We also screen for interest in the services of the Financial Futures Program, and encourage clients to speak with them about asset building and the Growing Money Program. All the intake forms we use to screen for these services will be reviewed weekly, with appropriate staff calling the clients back to follow up in a timely manner. We can track both the number of households who are already receiving services, those who express an active interest in services, and those that follow through.

2. How successful has the project/program been during the most recent reporting year for your CDBG project? Report the number of beneficiaries you intended to serve with which activities (as noted in your last Attachment A) and your final outcomes (as noted on your Attachment C) from June 2013. For non-CDBG participants – just report on your achievements from the previous year.

CCA had intended to serve 700 Burlington residents; we served 1,154, representing 534 households. We anticipated 100% would save money on tax preparation fees; we met that goal, saving the participants an estimated \$109,470 in fees, as based on the average cost (\$205) of federal and state tax preparation in New England (National Society of Accountants) last year. We had anticipated that 95% of participants would receive a tax refund; 91% received a tax refund, and 9% either did not qualify for a refund or actually owed the IRS/State of Vermont money. We had anticipated that 5% of those served would meet with Financial Futures staff; while 33% actually indicated interest in Financial Futures services, only 2% followed through and met with Financial Futures staff as of the final CDBG report.

3. How does this data reflect beneficial outcomes of this project/program? Has this impacted your program planning at all? [UWCC]

The beneficial outcomes for VITA participants are easily measured; we successfully saved Burlington residents hundreds of thousands of dollars in tax preparation fees and helped families bring millions back into the economy. Many families rely on their tax return to catch up on bills, stabilize their housing and pay home heating fuel costs through the remainder of the winter months. The success has impacted our planning in that we are scouting for new locations to provide this service in future years, as the number of people requesting this assistance begins to overtax our current space. Community Action has also worked with the Financial Futures staff to improve our screening and

referral process for their services; we have worked together to prepare information that can be distributed to tax clients, and to set up a faster method of reaching out to families that expressed interest. We received feedback from tax clients last year that having an extended conversation at the time they were coming in for tax services was not ideal; many working families were scheduling the tax appointments around work or family obligations.

V. Experience / Organizational Capacity

1. What is your agency’s mission, and how do the proposed activities fit with your mission?

CVOEO addresses fundamental issues of economic, social, and racial justice and works with people to achieve economic independence. The proposed activities of the VITA program fit perfectly within this mission statement; we will be working with people to help them achieve a level of economic independence by providing a free tax preparation service, saving them money on preparation fees and providing them IRS trained volunteers to help them submit an accurate return for a timely refund.

2. Please describe any indications of program quality, such as staff qualifications and/or training, adherence to best practices or standards, feedback from other programs or organizations you partner with, etc.

Travis Poulin, the Chittenden Community Action Director, has a Bachelor’s in Psychology and more than 20 years experience working for CVOEO. He has worked with the VITA Program for over a decade. Travis Clairmont, the primary VITA Site Coordinator and VITA Program organizer, has a Master’s in Business Administration and has worked with the VITA Program for over three years; he was tapped by the IRS SPEC office to work with them this year on a state-wide VITA training video, and has worked with the IRS and the State Tax Department to train VITA volunteers for two years. CVOEO has been providing services to the low and moderate income community for 49 years; for the last four years we have served as the lead organizer and grant writer on behalf of the VT Community Action Network for the IRS statewide VITA grant.

3. What steps has your organization/board taken in the past year to become more culturally competent?

CVOEO received a New American outreach grant from the Office of Economic Opportunity this year, and has been actively conducting outreach to the New American community and New American service providers, including translation of brochures into multiple languages and a power point presentation on CVOEO services. CVOEO outreach staff took part in a multi-agency retreat, featuring training on working with a culturally diverse community and cultural awareness, held this past November, 2013.

4. Have you received Federal or State grant funds in the past three years? Yes ___No

5. Were the activities funded by these sources successfully completed? Yes ___No ___N/A
If No, please explain:

VI. Proposed Low & Moderate Income Beneficiaries / Commitment to Diversity

1. Will the program target a specific (solely) group of people?

No, the program does not solely target a specific group of people.

2. For your proposed project, please estimate how the Burlington residents will break out into the following income categories during the total grant period. Use the Income Table at <http://www.burlingtonvt.gov/CEDO/CDBG/2013-HUD-Income-Limits/>.

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
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Free tax preparation, basic needs screening and asset building referrals	1,200 persons (550 households)	900	200	100	
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3. a. Who is the project/program designed to benefit? Describe the project/program’s target population, citing (if relevant) specific age, gender, income, community/location or other characteristic of the people this program is intended to serve. [UWCC]

This project is designed to benefit low to moderate income Chittenden county residents, with CDBG funds assisting in providing services specifically to Burlington residents. The emphasis is on serving households with earned income, as VITA is primarily an income tax program, and the Earned Income Tax Credit is the largest (by dollar amount) federal anti-poverty program, with the IRS estimating that nationally, 20 – 25% of all eligible taxpayers do not receive the EITC that they deserve. As a sub-population, we also target outreach to the New American community, the disabled, and the elderly, to ensure that eligible households are receiving telephone lifeline and renters rebate credits/refunds.

b. How do you select and reach your target population?

CVOEO conducts extensive outreach to advertise the VITA program; we work with local social service providers, human service agencies, low income housing development managers, and the United Way, among others. Our office works with the Association of Africans Living in Vermont and other New American social service providers, and we reach out specifically to the Agency on Aging. We poster local business places, laundry facilities, and other venues where VITA information will be seen by the low income community, and years of having run a VITA site and partnering with VT 211help, as many clients already know of our services and begin calling 211 to register for a VITA appointment by early January of every year. Applicants are screened by the VITA Scheduler based on VITA qualification requirements, which may change subtly year to year based on current tax law.

4. Describe the steps you take to make the project/program accessible, inclusive and culturally appropriate for the target population. [UWCC]

The CCA office is fully handicapped accessible, and evening and weekend hours are offered to assist working families. Our office works closely with the Association of Africans Living in VT and the Somali-Bantu Community Association to provide interpretation and translation services. VITA volunteer training includes a component on working with a culturally diverse population and working with interpreters.

VII. Budget / Financial Feasibility

1. Budget Narrative: Provide a clear description of what you will do with CDBG’s investment in the program. How will you spend the money? Give specific details. [UWCC]

CDBG funds will be used to provide salary, fringe and administrative costs to support the efforts of the VITA Site Coordinator. The individual in this position has the responsibility for total oversight of the VITA Program; training and monitoring volunteers, community outreach, coordination with VT 211, set up and maintenance of the scheduling database, compliance with IRS regulation, CSBG and CDBG required data entry, electronically filing tax returns, and acting as liaison with the IRS SPEC office, among other duties. It could be, quite simply, a full time job, and from late December through mid may, it effectively is. The bulk of taxes themselves are prepared from February 1st through April 15th, with volunteer organization and training taking place primarily in January.

2. If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) in your Project/Program Design.

Specific Service / Activity	Position/Title	Work Related to CDBG-Funded Activity	# of Hours per Week spent on this Specific Service / Activity	% of Hours per Week spent on this Specific Service / Activity to be paid with CDBG

VITA Site Coordinator will supervise trained volunteers in preparing taxes for Burlington residents.	Site Coordinator	Site Coordinator provides training and supervision to volunteers, ensures that IRS required forms and data-quality best practices are being followed, and submits completed tax returns daily	40	49%
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3. Program/Project Budget

Line Item	CDBG Funds	Other	Total
Salary	\$ 4,878	\$ 10,610	\$ 15,488
Fringe	\$ 2,044	\$ 3,259	\$ 5,303
Indirect	\$ 1,078	\$ 2,345	\$ 3,423
	\$	\$	\$

4. Funding Sources

	2 Year Project		1 Year Agency	
	Current	Projected		Current
CDBG	\$ 6,000	\$ 8,000	\$ 16,877	\$ 28,000
State (specify)				
Housing and Homeless Programs			1,009,896	1,316,852
Nutrition Programs			19,765	30,233
Energy Programs			2,456,014	2,900,058
Health Programs			15,591	200,000
Employment and Training Programs			85,474	74,774
Head Start Programs			58,872	58,000
Federal (specify)				
Health and Human Services	8,933	7,614	5,913,034	4,944,193
Department of Agriculture			133,210	134,758
Department of Housing and Urban Development			423,847	394,830
Federal Emergency Management Agency			37,861	0
Department of Justice			383,240	261,795
Department of Treasury	6,593	6,600	49,000	49,000
Small Business Administration			106,261	0
U.S. Department of Veterans Affairs			39,307	103,309
United Way			186,763	164,400
Private (specify)				
Donations			1,145,391	976,181
Foundations			412,453	545,532
Corporate	2,000	2,000	195,125	116,736
Program Income				
Weatherization			480,233	294,438
Rental			16,363	25,580

Other (specify)				
In-Kind: Food			2,234,598	2,424,300
In-Kind: Volunteer			374,687	406,000
In-Kind: Volunteer Professional			1,077,633	1,168,700
In-Kind: Supplies			2,000	0
In-Kind: Mileage			140	0
In-Kind: Space			1,015,492	1,101,000
City of Burlington: CEDO			20,370	20,370
Interest			5,735	5,000
Total	\$ 23,526	\$ 24,214	\$18,088,033	\$ 17,932,894

5. Of the total project cost, what percentage will be financed with CDBG?

$$\frac{\$ 8,000}{\text{CDBG Funding}} \div \frac{\$ 24,214}{\text{Total Project Cost}} = \frac{33.0}{\%} \text{ Percentage}$$

6. Of the total project cost, what would be the total cost per person?

$$\frac{\$ 24,214}{\text{Total Project Cost}} \div \frac{2,200}{\# \text{ Proposed Beneficiaries}} = \frac{\$ 11.00}{\text{Cost Per Person}}$$

7. Why should CDBG resources, as opposed to other sources of funding, be used for this project?

The efforts of the VITA program pair perfectly with the spirit of the Community Development Grant; the entire goal of the VITA program is to help save low to moderate income individuals and families money, to help them secure Earned Income Tax Returns and other tax refunds, and to utilize those funds in a manner that emphasis sound money management. This program relies on a mix of funding sources, most of which need to be raised through grant writing on a year to year basis. Having CDBG as a part of the funding mix will make the program more sustainable and, hopefully, allow it to grow and be able to serve more clients.

8. Describe your use of community resources, including volunteers. Include any resources not listed in your budget. Will CDBG be used to leverage other resources?

While not a direct match, yes, CDBG funds do help leverage additional resources from the community. The VITA Program has received funding from Northfield Savings each year; the bank sees funding the VITA Program as an investment in the local economy. VT 211 hosts our VITA scheduler, and provides an in-kind donation of both space and staff time to help manage the volume of calls; for Chittenden County alone, over 1,000 households will seek to book appointments for VITA through VT 211 this year. Champlain College provides free training space and access to their computer labs prior to the tax season beginning for both their students and other VITA volunteers. Without the longstanding relationships Community Action has built and continues to foster with Champlain College, St. Michael's, and the University of Vermont, the tax program would not be as successful. We work with roughly 20 – 30 volunteers annually for this program. The current VT Department of Labor average hourly wage for tax preparation is \$22.00 per hour, and VITA volunteers will contribute over 1,600 hours of their time between training and volunteer tax preparation, resulting in a projection of more than \$35,000 in-kind service.

9. If your organization has experienced any significant changes in funding levels during the past year, please explain.

Unfortunately, anti-poverty funding is not as much a priority at the federal level as we would like. Combined with the effects of sequestration, Community Service Block Grant (CSBG) funding was cut to the level where Chittenden Community Action had to reduce a staff position from 40 to 20 hours. Sequestration also affected the federal VITA grant itself this year, reducing funding by \$2,000.

10. What cost-cutting measures has your organization implemented?

In the past year, the CVOEO Community Action staff switched from completing paper intakes for our Tracker database to directly entering the data electronically. This change, agency-wide, contributed to the CVOEO Administration Office reducing staff, as the need for a dedicated data-entry position was no longer needed.

VIII. Collaboration/Efficiency

- 1. Please describe other organizations/programs you work with to achieve outcomes for your program participants. How does your program collaborate with other programs, organizations, or services to address the needs of the people you serve? [UWCC]**

Community Action is a highly collaborative organization; no one agency can meet the complete needs of the community, and we work with many other social service providers, funding agents, donors, and state and federal organizations to provide comprehensive services. Our office operates the Crisis Fuel Program on behalf of the state, and we screen and help people apply for multiple state and federal benefits. We work closely with Champlain Housing Trust, Women Helping Battered Women, Safe Harbor and COTS in providing housing services, and of course we work closely with other CVOEO programs, such as Financial Futures, VT Tenants, and the Fair Housing Program. In addition to the varied programs we operate, Community Action is an advocacy organization, so both the individual staff and the agency as a whole values working partnerships and building positive relations with other agencies and service providers, to the benefit of the people we work with.

- 2. Describe your agency's efforts at becoming more efficient in achieving your outcomes or managing your project/program.**

This project takes a significant investment of staff time, with planning, reporting, and grant writing effectively happening year round. Trained, reliable volunteers and our continuing relationships with the colleges and University of VT are crucial. Champlain College recently adjusted it's program to make volunteering for the VITA Program a required component of it's Accounting Major, rather than an additional credit option, and volunteers through Champlain College will be testing at an Advanced VITA level this year. The nature of the core VITA grant with the IRS requires improvement from year to year; we have to increase the number of clients served (with the same amount of money, or in this year's case, with less) by 3% or risk not being funded. This is the third year in a row that we have managed, statewide, to meet that requirement. We focused more on the VITA organizing in November and December this year, allowing us to get the Scheduler hired and in place in a timely manner, to help avoid a back-log of callers wanting tax appointments, and we have been lucky enough to hire a former volunteer for the part time VITA Site Coordinator (we specifically cull from our list of previous volunteers for possible candidates).

- 3. What other agencies provide similar services or programs? [UWCC]**

AARP offers free tax preparation assistance specifically targeting low income seniors, and the United Way offers free tax preparation via mobile sites targeting staff of local businesses. We work in collaboration with these efforts, to try and reach as many within the low income community as possible. Our services are not in competition; they are complimentary. VITA services are offered by Community Action Programs across Vermont.

IX. Sustainability

- 1. How will this project have a long-term benefit to the City of Burlington? If this project ends, will that benefit continue?**

The dollars that taxpayers gain, both to spend and to save, as a result of this program increases their self-sufficiency. Their spending circulates in the local economy. The links to other financial services, such as offered through the Financial Futures Program, increases their ability to be credit-worthy and therefore pay less for loans, insurance, and housing. CVOEO has a commitment to providing the VITA service; while the ability would certainly be impacted by reduced funding from any of the supports that come together to make the project possible, we will continue to provide this service, even if it is by necessity provided to fewer people.

- 2. If CDBG funding ends, will the project be able to continue?**

The VITA program would continue, but we would likely serve fewer people without CDBG investment.