

# BUSINESS & REAL ESTATE

## EITC program helps families get refunds

Free mobile clinics available for those with low incomes

By Rachel Swick  
Cape Gazette staff

State Treasurer Jack Markell kicked off the annual tax-credit program that helps low-income families complete their taxes and get the most out of their refunds.

Families that earn less than \$38,000 annually are eligible for a state and federal earned income tax credit (EITC) program. The program, which is in its sixth year in Delaware, launched its 2007 campaign Jan. 10 in Georgetown.

Sussex countians can visit a mobile tax unit or one of the six sites to receive help on their taxes and participate in the tax-credit program.

"This program is effective at lifting people out of poverty," said

Markell. The refund can be up to \$4,400, depending on family size and income, he said.

The launch event at Delaware Technical & Community College in Georgetown brought together the partners involved in the program, including Nehemiah Gateway Community Development Corp., First State Community Action Agency, Discover Bank and Delaware Technical & Community College, as well as the Office of the State Treasurer. Other partners include the Internal Revenue Service, La Esperanza in Georgetown, and other state and local agencies.

The program would not be possible without the 460 volunteers across Delaware who attended an eight-hour tax-preparation training course to learn how to help low-income families and get them

the biggest refund possible.

In 2006, the EITC had 300 volunteers who worked on more than 10,000 tax returns and put \$15 million back into the pockets of working Delawareans, said Markell.

The mobile tax unit will be traveling to rural communities throughout Sussex County to help those who may not be able to get to a tax site, said Bernice Edwards, executive director of the First State Community Action Agency. "We go to the communities and for those individuals who may have difficulty with transportation, we take the van to them," she said.

New this year is the Spend Some, Save Some Program, which allows participants in the program to split the refund

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Rachel Swick photo

Partners in the earned income tax credit program gathered at Delaware Technical & Community College Wednesday, Jan. 10, to launch the 2007 campaign include (l-r) Robin Verdery of Robin's Nest Child Care; Bernice Edwards, executive director of First State Community Action Agency; State Treasurer Jack Markell; Carol Wright of Delaware Technical & Community College; and Mary DuPont of Nehemiah Gateway.

## EITC help

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between a checking account and a savings account.

Robin Verdery, founder of Robin's Nest Day Care, attended the launch event to thank the creators of the program for their support. Verdery said she appreciated the program, because as a small business owner she was able to get the most out of her refund and talk to someone who knew the ins and outs of tax preparation.

"They offered a great location and I didn't have to wait," said Verdery. "They knew what needed to be deducted, where to put it and I got back a great refund."

Starting this week, tax sites are accepting customers. Participants should bring W-2 and 1099 papers from employers, a Social Security card for all family members they are filing for, a copy of last year's tax return, child-care information and a blank check or savings account information for

direct deposit.

The locations and times are as follows:

- Del Tech in Georgetown: Monday, Wednesday, and Thursday, 5 to 9 p.m.
- First State Community Action Central Sussex in Georgetown: Saturday, 9 a.m. to 3 p.m.
- St. Philips Episcopal Church in Laurel: Tuesday, 6 to 9 p.m.; Saturday, 10 a.m. to 2 p.m.
- Hollybrook Apartments in Laurel: Tuesday, 6 to 9 p.m.
- Pinetown Community Center in Lewes: Thursday, 4 to 8 p.m.
- Apostolic Church of Jesus Christ in Selbyville: Wednesday, 4 to 8 p.m.

The tax sites will be open until Monday, April 16, to help with free tax preparation. For more information, visit [www.eitcdelaware.net](http://www.eitcdelaware.net) or call 800-464-4357.

Contact Rachel Swick at [rswick@capegazette.com](mailto:rswick@capegazette.com).



# State chamber urges employers to direct employees to EITC

The Delaware State Chamber of Commerce is encouraging employers to make sure their employees are aware of a tax credit for those with lower incomes.

Established in 1974, the federal earned income tax credit (EITC) is a credit taxpayers can claim on their return that reduces the tax burden to low-income working individuals and families making

less than \$38,000 a year.

This year, taxpayers are being urged to save a portion of their tax refund through incentives offered by the Delaware Earned Income Tax Credit Campaign.

Delawareans can now distribute their tax refund in up to three different accounts, called a split refund and will be able to choose this option on their tax form.

Taxpayers can also claim an EITC on their state tax returns.

"Last year, 10,518 taxpayers benefited from the EITC," said State Treasurer Jack Markell, spokesman for the campaign, which is in its sixth year.

The focus of the campaign is to provide information about this tax credit and other incentives to the low-income working families who

are eligible for the credit.

James A. Wolfe, president of the Delaware State Chamber of Commerce, which is a partner in the campaign, said taxpayers have the potential to save thousands of dollars through the EITC.

"This is like a raise to employees," said Wolfe. "They don't get the money unless they come to work."



WOLFE

Local banks such as WSFS Bank will be on hand at each tax site to make it easy for taxpayers to put their money into a certificate of deposit or sav-

ings account.

For free tax preparation information, go to [www.eitcdelaware.net](http://www.eitcdelaware.net).

Small business returns are done by appointment.

To schedule, call the Delaware Helpline at 800-464-4357.

# For Carol Wright, free tax prep was a lifesaver

Carol Wright had never heard of the earned income tax credit program in Delaware, but a few unforeseen twists and turns in her life made her feel like the program fell into her lap at the perfect time.

"My brother was living in the Virgin Islands and was assaulted," said Wright. "He was in a coma and my family all went down to bring him back to the United States."

What Wright did not know is that for the almost three years her

brother was living in the Virgin Islands he had not paid his income tax.

"While my brother was still in the hospital I did my homework the best I could to try and get his income taxes worked out," said Wright. "I had just accepted a job at Del Tech and saw the sign outside."

Wright brought all her homework, her brother's papers and all his information to a tax consultant at Del Tech. "They were able to

do it for me," said Wright. "It meant a lot to me to know that a professional did it. It was a won-

derful gift for my whole family, and today my brother is back on his feet and doing well."

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