

84.

Duehay

AO, & MS

That the City Manager be and hereby is requested to direct appropriate departments of the city to assist in ensuring that the enclosed information on eligibility for the Earned Income Tax Credit is widely disseminated throughout Cambridge.

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RECEIVED BY  
OFFICE OF CITY CLERK  
97 FEB 21 PM 1:08  
CAMBRIDGE MA.

**TEAM'S**  
**1 9 9 7**  
**EARNED**  
**INCOME**  
**CREDIT**  
**CAMPAIGN**  
**1-800-968-2887**

February 12, 1997

Dear Colleague,

Many of the people with whom you work may be eligible to receive up to \$3,556 through the Earned Income Credit (EIC), a federal tax credit available to low-income working people. (Please see attached flyer).

We are writing to request your help in promoting this important tax credit. The EIC is a refundable credit which means that even filers who owe nothing in federal taxes can receive a "refund" check for the total amount due them.

**As you know very well, thousands of Greater Boston residents are struggling to make ends meet, which makes EIC outreach more important than ever. Receiving information from a trustworthy source close to home and getting free help filling out the forms is the most effective way to ensure that people get the credit they deserve. That's why your help over the next few months is so critical!**

Please make additional copies and distribute the enclosed fliers. If you are unable to make additional copies, please don't hesitate to call for more. We have this flyer available in Spanish, Portuguese, Chinese, Vietnamese, Khmer, Russian, French, Laotian, Haitian Creole, or Ethiopian. Please call us to request any of these languages, we will send them right out!

For the fifth year in a row, the TEAM Ed Fund is conducting the EIC campaign in collaboration with the Massachusetts AFL-CIO, Action for Boston Community Development (ABCD), and the City of Boston Shelter Commission. Our outreach campaign includes:

- **a 24-hour hotline at TEAM** (multilingual volunteers will respond to callers to help determine whether they are eligible for the EIC, and if so, to refer them to sites where they can get free help filling out the forms. *If you or anyone else in your agency is willing to help respond to callers, please let us know!*)
- **promoting and sponsoring free taxpayer assistance sites** (including on-site help at the TEAM office, 37 Temple Place, every Tuesday and Thursday)
- **distribution of tens-of-thousands of EIC fact sheets in 10 languages**, and outreach to 3,000 organizations in the Greater Boston area.
- **MBTA advertisements**
- **inserts in utility bills**
- **a free E.I.C. training on Thursday, February 27th from 1:30 - 4:30 p.m. at ABCD, Cass Room, 178 Tremont Street, 3rd Floor, Boston**, with trainer, John Wanchek of the Center on Budget and Policy Priorities in D.C. *Please take advantage of this free training for your agency's staff and volunteers! Please call us to R.S.V.P.*
- **billboards across the state**

Please call us at (617) 426-1228 or 1-800-968-2887 (EIC Hotline) with any questions or ideas for expanding the outreach campaign. We are eager to support your efforts to help the people with whom you work take advantage of this credit. It's their money, they've earned it.

Sincerely,

Judy Botelho, Coordinator      Jim St. George, Director      Jen Wofford, Organizing Director

**LIST OF GREATER BOSTON VITA (VOLUNTEER INCOME TAX ASSISTANCE) SITES**

<u>SITE</u>	<u>WHEN</u>	<u>SITE</u>	<u>WHEN</u>
AMERICAN CHINESE CHRISTIAN ASSOC 220 HARRISON AVE BOSTON	SATURDAYS 10:00-4:00 PM STARTING 3/1 - 4/12	WEST BROADWAY TASK FORCE 62 JOYCE HAYES WAY SOUTH BOSTON	MON-THUR, TIMES TBA CALL BETH GEARY 450-8325, STARTING 3/1
ASIAN AMERICAN CIVIC ASSOC 90 TYLER STREET BOSTON	MON-FRI - ALL DAY SATURDAYS 11:30-3:30PM STARTING 3/1	EVERETT CITY HALL HUMAN SERVICES, RM 2 484 BROADWAY EVERETT	MON, WED 12:00-4:00PM TUES, THUR 2:00-4:00PM STARTING 2/1-4/15
BAY STATE COLLEGE 35 COMMONWEALTH AVE BOSTON	DAYS & TIMES TBA CALL: BETH GEARY 450-8325, STARTING 3/1	NEWTON FREE LIBRARY 330 HOMER STREET NEWTON CENTER	SATURDAYS 2:00-4:00PM STARTING 2/8-4/12
CHINESE ECONOMIC DEV. COUNCIL 65 HARRISON AVE BOSTON	THUR, FRI 9:00-5:00 PM STARTING 2/13 - 4/15	NEWBURY COLLEGE WEST HALL 129 FISHER AVE BROOKLINE	TUES, THUR BY APPT ONLY CALL JOHN SEDENSKY (617) 730-7026
NEIGHBORHOOD ACTION 35 BOWDIN ST BOSTON	DAYS & TIMES TBA CALL: BETH GEARY 450-8325, STARTING 3/1	MASS BAY COMMUNITY COLLEGE 50 OAKLAND ST WELLESLEY HILLS	MON - THUR 12:00- 5:00PM BY APPT ONLY CALL: THERESA KEARNS (617) 239-2422
BOSTON PUBLIC LIBRARY 666 BOYLSTON ST (BASEMENT) BOSTON Rm A & B	TUES 5:30-8:30 pm SUN 1:30-4:30 pm STARTING 2/26 - 4/12	DUDLEY BRANCH LIBRARY 65 WARREN ST ROXBURY	SATURDAYS 9:00-1:00PM STARTING 2/8-4/12
SUFFOLK UNIVERSITY SAWYER BLDG. 8 ASHBURTON PLACE BOSTON	TUES, THUR 1:00-2:30 PM STARTING 2/1 - 4/15	TWELFTH BAPTIST CHURCH 150 WARREN STREET ROXBURY	3/1, 3/8, 3/15, 3/22, 3/29, 4/5 9:00-1:00PM STARTING 3/1-4/5
TEAM 37 TEMPLE PL., 3RD FL. BOSTON	TUES/THUR 10:00-6:00PM STARTING 2/18 - 4/15	BUNKER HILL COMM COLLEGE BLDG. B LOBBY 250 RUTHERFORD AVE CHARLESTOWN	MON 11:30-6:00PM, TUES 8:00-12:30PM, 2:00-6:00PM WED 10:00-6:00PM, THUR 8:00-6:00PM, FRI 8:00-4:00PM, SAT 8:00-2:00PM STARTING 2/1 - 4/15
CHELSEA LIBRARY 569 BROADWAY CHELSEA	TUES 2:00-5:00PM SAT 10:00-1:00PM STARTING 2/1 - 4/15	MERRIMACK COLLEGE O'REILLY HALL 315 TURNPIKE ST NORTH ANDOVER	2/22, 3/8, 4/5 10:30-2:00PM STARTING 2/22-4/5 (ONLY FEDERAL TAX FILING HELP)
EAST BOSTON APAC CENTER 21 MERIDIAN ST EAST BOSTON	BY APPT ONLY CALL: (617) 567-8857	LEGAL SERVS OF JAMAICA PLAIN 122 BOYLSTON ST JAMAICA PLAIN	DAYS & TIMES TBA CALL BETH GEARY 450-8325, STARTING 3/1
DUDLEY ST LIBRARY 65 WARREN ST ROXBURY	SATURDAYS 9:00-1:00PM		

ADDITIONAL SITES ARE CURRENTLY BEING DEVELOPED, PLEASE CALL THE TEAM HOTLINE FOR FURTHER ASSISTANCE 1-800-968-2887

# FACTS ABOUT THE EARNED INCOME CREDIT (EIC)

## ***What is the EIC?***

The Earned Income Credit (EIC) is a federal tax credit for working people. The credit is available to families (both married and single parents) and individual workers without children. While 269,425 families claimed the credit last year in Massachusetts, up to 50,000 to 60,000 additional eligible families do not take advantage of the EIC.

## ***Who is eligible for the EIC and how much is it worth?***

There are three categories of eligibility:

1. Families that had more than one child living at home for more than half the year and earned less than \$28,495 may be eligible for a credit of up to \$3,556.
2. Families that had one child living at home for more than half the year and earned less than \$25,078 may be eligible for a credit of up to \$2,152. A qualifying child for the EIC may be a son, daughter, adopted child, stepchild or grandchild if they lived with you for more than half the year. You can claim a nephew, niece, child of a friend or a foster child, but in these cases the child must have lived with you for the whole year. In either case, the child must be under age 19, a full-time student who is under 24, or totally disabled and any age.
3. Not just families are eligible for the EIC. Workers who were not raising children in their home but were between ages 25 and 64 on December 31, 1996 and had income below \$9,500 may be eligible for a credit of up to \$323.

## ***How does the EIC work?***

The EIC is a "refundable" credit. This means that eligible workers that owe no federal income tax can receive a check from the IRS for the full amount of their credit. If you do owe taxes, the EIC will reduce what you owe (and if the credit is larger than the amount you owe, you'll get a refund check from the IRS for the balance).

## ***How can workers receive the EIC?***

If you are a worker **with children**, you must do two things to receive the EIC:

- 1) First, you must file a federal income tax return (Form 1040 or 1040A). DO NOT file Form 1040EZ. Married couples must file a joint tax return (those who file separate returns cannot get the EIC).
- 2) You must also file a form called "Schedule EIC" with your income tax return. Valid Social Security numbers must be provided for everyone listed on the tax return, *including infants born before December 1, 1996.*

If you are a worker **without children**, you can file any federal tax form, including Form 1040 EZ, and do not need to file the Schedule EIC.

## ***How does the EIC affect public assistance benefits?***

A worker's EIC payments do not count as income in determining eligibility or benefit levels for AFDC, Medicaid, food stamps, SSI or public or subsidized housing.

## ***Are immigrants eligible for the EIC?***

Most legal immigrants can qualify for the EIC, as long as they meet all of the EIC eligibility requirements. An immigrant must be a legal permanent resident (have a "green" card) OR have lived in the U.S. for six months in 1996 or for an average of four months each year for the last three years.

## ***Do my children need Social Security numbers for me to get the EIC?***

**YES!!** Social Security numbers must be listed for everyone on the form. Only valid Social Security numbers issued to U.S. citizens or Social Security numbers issued to non-citizens who have permission to work legally in the United States are acceptable.

Workers who don't have Social Security numbers for their children can call 1-800-772-1213 to get an application for a number sent to their home and to ask any questions they may have about applying.

## ***Do I have to wait until next year for my next Earned Income Credit?***

If you were raising children in your home in 1996, you can receive the EIC in advanced payments throughout the year in your paychecks, rather than in one large check from the IRS next year. To receive the advanced payments, you must file Form W-5 with your employer.

## ***What if I did not claim the EIC in the past?***

Eligible families with children may file for retroactive EIC payments for the last three years. (Workers without children did not become eligible for the EIC until 1994.) You can file for previous EIC payments by filing a 1040X form. This form is not year specific and must accompany a copy of your tax form for the year you are filing. If you did not file a return for those years, you can call the IRS number, 1-800-TAX-FORM, and request the proper form. If you have already filed your tax form for 1996, but you didn't claim your EIC, wait until you receive your refund before you file the 1040X (otherwise, your refund could be delayed).

## ***Where can workers find out how to get the EIC?***

Workers can call the 24-Hour Hotline at 1-800-968-2887. Multi-lingual volunteers will respond to all callers to help determine whether they are eligible and to give information on where to get free help filling out the forms.

**To learn how you can help with the TEAM Ed Fund's EIC Campaign, call 426-1228.**

Sponsored by: TEAM Education Fund  
in conjunction with: Action for Boston Community Development (ABCD) and the Massachusetts AFL-CIO

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# GET UP TO \$3,556

# 1-800-968-2887

TEAM'S  
THE 1997  
EARNED  
INCOME  
CREDIT  
CAMPAIGN

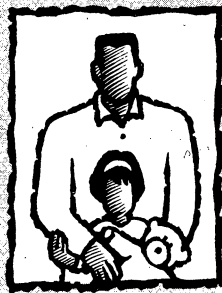
## Put Some Extra Money in Your Pocket!!

## Claim Your Earned Income Credit

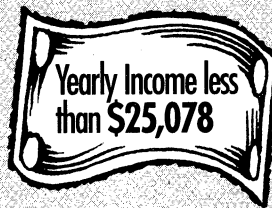
A Tax Benefit for People Who Work



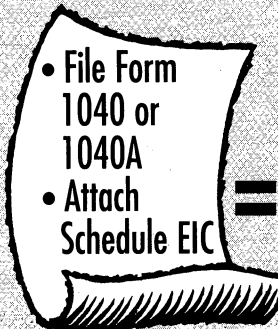
OR



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= up to \$2,152

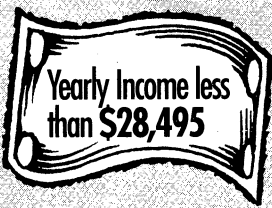
If you lived with one child in 1996 and your family earned less than \$25,078, you can get up to \$2,152.



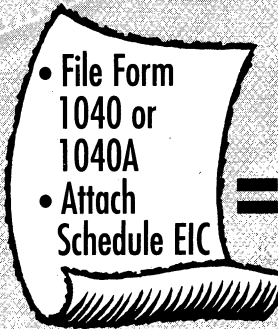
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= up to \$3,556

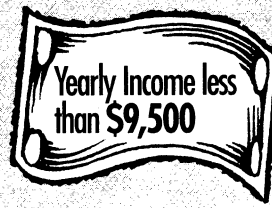
If you lived with two or more children in 1996 and your family earned less than \$28,495, you can get up to \$3,556.



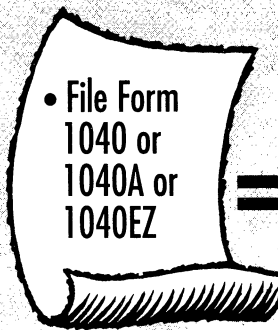
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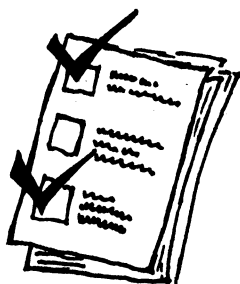
= up to \$323

If you had no children living with you in 1996 and you earned less than \$9,500, AND you were between ages 25 and 64, you can get up to \$323.



## The IRS is Going to Give Me Money?

**Yes!!** The Earned Income Credit (EIC) is a special tax benefit only for people who work full- or part-time. If you qualify, you'll owe less in taxes and you may get cash back. Even if you don't owe income tax you can get the EIC. But, you must file a tax return. Even workers who aren't raising children can get the EIC!



## Get the Earned Income Credit By Filing a Federal Tax Return

If you were raising children in your home in 1996: File Form 1040 or 1040A, not Form 1040EZ. Be sure to attach Schedule EIC.

If you were not raising children in your home in 1996: File Form 1040, 1040A or 1040EZ. You don't need to file Schedule EIC.

## Avoid Refund Delays

Be sure to provide the correct name and Social Security number for each person listed on your tax return.

## Questions & Answers About the Earned Income Credit



### **What if I don't know how to file a tax return?**

To get free help filing your tax return and for more information about the Earned Income Credit, call the IRS at 1-800-829-1040.

### **What if I haven't filed a tax return in a long while?**

You can still get the EIC. If you were eligible you can claim the EIC for three years back. Call the IRS to find out how. If you owe back taxes, the EIC may lower your tax bill. You may also be able to work out a payment agreement.

### **Can I get a quick refund with my Earned Income Credit?**

Yes, but it might not be your best choice. Quick refunds take away money from your EIC. Remember, free tax help is available.

### **What if I'm not a U.S. citizen?**

Many legal immigrants who are employed are eligible for the EIC, including *green card* holders, refugees, and others legally authorized to work. Getting the credit will not hurt your immigration status.

### **I work and get public assistance benefits. If I get the EIC, will I lose my other benefits?**

In most cases no. The EIC does not affect benefits like AFDC, Food Stamps, SSI, Medicaid or housing.



## Get Free Help Filing Your Taxes!!!

VITA, a program of the IRS, helps people fill out their tax forms for free. VITA sites are open from late January through April 15. To find the VITA site near you, call 1-800-829-1040. Be patient — the line is often busy.



# City of Cambridge

84.

IN CITY COUNCIL

February 24, 1997

COUNCILLOR DUEHAY  
COUNCILLOR GALLUCCIO  
COUNCILLOR SULLIVAN

ORDERED: That the City Manager be and hereby is requested to direct the appropriate departments of the City to assist in ensuring that the enclosed information on eligibility for the Earned Income Tax Credit is widely disseminated throughout Cambridge.

In City Council February 24, 1997

Adopted by the affirmative vote of nine members.

Attest:- D. Margaret Drury, City Clerk.

A true copy;

A handwritten signature in cursive script that reads "D. Margaret Drury".

ATTEST:-

D. Margaret Drury  
City Clerk

Consent Order #84

CM-114

Councillors Duehay, Galluccio and Sullivan  
re: Ensure that the eligibility for the  
Earned Income Tax Credit is widely dis-  
seminated throughout Cambridge.

In City Council February 24, 1997