

STATE AND LOCAL SUPPORT FOR EARNED INCOME TAX CREDIT (EITC) CAMPAIGNS

Prepared for the Annie E. Casey Foundation by Sarah Torian
March 2006

The Earned Income Tax Credit (EITC) offers an opportunity to draw down increased federal dollars into your state and community. The EITC has become our nation's largest and most important anti-poverty program, offering an average of \$1,700 per year to each of 20 million low-income working families. According to U.S. Census Data, the EITC in 2002 lifted 4.9 million people above the federal poverty line, including 2.7 million children. These tax credits make a substantial impact on the economies of local communities as EITC recipients circulate their refunds through the local economy, creating a ripple effect many times the size of the original refund. This money strengthens neighborhoods, assists small businesses, and spurs local economic development.

Across the country, there are hundreds of local and state-wide campaigns offering free tax preparation and financial service programs to low and moderate-income workers. They enable families to take home a greater percentage of their tax refund and EITC. More than two-thirds of low-income workers who claim the EITC use commercial tax preparation agencies. These agencies frequently charge exorbitant fees while aggressively marketing "rapid refund" loans with triple-digit interest rates. Many of these free tax preparation campaigns link their tax services with work support benefits, including food stamps, health insurance and energy assistance, financial education and access to bank accounts. This multi-benefit effort increases the campaigns' impact, further strengthening families and drawing down additional federal and state resources.

Several of these campaigns have benefited from strategic funding from their state and local governments while numerous others draw an array of in-kind support for their work. As cities and states continue to face tightening budgets, investing financial support in EITC campaigns can be a difficult choice, but it can also have a high payoff in benefits to low income residents and increased federal dollars funneled into the local economy. It also enables cities to work with employers to put together a package of wages and tax benefits that make their employee families more financially secure, helping them to recruit and retain qualified employees. Political leaders who promote the EITC also generate positive press and boost their political support by visibly helping local residents put additional money into their pockets. Below are descriptions of several campaigns that have received public funding:

STATE FUNDING FOR EITC CAMPAIGNS

Delaware

The Delaware EITC campaign serves the entire state with tax sites in the northern urban communities and the southern rural communities. In its second year, it began receiving state funding from the governor's discretionary budget to support its efforts. That was 2001 and the \$10,000 in funding supported the campaign's outreach efforts and the printing and distribution of 600,000 fliers. The funding has continued and grown through the years as campaign leaders made the case that the

small investment was bringing large returns in terms of increased income for state residents. The campaign will receive \$50,000 for its 2005 campaign and expects to continue receiving that funding in future years. The state treasurer is a champion of the campaign and takes part in a press conference each year along with the governor and the Wilmington mayor.

The campaign uses this expanded state funding to market the campaign through fliers and other outreach strategies, to coordinate volunteer recruitment and meet other human resource needs. They have been quite successful, nearly doubling the number of returns prepared each year. The 2004 tax year campaign prepared 8,100 returns, bringing more than \$11 million into the state in refunds and credits. The campaign has also succeeded in increasing public awareness and take up of EITC beyond the tax sites. Now, nearly 55,000 families receive the EITC in Delaware, a significant number considering only 750,000 families live in the state.

The campaign has also begun receiving a \$6,000 grant of public funding through Grants in Aid, a program that conveys support to nonprofits in the state. They are beginning to build a relationship with the Department of Health and Human Services (DHHS) with the vision of eventually getting TANF funding to support the campaign. Already, DHHS is partnering with the campaign and will offer web-based access to public benefits at the tax sites.

Illinois

Since 1996, the State of Illinois has provided funding to support a statewide EITC campaign. The effort commenced when the state began to implement the welfare to work programs that grew out of national welfare reform. Increasing take up rates for the EITC was seen as a strategy to encourage people to remain in the workforce and to directly improve the income and standard of living for people earning low wages. Initially, the funding was \$100,000 but it quickly grew to \$160,000 and then more than doubled early in the 2000's to reach \$390,000.

The funding comes through TANF block grants that are distributed by the Department of Human Services (DHS). It began when state revenues were outpacing spending but, even as the budget has become tighter in recent years, the EITC funding has not been targeted for cuts. This is because the campaign could point to significant results, including high take up rates statewide and low recidivism of former welfare recipients.

The great majority of the funding (\$330,000) goes to the Center for Economic Progress while the remainder goes to the Tax Assistance Program (\$60,000). Those two organizations are responsible for managing the tax sites, coordinating with the IRS, recruiting and training volunteers, etc. They also work with the DHS to conduct outreach and public education.

State funding for the EITC campaign receives broad support among state legislators. Because Chicago's Mayor Richard Daley supports a tax campaign that targets the city of Chicago, all statewide funding supports the 20 tax sites that are located outside of Chicago's Cook County. This builds support for the program among legislators outside of Cook County who sometimes argue that their communities fund DHS but receive few services in return. A recent Brookings Institution report revealed that nearly two-thirds of EITC-eligible filers who did not claim the credit live in rural areas.

Lt. Governor Pat Quinn also provides funding for one-day sites in rural areas that are underserved and that cannot sustain a long term site through the statewide campaign. The funding, which includes \$5,000 grants for four to seven sites each year, comes through the Office of Rural Affairs. Like the statewide campaign, Quinn gives the funding to CEP which in turn organizes the sites. Quinn has been supporting the EITC since 2003 and plans to continue the support in future years.

Philadelphia, Pennsylvania

The Philadelphia Campaign for Working Families is comprised of 17 organizations working in partnership to promote increased resources for low wage working families by providing free tax preparation and access to the EITC, other tax credits, public benefits and asset-building resources. The Campaign was launched in 2002 and now includes 21 free tax preparation sites throughout the City of Philadelphia.

Inspired by reports stating that approximately 45,000 eligible households in Philadelphia do not file EITC claims leaving nearly \$76.5 million in unclaimed credits, the Campaign works to increase awareness and take up of the credit. In 2005, the Campaign brought more than \$19.9 million in federal tax credits to Philadelphia families by preparing taxes for 11,883 individuals. By having their taxes prepared for free at the Campaign sites, filers saved more than \$1.4 million in interest, fees and charges for tax preparation, Rapid Anticipation Loans and check cashing.

Since the Campaign's inception, it has received both city and state funding. The government bodies view the funding as a investment and count the dollars generated in increased household income, business revenue and sales tax dollars as their return on that investment.

Last year, the City of Philadelphia provided a total of \$123,900 to support the Campaign for Working Families. The Office of Housing and Community Development contributed \$50,000 of CDBG funds. The Department of Human Services contributed an additional \$50,000. DHS also provided \$11,500 to cover a mailing to the 66,000 households receiving either prevention or child welfare services. Much of these funds were TANF dollars. The Department of Licenses and Inspections and Public Property has also contributed \$13,400 for the past three years to cover the costs of a 24-hour phone line for the campaign. This year, the Department said that it could no longer cover that cost and the Campaign was forced to take that on.

Last year, the State of Pennsylvania contributed a total of \$500,000 to support the Campaign. The Department of Public Welfare has provided \$200,000 to the campaign each year for the past two years. The Governor's Office made a one-time grant of \$125,000 to the Campaign last year. A state representative also contributed an additional \$125,000 and expects to continue that contribution in the coming campaign years.

To make the case for these public dollars, the Campaign for Working Families provides high quality, easy to comprehend data to public officials at all levels of government. The data and reports demonstrate how the investment generates real benefits to residents of the city and state and projects how much revenue their grants have produced.

LOCAL FUNDING FOR EITC CAMPAIGNS

Burlington, Vermont

As a member of the Burlington CASH Coalition, the City of Burlington provides funding for advertising to support the city's EITC campaign. The campaign has existed for several years in the city of 40,000 residents and has received substantial in-kind support from the mayor's office, including VISTA volunteers and staff time to coordinate one of the tax sites. Beginning in 2005, the mayor began providing direct funding support, in partnership with United Way and Northfield Savings Bank. The City provided approximately \$1,000 from its CDBG funds to support bus advertising and the tax preparation sites. A portion of that funding was used to print signs which will be used again this year. The amount of direct funding will, therefore, drop to about \$800 to cover the cost of running the advertisements on the city's four buses over the course of three months.

Chicago, Illinois

Chicago's Mayor Richard Daley provides nearly \$900,000 a year in funding to support Chicago's EITC campaign. The majority of the funding (\$740,000) is used to support the two nonprofits that manage the campaign, the Center for Economic Progress and the Tax Assistance Program. The remainder of the funding is used to support mass marketing (between \$50,000-\$75,000) and advertising (\$50,000). The funding comes from the City's Corporate Budget.

Mayor Daley launched the EITC campaign in 1998 after receiving reports that thousands of eligible Chicago residents were not claiming the EITC, viewing it as an important economic development opportunity for the city. It is a citywide outreach campaign that enlists businesses, philanthropies, and grassroots leaders in a multi-pronged effort to offer free tax preparation as well as broad tax payer education about the availability of the EITC.

Now that they are seven years into the campaign and serving 21,000 families at 31 tax sites, Mayor Daley uses more recent Brookings reports as a way to measure the success of his campaign. He also measures success by the return he receives on the City's investment which was \$28.4 million in refunds and credits to families in 2005.

Cleveland, Ohio

Worried by the impact of families losing TANF benefits after three years, the director of the Cuyahoga County Department of Employment and Family Services researched income support programs available to help families boost their income and identified the EITC as an important tool to move working families out of poverty. He became a staunch advocate for the EITC and the Cuyahoga County EITC Coalition, dedicating a full time staff person to work with the Coalition and agreeing to host a tax site in the Department's offices.

Because the State of Ohio provides counties with large discretionary budgets, having this director as a champion was strategic. When there was a surplus of TANF money in 2004, the Department posted a Request for Proposal to fund community services and awarded the \$200,000 grant to the Cuyahoga County EITC Coalition. The Coalition used those funds to design and launch a campaign website, to hire a part time staff person and to develop marketing materials.

The additional funding helped the Coalition to increase the number of filers served by 43 percent, from 1,190 in 2004 to 1,581 in 2005, bringing a total of more than \$2 million in refunds and credits into the community.

While the Coalition remains uncertain as to whether the funding dollars from the county will be made available to support this year's campaign, the director is seeking to access state TANF dollars to launch similar EITC campaigns in the other 87 Ohio counties. After the state discovered large amounts of unused TANF dollars, they are making those dollars available to support various projects. The director is applying for \$3 million of that to replicate the EITC campaign across the state.

Dayton, Ohio

In its fifth year, the Dayton EITC campaign began receiving city funding. The city provides \$20,000 to the campaign to support public marketing through advertisements and a press conference, volunteer recruitment and volunteer training, both in Dayton and through trips to EITC conferences. Through its funding and support, the city has helped to expand public awareness of the EITC and greatly increased the amount of EITC dollars brought into the community. A resolution passed by the city commission encourages all employers with which it contracts to promote the use of the EITC.

As a result of the campaign and the city's support, the ten campaign tax sites brought more than \$30 million in EITC into the community last year. In a city with a high poverty rate like Dayton's those dollars have a great impact and the campaign is continuing to expand and deepen its work in order to help local EITC-eligible residents access the remaining eight to ten million dollars that are being left in Washington.

Flint, Michigan

The Genesee Area Tax Assistance and Financial Services Coalition, serving the city of Flint and Genesee County, had been in existence since 1999 but was having trouble gaining traction in providing free tax preparation services to area residents. The Coalition consisted mainly of the University of Michigan, Flint and area community colleges who trained their accounting students to provide tax preparation. After a diverse collaborative of 52 organizations and agencies went through a two-year planning process around workforce development for poverty reduction and identified the EITC and free tax preparation as a critical anti-poverty strategy, however, the Coalition gained critical partners and funding opportunities that have led to significant gains in its tax services.

The poverty reduction collaboration was funded by the Annie E. Casey Foundation through the National League of Cities and the Mott Foundation. It included Flint's Mayor, local foundations, workforce development agencies, economic development agencies, public schools, the chamber of commerce, government bodies and area nonprofits. When the collaborative identified the EITC as a critical anti-poverty strategy, many of these collaborative members also became involved in the tax coalition, greatly expanding its reach and building public awareness.

The newly expanded tax coalition applied for \$60,000 in CDBG funds last year and received \$40,000. Those funds supported the production of marketing materials and enabled the coalition to host a public awareness event on Martin Luther King Day. The increased funding and outreach led to a significant increase in the number of customers served at the Coalition's six tax sites. More than 650 tax filers were served, an increase of more than 250 percent over the 2004 campaign's numbers. The Coalition is applying for \$60,000 in funds again this year and is expanding to include nine tax sites. In a city which has lost 65,000 good-paying jobs in the automotive industry over the past ten years, helping families who are struggling to make ends meet on greatly reduced incomes is a high priority for many in the community.

Houston, Texas

The City of Houston provides \$50,000 in CDBG funds to support the City's EITC campaign. The funding resulted from a request by the EITC Coalition to the city council during hearings on the City's Consolidated Plan. A city councilmember who was eager to increase the responsiveness of the City to community funding requests and a mayor who recognized the EITC as an opportunity to significantly increase the income of the City's low-income households paved the way for the funding decision.

The funding decision came at a strategic moment for the campaign which had existed on very little funding beforehand. The campaign was able to leverage the City's funding and the credibility it offered to attract an additional \$35,000 in funding from the United Way as well as a major three-year grant from another local funder. Together, these grants enabled the campaign to transition from an all-volunteer network to a coalition led by a full-time executive director and a volunteer coordinator. They hope to add a financial education specialist in 2006.

While some city staff were hesitant to provide CDBG funding to support a volunteer coordinator, the Coalition was able to explain that the volunteer coordinator would merely be the delivery mechanism for community development activities, including EITC outreach, free tax preparation and financial education.

Los Angeles

The City of Los Angeles partners with the County of Los Angeles, the IRS and community partners to host an EITC campaign serving low-income residents in the city and county. For eight years, the EITC campaign has received local public dollars although the sources for that funding have changed over time. Currently, the city and county take turns providing funding to support the campaign. Last year, the city, through its Community Development Department and Private Industry Council, provided \$50,000 to the campaign to fund the hotline that residents could call to learn more about the EITC campaign and tax sites. This year, the county, through its Children's Planning Council, will provide funds to support the campaign.

Miami, Florida

In 2003, the City of Miami launched an anti-poverty campaign in response to its being named the poorest large city in the nation. The campaign seeks to help working families in the city move out of

poverty. In 2004, the City launched ACCESS Miami under which the anti-poverty campaign falls. ACCESS Miami stands for Assets, Capital, Community, Education, Savings and Success and includes all of the City's efforts around the EITC. It is based on the four corner stones of family self sufficiency and economic success: access to benefits; access to capital; accumulating wealth and assets; and financial education. Funding for this campaign has flowed from the City's general fund until 2004 when ACCESS Miami became a stand alone item in the budget. In addition to funding an EITC campaign, ACCESS Miami also supports micro lending, Individual Development Accounts (IDA) and other savings programs.

The campaign features an EITC component that incorporates three different models for providing free or low cost tax preparation services to low income individuals and families. In one model, they are in partnership with H&R Block to provide tax preparation services to low income city residents for a drastically reduced fee. H&R Block then seeks to connect the customers to other public benefits for which they might be eligible. In another model, the City uses Benefit Bank, a software tool that allows people increased access to tax credits and public benefits. The Benefit Bank software is located at several of the City's free tax preparation sites, enabling the customers to file their taxes and apply for public benefits in one interview. The third model is the VITA site model of hosting free tax preparation sites in super sites and some city neighborhood offices.

The City also funds an outreach program that increases awareness about both the EITC and Child Tax Credit (CTC) through direct mailings and a media campaign. To ensure that all eligible residents claim their credits, the city provides and advertises free tax preparation services and information, including a tax hotline in cooperation with the U.S. Internal Revenue Service and local businesses. The City views EITC and free or low cost tax preparation as a hook to get people to come in. Once they are there, the services connect them with additional benefits which can help to move them out of poverty. In 2005, they were successful in preparing 9,500 tax returns and in bringing \$20.5 million into the community through tax refunds and credits.

Orlando, Florida

In 2004, the City of Orlando committed to contributing \$75,000 to its EITC campaign each year for three years. The 2004 Tax Year Campaign was its first year and the City was pleased with the success as the campaign witnessed a dramatic increase in the number of tax returns prepared. Orange County, which includes Orlando, also funds the campaign, contributing \$150,000 a year. Additional funds come from the Edyth Bush Charitable Foundation which provides an additional \$75,000 in funding. These funds are transferred to the Orlando Regional Chamber of Commerce which staffs and manages the EITC campaign. They fund a fulltime staff person to coordinate the campaign and an array of outreach efforts.

Although the city committed to funding the campaign for three years, each year the city must reauthorize the funds and identify a source. In the first year, the funding came from CDBG dollars. In the second year, the funds will come from consulting revenues in the Audit and Evaluation Department. The director of that department co-chairs the campaign with the director of the Department of Children and Education.

The campaign, called Extra Credit Orlando, uses a business to business approach for outreach. The Chamber offers speakers who are available to meet with staff, supervisors, and employer groups. They provide educational and outreach materials to employers, including envelope stuffers to accompany employees' W-2s. The Chamber also promotes the campaign through its various communication outlets, including weekly and monthly fliers to various audiences and regular events.

The campaign supports 22 tax preparation sites around the city. The sites are managed and run by a collaborative of organizations that coordinate their efforts around training, volunteer recruitment and outreach and marketing. The City, County and their community partners were all pleased by the dramatic increase in the number of tax returns prepared in this year's campaign and are looking forward to continued growth this year as they initiate the use of the 211 social services hotline to connect callers with free tax preparation sites.

Phoenix, Arizona

In 2002, the City of Phoenix launched an EITC campaign as its first community initiative. The City's community initiatives efforts are a part of the Department of Human Services which seeks to fight poverty in the city. Based upon reports that the City of Phoenix was losing approximately \$64 in unclaimed EITC refunds each year, the City decided to launch its own campaign to increase access to the tax credit. For each hour of volunteer tax preparation they determined that they would be generating \$1,800 for poor families in the city. This was an opportunity they did not want to miss.

The City invests approximately \$200,000 in the campaign each year. The majority (\$140,000) comes from general purpose funds and the remaining \$60,000 comes from CDBG funds. This funding covers the 1.75 staff people at the city who manage and coordinate the campaign as well as any other costs that are incurred as a part of the campaign.

While the campaign is city run and managed, it is a community partnership and the City hopes that with time, community capacity and ownership of the campaign will increase and the City can take a smaller role. Over the three years that the campaign has been in existence community partners, including social agencies, banking institutions, utility companies, churches, neighborhood associations, community based organizations, and grassroots organizations, have begun to take on a great role in the campaign. The City is able to minimize its costs by relying on these community partnerships and using a decentralized approach. For example, rather than paying for the printing of marketing materials, the city designs the materials and distributes them to its partners electronically where the partners print them for distribution to their constituencies.

With twelve sites in the first campaign year, the City's free tax preparation sites brought in \$6.2 million dollars in refunds. With fifteen sites in the second year, that amount increased to \$7.5 million. Beyond the direct results at the tax sites, the City also witnessed a \$21.4 million increase in EITC take up in the first year of its campaign. It attributes this increase to the EITC awareness and public education components of the campaign. The City of Phoenix has been recognized for its leadership around EITC by several groups, including the National League of Cities, Center for Budget and Policy Priorities, the State of Arizona and others. The U.S. Conference of Mayor's recognized Phoenix for contributing to the campaign by directing existing resources and not incurring additional budget expenses.

San Antonio, Texas

In 2001, the City of San Antonio was approached by representatives from the IRS, the Casey Foundation and the National League of Cities, asking them to take an increased leadership role in San Antonio's VITA effort. Knowing that there were millions of dollars in unclaimed EITC benefits in San Antonio, the City decided take on the task. That decision has led to an incredibly successful EITC campaign that served 24,962 people in 2005 and brought \$39 million dollars into the community in tax refunds and credits. It also led to the development of San Antonio's Family Economic Success Plan (FESP) which seeks to improve the economic security of low-income families by building wealth and protecting assets through three strategies: asset building, asset protection and capacity building. To meet those objectives, FESP organizes the EITC campaign, administers an IDA program and partners with local institutions to provide financial literacy trainings. FESP is housed in the Department of Community Initiatives.

Because San Antonio's elected officials can only serve two, two-year terms in their life causing frequent turnover, city leaders knew they needed strong private sector partners that could provide political coverage when needed. The campaign, therefore, is coordinated by a broad coalition of community partners, including United Way, IRS, Making Connections/Casey, Catholic Charities, and the Center for Women, Church and Society. It also has several private sector partners, including Bank of America, Wells Fargo Bank, Chase and Frost Bank, a regional bank.

In 2003, the City's first year to fund the campaign, each of the City's ten city council members contributed \$8,000 from their discretionary funds to the campaign with the expectation that a tax site would be opened in their district. That year, the City's 12 tax sites prepared more than 9,000 tax returns. These numbers were combined with the numbers from Coalition's 20 other sites for a total of 15,244 returns.

Based on the success of the effort and the reports that each council member received, documenting the number of tax returns prepared and dollars returned to their district, council members gave \$12,000 each the following year. That year, a total of 20,850 returns were prepared, bringing \$30 million to San Antonio's low income workers.

In 2005, the EITC campaign received \$310,000 from the city's general fund after the city manager made the campaign a line item in the city budget. These funds support one full time staff person and also support community partners with the operational expenses they incur in the campaign. They also receive grant funding from the city through its new streamlined funding process for social service agencies. Now, programs apply once a year for a pool of funds that combines CDBG, CSBG and general funds. Last year, the campaign received an additional \$105,000 through this source.

Tulsa, Oklahoma

The Community Action Project of Tulsa County (CAP) has managed and coordinated the nation's largest EITC campaign of its kind in Tulsa, Oklahoma since 1995. CAP is a non-profit, anti-poverty agency with a history of providing a variety of services to low-income people for more than 30 years. The City of Tulsa annually invests between \$58,000 and \$80,000 in CDBG funds to support

EITC outreach efforts for the campaign, including public education and access to free tax preparation services. The exact amount varies each year, depending upon political issues and federal funding.

The funding supports radio and television advertisements, as well as flyers and posters, to alert residents to the availability of the EITC and to the existence of the free tax preparation sites. The city also offers online benefit calculators at free tax preparation sites to screen filers for other benefits such as food stamps or low-cost health care.

The City has witnessed a significant return on that investment with the EITC campaign bringing nearly \$24 million in federal tax refunds and credits into the community in 2005. This represents \$340 in tax refunds leveraged per CDBG dollar allocated. With more than 200 volunteer tax preparers, the Tulsa EITC campaign served 16,788 tax filers at eleven tax sites.

The campaign also receives state funding in the form of CSBG funds through the Oklahoma Department of Commerce. While this funding supports the EITC campaign, it is shared between CAP's other programs.

Additional Examples from National Community Tax Coalition Listserv

The Tanana Chiefs Conference (TCC) in Fairbanks, Alaska uses TANF to fund an amazing program in partnership with the Alaska Business Development Center to reach the remote Native Alaska Villages in the Alaska interior. They recruit college students to fly out to remote sites.

I've copied Kristen Wagner from Washington University in St. Louis who could probably provide the current contacts. TCC is a site for a research project she is coordinating which is working with about 15 Native American free tax preparation sites around the country.

Joanna Donohoe
Program Director, Financial Education and Asset Building
First Nations Oweesta Corporation
P.O. Box 32188
Palm Beach Gardens, FL 33420
(561) 626-9700
CELL (561) 762-8237
FAX (561) 626-4010
jdonohe@oweesta.org

Our campaign and VITA site are partially funded by a sub-contract with PathwaysPA as part of their contract with the Pa. Department of Public Welfare's Employment and Training Division. I think, but am not positive, that this welfare department money is from TANF dollars. If you get in touch with Jacquie Patterson at PathwaysPA (her phone is 610-0543-5022 and e-mail is jpatterson@pathwayspa.org), she should be able to give you a definite answer about both our sub-contract and also their funding for VITA efforts in and around Philadelphia.

Ken Regal, Co-Director
Just Harvest
16 Terminal Way, Pittsburgh PA 15219
Phone 412-431-8960 Fax 412-431-8966
e-mail: kenr@justharvest.org
on the web at www.justharvest.org

We use CSBG funds for our program. They are not primary, but they do help us with the program and we have had this funding for several years. The one good thing is that they are fairly unrestricted, so it helps us be able to use them without tight perimeters. That is good for this program since we have so many needs at just the tax season and then the needs taper off to nothing for a good part of the year. We do ROMA reporting as a result of those dollars and that includes all the tax clients we see all year round. If you need more info, let me know.
Thanks, Pam

Pam Smith
EITC & Volunteer Manager
Community Action Project
4606 S. Garnett Suite 100
Tulsa, Oklahoma 74146
918-382-3225

fax: 918-382-3226
email: psmith@captc.org
website: www.captc.org
