



ALASKA BUSINESS DEVELOPMENT CENTER, INC.



VOLUNTEER
VTLP
TAX & LOAN PROGRAM

FY 2008 Annual Report



**ALASKA BUSINESS
DEVELOPMENT CENTER, INC.**

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LOAN PROGRAM**

FY 2008 ANNUAL REPORT

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Executive Summary

This publication is the 2008 Annual Report for the Volunteer Tax and Loan Program (VTLP), organized and managed by the Alaska Business Development Center, Inc. (ABDC), a 501 (c)(3) nonprofit corporation based in Anchorage, Alaska.

Each year ABDC's VTLP sends volunteers to rural communities to assist taxpayers with the completion of tax returns and provides them with tax education. The program also serves taxpayers through a mail-in site located in the Anchorage office. In 2008, VTLP assisted nine areas of the state, which included communities located in the Aleutians, North Slope, Bristol Bay, Interior, Kodiak Island, Pribilof Islands, Southeast, Western, and Yukon Delta.

This year, the program also assisted individuals with controversies and provided educational outreach on important tax topics through ABDC's Low Income Taxpayer Clinic. Educational materials were delivered one-on-one and via telephone to 285 individuals in 52 communities on Earned Income Tax Credit, Filing Status, Whaling Captain Expenses, Dependency, and Estimated Payments and Withholdings.

VTLP has now operated for thirteen seasons and has received wide recognition among both rural entities and national organizations. In 2008, VTLP:

- Traveled to **78 communities**, in **nine** regions, and assisted an additional **9 communities** by mail
- Assisted **more than 5,700** taxpayers
- Assisted taxpayers representing **770** commercial fishing permit holders, crewmembers and other industry related occupations
- Prepared and filed **2,778** current year and **58** prior year tax returns
- Generated **over \$3,110,000** in tax refunds
- Attracted volunteers from **six** universities, both in and out of Alaska

The program is dependent on volunteer work and community involvement and would not be successful without all of the relationships the program has developed over the years. A consortium of organizations consisting of local financial institutions, Community Development Quota groups, Alaskan Native organizations, private businesses, the Internal Revenue Service, local (tribal and city) governments, the State of Alaska Division of Investments, the local Taxpayer Advocate Service, the University of Alaska Anchorage, and other community organizations partner with VTLP to help bring services to the rural communities.

ABDC also has the pleasure of providing a unique experience to out-of-state universities, in addition to the University of Alaska, for the past several years. This season Montana State University joined the team as they traveled for the first time. As the program expands, collaboration with out-of-state universities allows ABDC to provide services to the growing number of requests for assistance.

This report provides details regarding the program's history and current season operations of marketing, funding, logistics, travel, etc. Additionally, specific results of the efforts made in each region are described under the regional sections towards the end of the report. ABDC is grateful to all its financial and in-kind partners, large and small, who make it possible to provide the residents of rural communities with these much needed services.

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About Alaska Business Development Center

The Alaska Business Development Center (ABDC), is a 501(c)(3) nonprofit organization that has focused on providing business consulting services to Alaskan small businesses since its inception in 1978. ABDC believes in the entrepreneurial spirit and is committed to nurturing this spirit by encouraging the establishment and development of successful businesses throughout the State of Alaska.

Much of ABDC's clientele resides in rural Alaska, where consultants and volunteers routinely travel to provide hands-on assistance to the rural residents. ABDC's mission is to provide business consulting services to harvesters and small businesses within the Alaska seafood industry; to those in financial trouble; and to those offering expanded opportunity and employment in the industry through value-added processing or product quality improvement.

ABDC's Volunteer Tax and Loan Program

In 1996, the Director of the State of Alaska, Division of Investments (ADI), Martin Richard and the President of ABDC, Gary Selk laid a foundation for strengthening the commercial fishing industry and rural Alaskan fishing communities' economy through the creation of ABDC's Volunteer Tax and Loan Program (VTLP). This program's purpose was to address the growing issue of non-compliance in rural communities with the Internal Revenue Service (IRS).

Non-compliance began and continued as a result of several problems and limitations the rural fishermen faced in their lives. Historically, the fish processors supplied the fishing and business needs of their fishermen. In the 1980's the processors found the system to be too much of a liability to administer and subsequently ended the practice. When this assistance ceased, the fishermen were left without a way to efficiently manage their own finances due to their lack of business skills. Without access to proper, affordable avenues of financial assistance and planning, the fishermen continued the practice of relying on future earnings to pay their current and past tax liabilities. Although this strategy was successful when the fishing season was profitable and consistent, fishermen ran into difficulties when they experienced poor seasons and realized they had not done sufficient financial planning to pay their liabilities. Since their culture did not historically value activities such as paying taxes and recordkeeping the residents lacked the understanding of its importance and as their taxes and debts began to accumulate, they started to turn their back to the problem hoping it would disappear. Many villagers accepted non-filing and failure to pay penalties as an unavoidable part of their "total tax liability package".



Volunteers waiting for the plane to arrive in Shageluk

A majority of rural Alaskans speak English as a second language and their income falls well below the federal poverty line. Regardless of their wish to become compliant, they are limited by their own inability to afford assistance and by a lack of qualified tax-practitioners available in their areas. This hinders fishermen, as well as other villagers, from filing their tax returns and impedes their ability to receive adequate business and tax counseling.

Achieving compliance is the biggest obstacle in rural Alaska, blocking residents from gaining the financing they need to develop their communities' economies. As a result of taxpayer non-compliance, the IRS deemed limited entry permits, required for commercial fishing, as real property and initiated the policy of seizing and auctioning permits for residual tax obligations. When a

limited entry permit has the danger of seizure, there is the likeliness that the permit will not only leave the community, but will also forever leave Alaska, taking both needed jobs and income with it.

When a community loses a permit, the loss has a very significant effect on its total economy. Not only does the permit holder lose their income, but also their crew and the other people in the community, who hold jobs indirectly dependent on the commercial fishing industry. The departure of the permit means the permanent loss of all of these jobs. Even before a fisherman loses their permit, non-compliance takes a toll on their business operations. When the fisherman becomes past due on their taxes, but is ready to expand or improve their operation, they fail to qualify for financial assistance from the Division of Investments, the Commercial Fishing and Agricultural Bank, or any other “traditional” financial institutions, as they are unable to loan money to those who are not current with their tax returns.

ABDC established VTLP in conjunction with the development of ADI’s 1995 Tax Obligation Loan Program to open “doors” for fishermen by allowing loans to those who were delinquent in the payment of their federal income taxes, as a solution to help them hold on to their commercial fishing permits. The condition of the program was that the fishermen needed to file past and current federal tax returns and show that they had executed an agreement with the IRS for repayment.

Since these communities that were in need lacked the accessibility to qualified tax practitioners and business advisors, ABDC and its partners developed a program to bring the help to them under the mission of bringing free tax assistance and business education to rural communities in desperate need.



Student volunteers with their supervisor in Tuntutuliak

The main goal of VTLP is to build a collaborative team of entities from around the state and nation to provide free tax assistance and related professional services to rural Alaskans who do not have access to quality tax services due to low-income, language barriers, and geographic location. The program’s success is measured by its ability to provide quality services free of

charge to the largest number of people in need possible. ABDC provides these services through three distinct functions under VTLP: Volunteer Income Tax Assistance (VITA), which prepares current year returns, the Low Income Taxpayer Clinic (LITC), which provides tax education and controversy assistance, and Tax Counseling for the Elderly, which provides tax preparation and counseling in preference to those ages 60 and over. See Appendix A: *Program Results by Year*.

VTLP Volunteer Income Tax Assistance

ABDC’s Volunteer Tax and Loan Program is the only nonprofit program in Alaska that conducts a volunteer tax assistance project of such magnitude. In villages where Volunteer Income Tax Assistance (VITA) sites do not exist and where professional tax assistance is limited or not available at all, the only way to assist low-income clients and individuals with limited English language proficiency is by offering alternative means. That is why VTLP’s VITA travels directly to remote villages of the state to provide on-site assistance and offers mail-in services from the Anchorage office. Appendix B: *Communities Served in 2008 Map*, depicts the communities serviced by VTLP through both outreach and the mail-in site.



Boat harbor in Ouzinkie

Outreach

The state of Alaska consists of over 570,000 square miles of rugged, untouched wilderness. Beyond the major urban areas, (i.e., Anchorage, Fairbanks, Juneau), the road system is non-existent and therefore most areas are reachable only by small planes. In addition, the rural communities the program serves can range in population from 15 to over 4,000. Most, but not all, of the communities the program travels to have little more than gravel airstrips to make the town accessible by small planes. Historically, these factors, as well as lack of urban conveniences, have contributed to the need for tax preparation services and the high rates of non-compliance with the IRS in rural Alaska. VTLP's VITA, unlike any

other VITA program that represents a network of multiple locations operating throughout a community or state on a regular basis or through the tax season, travels directly to rural areas to bring free tax return preparation and other tax-related services to the residents.

Mail-In Site

VTLP offers mail-in services as a necessity and a solution to the problem of limited human and financial resources stretched extremely thin every year, to match the ever-growing demand for the program's assistance. Residents of rural Alaska participate by mailing their tax information to the main office in Anchorage, where program staff prepare their returns.

The mail-in site is the most effective way to help taxpayers in need who were unable to receive assistance by an on-site tax team. VTLP's mail-in site was especially important with the prevailing weather conditions the teams faced during the season, preventing the teams from actually making it to the community, or in some cases delaying arrival by three-to-four weeks.

Although the mail-in site has become a valuable addition to the program, it has also created another barrier in regards to funding. Due to lack of funding specifically for the mail-in service, the structure and future of the site is uncertain.

VTLP Low Income Taxpayer Clinic

VTLP is not limited to assisting only with current-year tax returns; ABDC developed a Low Income Taxpayer Clinic (LITC) in 2001 to provide a more formal avenue for delivering educational topics regarding taxes and financial sustainability, in addition to providing controversy assistance to taxpayers. Most recently, the clinic has grown in the amount and type of education provided to clients as well as the volume of controversy cases handled.

Education

VTLP's LITC provides educational outreach to taxpayers in rural areas of Alaska whose primary language is not English. Tax education is a very important aspect of the program. By educating individual taxpayers on important tax topics, the program hopes to create awareness and increase their knowledge of tax laws and issues, as well as encourage self-sufficiency.



Volunteers unloading equipment in Beaver

The educational material is developed into an easy-to-understand format by ABDC staff members, with the assistance from the IRS and the Taxpayer Advocate Service (TAS), and is then delivered one-on-one to the village residents by the volunteer teams.

In addition to the one-on-one presentations within the villages, informal education is given to taxpayers via phone consultations from the Anchorage office. This informal education consists of a broad range of tax subjects covered with the individual while answering questions or in the course of organizing their documents for tax preparation.

Controversy

Many clients of the LITC do not understand the notices that IRS sends them due to English being their second language and the complexity of forms. The clinic assists in explaining the situation and works with them to resolve the matter. This service is crucial to taxpayers in rural Alaska, especially because they do not have easy access to qualified tax professionals.



Tax preparation workplace in Stevens Village

Although the clinic can provide a variety of services, most of the controversy cases that the clinic assists with fall into the following categories:

- Installment Agreements
- Income Examinations
- EITC Examinations
- Injured Spouse Claims
- Refund Claims
- Prior Year Returns
- Amended Returns

The majority of controversy cases are handled through the Anchorage office where an LITC case manager corresponds with the taxpayer by phone, fax, and mail. The case manager also represents the taxpayer if additional work with the local Taxpayer Advocate Service is needed to resolve the issue.



Volunteers waiting for their plane in Fairbanks

Tax Counseling for the Elderly

Tax Counseling for the Elderly (TCE) was added to VTLP's main functions in 2008. This service provides tax return preparation and tax counseling to taxpayers who are at least 60 years of age. ABDC's objective for TCE was to assist the greatest number of elderly taxpayers in areas that were not being served by other volunteer tax groups or tax professionals.

Information gathered from the US Census data, public State information, local research, and ABDC statistical information showed the Southeast region

of Alaska to need assistance in tax preparation largely due to the vast number of elderly taxpayers residing in the region and the lack of access to tax preparers. Though ABDC's original plan included other regions that showed significant need (i.e. Bristol Bay, Kodiak), the amount of the grant award required the focus to be on one region (Southeast); ABDC management felt it had the maximum need for assistance.

Taxpayers were assisted in the same manner as VTLP's VITA; through travel directly to the communities and through the mail-in office located in Anchorage. The volunteers that serviced the TCE area also were recruited in the same manner as VITA, but were advised of the preference that was to be given to the elderly taxpayers.

2008 Program Efforts

Funding

Funds contributed to the program cover travel costs (i.e., airfare, per diem, etc.) and the cost of airfare presents the biggest financial challenge and largest cost to the program; and in light of recent fuel cost increases, this cost will continue to pose a challenge. Through bringing tax assistance directly to the villages, however, the program makes it possible for low-income taxpayers who cannot afford to spend money on travel to larger cities to receive tax assistance. Funds are also used for program staff compensation, equipment replacement, and other direct operating costs related to the continued success of the program and its efforts.

ABDC has been very fortunate to collaborate with several large entities within Alaska, who contribute significantly to the program for the benefit of their residents. These entities include the Tanana Chiefs Conference (Interior region), Coastal Villages Region Fund (Western region), Yukon Delta Fisheries Development Association (Yukon Delta region), and Arctic Slope Regional Corporation (North Slope region). Alaska Division of Investments, one of the program founders,



A fox near the tax prep site in Mekoryuk

remains one of the main supporters to assist commercial fishermen in Alaska. ABDC also receives funding from other sources such as private businesses and tribal and city governments, as well as in-kind contributions received from the villages being assisted by on-site tax teams. Please refer to Appendix C, for a detailed list of VTLP's supporters.

Unfortunately, not every area of Alaska the program serves has the funding partnerships available to bring the program's services to its community members. Increasing expenses to the program highlight this problem, for example, airfare costs continue to rise as fuel and insurance costs increase. Despite the airfare costs, other direct

expenses as well as inflationary increases in overall costs contribute to the program's need for increased funding. These are the main reasons the program is always in search of new partners to help bring assistance to these communities.

Logistics

Logistical planning and execution are unique challenges to the program due to the geographic makeup of Alaska and lack of infrastructure. Logistical planning begins by locating the areas in which travel is to be complete. After this, program staff contacts a village representative to inform them of the team arrival date, determining accommodations for volunteers, arranging transportation within the community, and working on other issues that may arise while the teams are in the field. Forms requesting additional details regarding the room, amenities available in the building, as well as other community information will also be sent to the village. This procedure

ensures availability of lodging during the dates of the team visit to the community. The facilities in each village where the volunteers work are typically located within walking distance for most of the local residents and are easily accessible to the elderly and disabled. City or tribal council offices, Native corporation offices, schools or libraries are the primary locations the program requests from the villages.

After contact has been made with the village and a few weeks before travel, program staff purchase airline tickets. For most of the trips, the teams fly from Anchorage to a hub town (i.e., Bethel, Fairbanks, Juneau), where they then switch to a smaller plane to fly to the individual villages. Very often, these planes are single-engine Cessna or six-seat turboprops. The plane's flight schedule is weather dependent, which can cause delays on arrival or departure due to frequent snowstorms and/or high winds that are typical for the winter season in Alaska. Each season, the program constantly encounters weather related issues.



Fish drying houses in Karluk

Travel to the villages is, unfortunately, limited to weekends and "Spring Break" (mid-March) periods due to the volunteer's school schedules and/or work responsibilities. However, with variable work hours in the village, volunteers usually work late into the night to ensure that every taxpayer receives the assistance they need. The extended, or "Spring Break", trips allow the program to adapt to the ever-changing circumstances, as well as maximize the volunteer's time. Most of the volunteers that participate in these extended trips, which can last up to 10 days, are from the programs out-of-state universities.

Volunteers are equipped with a laptop computer, printer, and other necessary supplies in order to provide quality tax assistance. As a resource for tax preparation issues that may arise, volunteers are also supplied with IRS publications. Additionally, volunteers are given the numbers for the toll-free IRS hotline and the on-call tax professional, Leslie Schmitz, CPA; the number for technical support for the tax preparation software is also available in case software problems arise. An on-call phone line located in Anchorage continues to be utilized in order to answer questions regarding logistical, equipment, and procedural issues, and provide even more support to the teams while they are in the villages.

Equipment

One key element in the operations of the program is the equipment that is used to prepare and process the tax returns. In addition to the office equipment that is used to facilitate the program, ABDC provides each tax preparer with a laptop, including the peripheral items such as a ten-key, to prepare the returns and track the stats. Additionally, each team is equipped with one printer that is connected by all members through a hub, allowing them to print copies of the returns for each taxpayer as well as the required forms needed for signature. The equipment set up in the villages is a critical element for the program as the teams are able to prepare the returns onsite utilizing tax software that is updated with all the current tax information. While in the village the volunteers conduct a quality review of each return prior to printing a copy of the return and reviewing it with the taxpayer. Once the team returns back to Anchorage, each return is reviewed once again as a means of

Approximately, 95 percent of all federal tax returns prepared within the villages were e-filed to the IRS.

ensuring the accuracy and limiting the numbers of rejects. After the review the returns are then electronically filed with the IRS which provides expedited results as opposed to the traditional mailing method.

ABDC is thankful for partners such as KPMG and the IRS who donated a total of 20 laptop computers for use during the program. With these partnerships, the program was able to maximize the number of teams that traveled earlier in the season as opposed to waiting later in March because of the lack of resources. In former years ABDC was provided computers from multiple entities resulting in a wide variance of computer type and speed which hinder the set-up time and process. This season, set-up time was streamlined due to the fact there were only two different types of laptops as both KPMG and the IRS were able to donate large quantities for the season.

Marketing & Promotions

Promotions were extra unique this year in that all artwork used was original and created in-house. In addition, VTLP created a new brand image to help taxpayers, supporters, volunteers, etc. to better identify the program and its purpose. This brand is presented on the cover of this report and, like the promotional artwork, was created in-house. The “V” in the brand image resembles a checkmark and portrays “checking off tasks,” such as filing taxes.



Promotional artwork created by ABDC staff

Each year, the program sends out various types of promotions to spread the word to the individual communities and residents of when VTLP volunteers would be traveling to provide tax assistance and education. The Individual promotions, sent in the middle of January, were created from scratch with a completely new design utilizing a postcard format. Two postcards were created with the services offered through each function of VTLP. One postcard included a description of the education and controversy assistance provided through VTLP’s LITC; and the other postcard included a description of the tax assistance services provided through VTLP’s VITA. The dates of travel were not included on these particular promotions to allow for the flexibility of finalizing the trip dates; instead, taxpayers were referred to the ABDC website and/or the community offices for an update of the exact dates. Each promotion was revised and re-revised to make certain every piece of content and artwork portrayed the information and image that was being sought.

After individual promotions were sent, community flyers were created and distributed toward the end of January. These flyers were then sent to the village and city offices within the particular regions served, and consisted of a separate flyer for each service. The community promotional materials included specific dates in which the teams would be traveling, with a disclaimer that the dates could change. Also included with the community promotions were instructions and intake forms for the VITA mail-in office, in case residents were unable to visit the traveling tax teams.



Promotional artwork created by ABDC staff

In addition to the aforementioned methods, the ABDC website received a complete overhaul prior to the commencement of the 2008 tax season. Not only did the appearance of the website change, but general ABDC and specific program information, the team travel schedule, the 2007 VTLP annual report, links to partner websites, and PDF tax preparation forms for taxpayers to download were also incorporated.

Efforts were also made to utilize the medium of regional partners' respective newsletters, as well as sending public service announcements to various radio stations and news groups, in order to inform as many people as possible of the services provided and the 2008 travel schedule.

Recently our efforts were highlighted through an article written by the Associated Press. This story was carried by over 20 news outlets including, but not limited to, the Anchorage Daily News, Forbes, Houston Chronicle, International Business Times and other outlets across the United States and Europe. In particular, the article highlights the important fishing community of Saint Paul, in the Pribilof Islands, and the history of the program as it relates to commercial fisherman and other low income taxpayers.



Volunteer trying to sleep in Goodnews Bay

Volunteers

VTLP's success is only possible with the dedication of a diverse and dynamic team of people. The program received student and faculty volunteers from six educational institutions: University of Alaska Anchorage (UAA), Ithaca College (New York), University of Idaho, Gonzaga University (Washington), Montana State University, and University of Montana. The program also received volunteers from the IRS, independent tax professionals, program alumni, and other business professionals desiring to experience what rural Alaska has to offer. The program volunteers are needed to prepare tax returns, provide tax education, and manage logistics while in the field. Please refer to Appendix D: *2008 Program Team & Volunteers*.

During the fall semester, ABDC promotes the program to senior level accounting students with university partners. At UAA, students who complete VTLP requirements earn three upper-division credits towards their degree in Accounting. The VTLP requirements consist of students successfully completing three weekend trips or one 10-day trip, as well as working a total of two hours within the ABDC office fulfilling responsibilities assigned by management.



Volunteers assisting taxpayers in Tununak

Students from out-of-state universities typically do not receive academic credit from their institution; however, they do encounter a unique lifetime experience traveling to rural Alaska, as well as receiving hands on experience while providing a much-needed service. These teams typically travel during their spring breaks and are in the field anywhere from five-to-seven days after receiving additional training upon their arrival to Anchorage. The 2008 season was the first in which all but one out-of-state school had the same spring break schedule. However, some out-of-state schools have mentioned an interest in traveling to Alaska earlier in the tax season in order to assist taxpayers, which would be very beneficial to the program.

The students travel into the field in teams of two to four people with one supervisor who is in charge of logistics, education and assisting with complications in the field. Team supervisors are typically ABDC staff, university faculty, former student volunteers, IRS volunteers, or any other interested and qualified volunteers.

Participation in the program from the local IRS office in Anchorage has consistently provided eager and able volunteers, as well as informational support, since the inception of the program. Volunteers from the IRS not only participate as supervisors and tax preparers in the program, but also help with other projects, such as training, e-filing, and resolving complex cases.

Student Training

Student volunteers must complete several requirements before participating in the program. Students must complete a personal income tax course from their university, be in good academic standing as defined by the university, complete the VITA certification exam and successfully complete specific VTLP training.

Students must pass the VITA exam, provided by the IRS, in order to travel with the program. The VITA exam package covers tax cases, such as proper income reporting, exemptions, credits, and other tax issues as well as ensures the volunteer has a standard knowledge of current year tax law. In addition to the exam, VTLP specific training covers the use of TaxWise software, Alaska-specific tax issues, commercial fishing tax information, rural travel expectations, as well as procedures for VTLP equipment and paperwork.

Training, for UAA students, encompassed one full weekend with over 20 hours of case studies and lessons on issues the volunteers may encounter in the field. Due to time constraints and distance, out of state teams completed VITA certification and worked on case studies with Alaska specific issues prior to traveling to Alaska. Upon arrival, they received six-to-eight hours of condensed training on equipment, issues they may have in preparing returns, and any specific concerns that came up prior to their arrival. ABDC was fortunate enough to be able to utilize KPMG's conference room for providing out-of-state student training.



UAA volunteers after training

This facility was ideal for delivering the training material in that it provided an adequate amount of space. It also allowed for a great learning environment because students were able to practice setting up the printers and laptop computers as they would in the field. In addition, since many of the out-of-state student volunteers had the same spring break schedule, ABDC was able to provide group training. This schedule allowed the students to interact with each other; sharing their anxiety at training prior to travel as well as experiences after travel was complete.

Program training also included a culture segment in which various aspects of Native Alaskan culture are discussed. Complex situations such as what to do when a taxpayer owes were reviewed and students were walked through how best to handle these situations, while being respectful to the taxpayer. Throughout the training, emphasis was placed on the program's goal of educating taxpayers of their tax rights and responsibilities, as well as providing quality free tax assistance.

Supervisor Training

Separate training was given to the program supervisors in regards to major tax issues and logistical problems, as well as any other issues that may arise while in the field. Instructions on managing logistics in the field included handling issues with air travel in and/or out of the village, working with village representatives for transportation within the community, and arranging accommodations.

In addition to training about tax issues and logistics, supervisors received training on the education topics they were required to provide to residents in the communities they visited. During the 2008 tax season, the program brought five educational topics to 41 villages, which included Earned Income Tax Credit (EITC), Filing Status, Estimated Tax Payments, Who Can Be Claimed as a Dependent, and Whaling Captain Expenses.

Program Results

The Volunteer Tax and Loan Program was successful this year in bringing over \$3.1 million in refunds to the rural villages around the State of Alaska. Additionally, 2,778 current year returns as well as 58 prior year returns were prepared. A prior year return is a return for any other year besides the current year, so one individual who has not filed for a while could request the past three years to be prepared in order to become compliant with the IRS. This would result in three past year returns plus one current return. The total number of returns prepared resulted in 5,730 people being assisted, with nearly 500 of them being over the age of sixty years old. Because of other work ABDC performs, the number of commercial fishermen and those with related jobs are tracked. This season VTLP assisted 174 permit holders and nearly 600 who had fishing related jobs, which could include crewmembers, cannery workers, marine mechanics, etc. Please see Appendix E, for detailed results from the 2008 season.



Tax preparation in Platinum

A new statistic for the 2008 season was the amount of savings brought to each individual taxpayer for the preparation of their tax return. The total savings for all participants was \$400,000. However, this number was based on a national average and it is anticipated that actual savings for Alaskans would be closer to \$486,000. This is money that stays in the individual taxpayers pocket, which assists with their personal finances as fuel prices continue to rise and the state of the economy continues to change.

The number of returns prepared during the 2008 season increased 5.6% from the prior season, while the number of taxpayers assisted increased respectively by 5.3%. While the level of effort increased across the program regions, ironically, the total amount in refunds as well as the amount of Earned Income Credit (EIC) decreased by 12% statewide. There is a strong correlation between the decrease in refunds and the decrease in EIC, of which factors causing this decrease include filing status, number of dependent, amount of earned income and the amount of investment income to include native dividends. While no overall trend can be seen, lower refunds can result from tax laws and individual taxpayer circumstances such as the amount of money withheld by an employer or changes in personal circumstances.

In the following VTLP Service Area sections, ABDC has provided further details regarding the regions VTLP assists to include the history of the program in the region, as well as the specific results for the 2008 season.

VTLP Service Area: Aleutians

History

During VTLP's initial year, ABDC began servicing the community of King Cove, located in the Aleutians area. Services continued until 2000, when the IRS Outreach Program began assisting the resident of King Cove with tax preparation. In an effort to avoid over servicing one area and to spread the services to others in need, ABDC discontinued travel to this region and added additional regions around the state.

Villages Assisted	People Assisted	Total Refunds
1	98	\$43,206

However, in 2003, the IRS was reorganized and their outreach program was cut; as a result, VTLP resumed services to King Cove that same year. Fortunately, some IRS employees formed strong bonds with the residents of this community during the course of the outreach program, thus motivating them to help the community each year through collaboration and travel with VTLP.

Communities Served
King Cove

2008 Season

One challenge of serving this region is the lack of a major partner for the area, therefore limiting travel to all villages within the region. However, travel to King Cove was again successful this year.

Volunteers from the IRS traveled to the community and were able to provide the residents with tax preparation and education one day longer than other scheduled weekend trips, which typically last three days.

This year, six more returns were prepared and three more people were assisted from the previous tax season. Additionally, the teams saved the individual residents of King Cove approximately \$8,236 in tax preparation fees by providing this service. This number is generated from a national average, therefore the actual savings for this region is estimated to be at least \$2,000 greater.

The community of King Cove is heavily involved in the commercial fishing industry and therefore have more complex tax returns that involve larger tax liabilities. Due to these larger liabilities, the tax preparers discuss each situation with the individual taxpayer on ways to reduce their liabilities in the future.



Volunteer assisting a taxpayer in King Cove

*Special Thanks To
 Agdaagux Tribe of King Cove
 Aleutian/Pribilof Island Association
 City of King Cove*

VTLP Service Area: Bristol Bay

History

Villages Assisted	People Assisted	Total Refunds
13	221	\$111,295

VTLP has provided services to the east side of the Bristol Bay region since the inception of the program in 1996. Historically, the IRS assisted the west side of the Bristol Bay region, however, due to the reorganization of the IRS in early 2000, services were eliminated. As a result ABDC

recognized the need in the villages located in the western part of the region and worked with local stakeholders to provide VTLP's services. Unfortunately, the lack of funding has prevented the program from being able to expand the outreach service to meet this need. There are some communities, however, that have utilized the mail-in service in order to remain compliant with the IRS.

This region's economy is also dependent upon commercial fisheries and many of the taxpayers assisted are permit holders, crewmembers, or work in an occupation that is directly related to the industry. These taxpayers have owed significant amounts to the IRS upon filing their return because they had not sufficiently withheld to cover their tax liability, which in many cases was directly related to the down turn in the fishing industry and the back-to-back disaster seasons over the years. Due to these circumstances, the program has assisted in providing tax education and tax return preparation in order to keep the residents compliant with the IRS.

Communities Served	
<u>Outreach</u>	<u>Mail-In Site</u>
Chignik Lagoon	Illiamna
Chignik Lake	Koliganek
Egegik	Manokotak
Pilot Point	New Stuyahok
Port Heiden	Nondalton
	Perryville
	Togiak



Aerial view of Chignik Lake

2008 Season

The tax team that traveled to the Bristol Bay region consisted of two student volunteers from Ithaca College in New York, as well as the required supervisor. The outreach team prepared more returns this year for the communities visited, but assisted a total of four less taxpayers from the prior year. Refunds to the area visited increased by \$5,112. The total amount the region as a whole saved in tax preparation fees was \$16,046, which is based on a national average and therefore is anticipated to be \$2,000 greater for this region.

The lack of a major funding partner for this region continues to be problematic, resulting in limited services to the region as a whole. It is evident there is a large demand of need from the communities within the region, that do not receive outreach services, by the sheer number of returns prepared through the mail-in site. In fact, 20 percent of the tax returns prepared by the mail-in office were for communities in the Bristol Bay region. However, this large demand creates another problem for the program as the mail-in site also lacks specific funding to cover operating costs.

Special Thanks To
Bristol Bay Native Association
Bristol Bay Native Corporation
Chignik Lagoon Native Corporation
Chignik Lagoon Village Council
City of Port Heiden
Egegik Tribal Council

VTLP Service Area: Interior

History

In 2001, ABDC collaborated with the Tanana Chiefs Conference (TCC), the traditional tribal consortium of 42 Interior villages, to bring the program services to their communities. After a

Villages Assisted	People Assisted	Total Refunds
30	861	\$478,667

successful pilot project the initial year, TCC has remained a strong program partner and has continued to offer VTLP services to their communities each year. The Interior region consists of 30 villages traveled to by the program, which makes this region the program's largest served. The program does not service all TCC villages because in the winter months, some of the communities in this region have a population of only a couple people.

Communities Served	
Allakaket	Kaltag
Anvik	Koyukuk
Arctic Village	McGrath
Beaver	Minto
Bettles	Nenana
Chalkyitsik	Nikolai
Circle	Northway
Dot Lake	Nulato
Eagle	Ruby
Fort Yukon	Shageluk
Galena	Stevens Village
Grayling	Tanacross
Holy Cross	Tanana
Hughes	Tok
Huslia	Venetie

TCC's communities are spread over a 235,000 square mile area and have populations less than 200 people. This creates a challenge each year as flight schedules do not typically coincide with team travel schedules. The situation, however, is usually resolved with creative logistical planning, as well as the use of charters.

2008 Season

This year was the most successful year in regards to travel and weather, as the frigid cold temperatures in this region often cause trips to be cancelled and/or rescheduled. All

villages were assisted according to plan, with only one schedule change. Minto was rescheduled due to weather; travel took place a week later than planned.

The Interior region holds some of the only villages in the program accessible by road; these villages are traveled to during a weeklong trip in March. In order to maximize the volunteers' ability to service taxpayers while reducing program costs, all villages reachable by the Alaska Highway System were combined into this one weeklong trip. Teams traveling throughout this region consisted of volunteers from the University of Alaska Anchorage (UAA), Ithaca College in New York, University of Idaho, and Gonzaga University in Washington State.



Thermometer reading negative 30 degrees Fahrenheit in Allakaket

This year, the program serviced the same number of communities as the prior season, but assisted 74 more taxpayers and prepared 57 more returns in the region. Total tax preparation fees saved by the individual taxpayers were \$76,254. This number is based on a national average and so actual savings to the region is estimated to be \$18,000 higher. In addition, 107 tax education presentations were delivered to individuals on the following topics: EITC, filing status, dependents, and estimated payments and withholding.

*Special Thanks To
Tanana Chiefs Conference*

VTLP Service Area: Kodiak

Villages Assisted	People Assisted	Total Refunds
5	155	\$60,521

History

Many residents of the communities on Kodiak Island depend on the commercial fishing industry for their livelihood, either through direct participation of the fisheries or in supporting occupations. Years ago, the industry participants in this area discovered they needed tax assistance before the State and other development programs would assist them for fishing. ABDC was already assisting the residents of this area on a wide variety of projects, through its general business and commercial fishing assistance programs, prior to the inception of VTLP. After VTLP was established, residents of Kodiak Island were among the first to receive the program's assistance.

2008 Season

In recent years, severe weather conditions and transportation complications have prevented tax teams from reaching some communities on Kodiak Island to provide services to the residents. This year, however, each targeted community was successfully provided on-site assistance, as well as continued support through the Anchorage mail-in office.

Communities Served
Karluk Larsen Bay Old Harbor Ouzinkie Port Lions



Port Lions in March

The team that traveled to this area consisted of one student volunteer from the University of Alaska Anchorage (UAA) and one independent volunteer associated with the University of Washington. Although ABDC does not collaborate with the University of Washington, the volunteer associated with this particular university paid all expenses attributed to traveling to Alaska in order to obtain the experience and diversity the program has to offer.

The student volunteers assisted 11 more taxpayers and prepared one more return from the prior year. Residents of the villages who used the program's services saved a total of \$13,206 in tax preparation fees for the region as a whole. This number is based

on a national average; thus, the actual savings for this region is estimated to be \$3,000 higher. Tax education was also presented to 17 people, within the villages visited, on the following topics: filing status, dependents, estimated payments and withholding. In addition, taxpayers in this region were also educated on the Economic Stimulus Rebate payment that was sent out this year.

Special Thanks To
City of Ouzinkie
Kodiak Area Native Association
Koniag
Native Village of Port Lions
Old Harbor Native Corporation

VTLP Service Area: North Slope

History

ABDC collaborated with KPMG and the Arctic Slope Regional Corporation to provide assistance to eight communities of the North Slope region beginning in 2007. This region is the northernmost area of Alaska and is infamous for its cold weather; the temperatures can dip as low as negative 56 degrees Fahrenheit during the tax season. The region's weather, to include temperature, can hamper travel to some of the communities.

Villages Assisted	People Assisted	Total Refunds
8	180	\$64,558

2008 Season

Travel to this region was successful this year in that no communities were delayed in receiving on-site assistance. Volunteers from the University of Alaska Anchorage assisted one community, Anaktuvuk Pass, early in the season. Volunteers from the University of Montana traveled to the remaining seven communities in the North Slope region during their spring break. The teams were broken into two groups, with a supervisor, and sent to different portions of the region to provide services to the communities.

During the outreach efforts, the volunteers prepared 30 more returns, assisted 66 more individuals, and generated \$11,544 more in tax refunds to the region this year than in the prior year. Additionally, the residents of the region saved \$14,200 in tax preparation fees by utilizing VTLP's services. This number, however, is based on a national average and actual savings for this region is anticipated to be \$3,300 greater.

This year, the VTLP Low Income Taxpayer Clinic created a new education topic, Whaling Captain Expenses, to fit the unique needs of the region. This topic, as well as the topics of filing status, dependents, and education on the stimulus payment was provided to 36 taxpayers in this region.



Tribal office in Kaktovik

Communities Served
Anaktuvuk Pass
Atkasuk
Barrow
Kaktovik
Nuiqsut
Point Hope
Point Lay
Wainwright

*Special Thanks To
Arctic Slope Regional Corporation*

VTLP Service Area: Pribilofs

Villages Assisted	People Assisted	Total Refunds
2	120	\$53,864

History

VTLP began servicing the Pribilof Island of Saint Paul in 2002. This area is described as one of the most beautiful places in Alaska and has long been another favorite for the IRS volunteers to travel to.

The community of Saint Paul has continued to collaborate with the program over the years to provide this service to the residents. In the past couple of years, Saint George has begun to utilize the program's mail-in service and have begun initial communications with ABDC to bring the outreach services to their community.

Communities Served	
<u>Outreach</u> Saint Paul	<u>Mail-In Site</u> Saint George

2008 Season

Currently there is one airline servicing the Pribilof area, which makes scheduling the trip a challenge every year. This year, due to volunteer schedule conflicts, outreach to the community took place a week later than originally planned. However, the program was able to avoid weather related issues, making travel in and out of Saint Paul a success.

Many taxpayers in the community of Saint Paul are dependant on the commercial fishing industry, both directly and indirectly. Due to this fact, IRS volunteers travel to this area each season and are able to stay one extra day to assist with the complex and detailed returns.

This year, volunteers prepared 12 more tax returns and assisted 35 more taxpayers than the prior year. Tax preparation fees saved by each taxpayer with the region totaled \$10,366. However, this number is based on a national average and actual savings for the Pribilofs is expected to be \$2,500 higher.



Winter takes its icy toll on the Bering Sea around Saint Paul Island

*Special Thanks To
Aleutian/Pribilof Island Association
Central Bering Sea Fishermen's Association*

VTLP Service Area: Southeast

History

The program began servicing the Southeast region in 1997 with volunteers from the University of Alaska Anchorage (UAA). As the strength of the program grew, as well as the demand for services, ABDC collaborated with the University of Alaska Southeast (UAS) to provide the experience to volunteers within the region. However, as the years have passed there have been changes within the university and as a result, they no longer participate in the program.

Villages Assisted	People Assisted	Total Refunds
6	106	\$46,373

Additionally, the program has had an ongoing concern with securing sufficient funding in the region, which has resulted in a fluctuation of the number of communities that are assisted through the outreach services. Every year ABDC continuously works to identify supporters and funding partners within the region to provide services to the communities in need. However, a major supporter has not yet been secured for the Southeast region.

Communities Served	
<u>Outreach</u>	<u>Mail-In Site</u>
Angoon	Kake
Craig	
Hoonah	
Klawock	

2008 Season

Due to some of the financial supporters ABDC received this season, the program was able to travel to four communities that were pre-determined to have the greatest need for VTLP's services. Unfortunately, there was insufficient funding to travel to Kake and as

a result, a larger number of returns were prepared through the mail-in office located in Anchorage. Due to the newly found support of the Central Council Tlingit & Haida Indian Tribes of Alaska (CCTHITA), ABDC hopes to strengthen the services to this region and provide consistency to the residents.



Scenic view in Southeast Alaska

VTLP brought over \$45,000 in refunds to the region and saved taxpayers over \$9,000 in tax preparation fees. This number is based on a national average. As a result, anticipated savings for the region is expected to be \$2,200 greater.

The Southeast region was divided into two trips that took place on separate weekends. The first trip consisted of IRS volunteers and a supervisor traveling to Craig, Klawock and Hydaburg. Unfortunately, the volunteer team on this trip faced weather issues, resulting in the residents of Hydaburg not receiving on-site assistance. The second trip consisted of volunteers from the University of Alaska Anchorage and a supervisor traveling to Hoonah and Angoon.

Special Thanks To
City of Klawock
First Bank
Huna Heritage Foundation
CCTHITA

VTLP Service Area: Western

History

The Western region was one of the first areas where the program's pilot project was to be conducted in 1996. This area was initially chosen because there was a high level of non-compliance with the IRS, which was directly associated with the remoteness of the area and the culture dynamics of the people. The program was positively received and deemed beneficial to assisting local residents with becoming current with the IRS.

Villages Assisted	People Assisted	Total Refunds
19	3,233	\$1,829.151

Through the years the Western region has been one of ABDC's prime outreach areas as there are a number of villages with populations over 100 people who look forward to the service. The program has grown and strengthened due to the continued support of CVRF, who is the major contributor of the region.

2008 Season

The Western part of the state commonly experiences winter storms that cause logistical havoc on the traveling teams. This season was no different in that the teams experienced extreme weather delays during the third weekend of travel. Six teams traveling to the area were weathered in the hub community of Bethel overnight, which delayed their arrival to the villages. Some teams were able to make it to their destination the following day. However, a couple of the teams were not as fortunate and had to return to Anchorage. These communities were then rescheduled for a different weekend and in the end were serviced. Each community was provided information for the mail-in services for those residents who missed the team while they were in their village.

Communities Served	
Chefornak	Napaskiak
Chevak	Newtok
Eek	Nightmute
Goodnews Bay	Platinum
Hooper Bay	Quinhagak
Kipnuk	Scammon Bay
Kongiganak	Toksook Bay
Kwigillingok	Tuntutuliak
Mekoryuk	Tununak
Napakiak	



Aerial view of Platinum

Teams that traveled to the Western area consisted mainly of volunteers from the University of Alaska Anchorage, as well as their associated supervisors. However, volunteers from Montana State University, including the supervisor also traveled during a weeklong trip to a few communities in the Western area.

This season, a large number of individuals received controversy assistance from the Low Income Taxpayer Clinic. In addition, 113 presentations were given on the following topics: dependents, estimated payments and withholding, EITC, and filing status. Volunteers prepared 87 more returns and assisted 185 more people from the previous year. Total savings for tax preparation fees for the individual taxpayers utilizing VTLP's services in this region was \$202,066. This number is based on a national average and therefore, the region's actual savings is anticipated to be \$47,000 higher.

*Special Thanks To
Coastal Villages Region Fund*

VTLP Service Area: Yukon Delta

History

The Yukon Delta region is located in Western Alaska at the mouth of the Yukon River. ABDC began providing tax services to this region in 2000, after YDFDA learned about the program and deemed it valuable for their residents. Since then, YDFDA's participation in the program has been significant in the delivery of program services to the region. Although only three communities were initially selected to receive VTLP services, by 2004 all villages in their area were added to VTLP's service area.

Villages Assisted	People Assisted	Total Refunds
5	710	\$400,298

2008 Season

The program's outreach to the Yukon Delta region was quite successful this year as every team was able to assist taxpayers in all of the villages. The tax teams that assisted the residents in this area were solely made up of volunteers from the University of Alaska Anchorage, as well as their corresponding supervisors. Volunteers assisted 37 fewer taxpayers and prepared 22 less returns from the prior season. On the contrary, individual residents saved \$41,464 in tax preparation fees by utilizing the program's services. However, this number is based on a national average and actual savings for this region is anticipated to be \$9,700 more.

Communities Served
Alakanuk Emmonak Kotlik Mountain Village Nunam Iqua

The residents in this particular area seem to be very tax perceptive. They engaged in conversations with the tax teams regarding tax issues they may have faced and show great curiosity of the education given by the Low Income Taxpayer Clinic. This year, 50 educational presentations were delivered on topics such as EITC, filing status, dependents, and estimated payments and withholding.

*Special Thanks To
Yukon Delta Fisheries
Development Association*



Sunset in Emmonak

Plans for 2009

Word of the Volunteer Tax and Loan Program's success has spread throughout Alaska creating a possible opportunity for expansion into two new regions in 2009. To accommodate this possible expansion, ABDC is examining new ways to recruit volunteers. Fortunately, ABDC has been contacted by universities in the lower 48 that want to provide their students the opportunity to participate in the program. In addition, many of the program's current university partners want to provide more students for the upcoming season.

The education that LITC delivers will also be changed for next season. The educational presentation format is going to be enhanced and improved, making it more appealing to the taxpayers. ABDC hopes to provide this education to as many taxpayers as possible.

ABDC is continually looking for ways to improve the program. Other ideas for the upcoming season include new training methods for volunteers, so they will be able to assist taxpayers in the most successful way, and new staff recruitment to support the program and to provide efficient services to as many taxpayers as possible.

As always, ABDC is searching for additional funding partners so that the program can continue to assist the residents of rural Alaska with their tax needs.

In order to plan for the future, ABDC will continue to provide program improvement surveys to taxpayers, universities, and funding partners. The suggestions and comments from these surveys are taken into great consideration, and help to make improvements in the program with the result of providing an excellent service to rural taxpayers and a great experience for the volunteers.



Conclusion

Although the benefits of the program are numerous, the program was not able to build the resources required to sponsor additional trips to the other areas in need. The program is always in search of new partnerships to join the program to help assist taxpayers in areas that have a need for the program services.

The program is successful through the time and efforts donated by volunteers. In 2008, over 50 individuals including students, university faculty, IRS volunteers, and other qualified professionals participated in the program. Additionally, ABDC's VTLP involved over 80 program representatives in numerous communities throughout the state.

Six universities, both in- and out-of-Alaska, participated in VTLP this year including UAA, Ithaca College of New York, University of Idaho, Gonzaga University, Montana State University, and University of Montana. The universities view the program as a unique opportunity for their senior level accounting students to gain hands-on experience in tax preparation and assistance as well as receiving the chance to travel to some of the most rural areas left in the nation and the world.

The program relies heavily on its sponsoring partners, who provide the funding to bring the program to their communities and their individual residents. Alaska Native entities, CDQ groups, state and national agencies, private businesses, tribal and city governments all provide the strong support and willingness required to make VTLP a continued success.

The Alaska Business Development Center would like to give a big thank you to all its partners and volunteers that made this program possible this year!



APPENDICES

Appendix A - Program Results by Year

Year	State Regions Served			Villages Assisted ¹	Clients Served
2008	Aleutians Kodiak Southeast	Bristol Bay North Slope Western	Interior Pribilofs Yukon Delta	88	5,662
2007 ²	Aleutians Kodiak Southeast	Bristol Bay North Slope Western	Interior Pribilofs Yukon Delta	91	5,441
2006	Aleutians Kodiak Western	Bristol Bay Pribilofs Yukon Delta	Interior Southeast	84	6,292
2005	Aleutians Kodiak Southeast	Bristol Bay Northwest Western	Interior Pribilofs Yukon Delta	91	5,718
2004	Aleutians Kodiak Southeast	Bristol Bay Northwest Western	Interior Pribilofs Yukon Delta	91	5,876
2003 ³	Aleutians Kodiak Western	Bristol Bay Pribilofs Yukon Delta	Interior Southeast	78	5,574
2002	Bristol Bay Pribilofs Yukon Delta	Interior Southeast	Kodiak Western	56	3,628
2001	Bristol Bay Southeast	Interior Western	Kodiak Yukon Delta	33	2,943
2000	Aleutians Southeast	Bristol Bay Western	Kodiak Yukon Delta	24	2,200
1999 ⁴	Aleutians Southeast	Bristol Bay Western	Kodiak	19	1,081
1998	Aleutians Southeast	Bristol Bay Western	Kodiak	17	683
1997	Aleutians Southeast	Bristol Bay Western	Kodiak	11	409
1996	Aleutians Western	Bristol Bay	Kodiak	7	185

¹ This number does not reflect hub communities to include Fairbanks, Dillingham, Juneau, Kodiak, and Bethel. Communities served through the “other” section of the VTLP 2008 Statistics by Community are also not reflected in this number.

² In 2007, the method used for determining clients served was replaced with a more accurate formula to count discrete individuals. Under the previous method, the 2007 count would be 5,715 individuals assisted.

³ In 2003, 22 communities in Bristol Bay, Western, and Yukon Delta areas requested services from the program.

⁴ Beginning in 1999, “clients served” includes children who have their annual Alaska Permanent Fund Dividend reported for tax purposes.

Appendix C

2008 VTLF Financial Supporters

Alaska Division of Investments; Aleutian/Pribilof Island Association; Arctic Slope Regional Corporation; Bristol Bay Native Association; Bristol Bay Native Corporation; Central Bering Sea Fishermen's Association;

Chignik Lagoon Native Corporation; Chignik Lagoon Village Council; City of King Cove; City of Klawock; City of Port Heiden; Coastal Villages Region Fund;

Egegik Tribal Council; First Bank; First National Bank of Alaska; Huna Heritage Foundation; Kodiak Area Native Association; Key Bank; Koniaq, Inc.;

Old Harbor Native Corporation; Tanana Chiefs Conference; Tlingit & Haida; Village of Port Lions; Yukon Delta Fisheries Development Association;

2008 VTLF In-Kind Supporters

Akhiok School
Alak School
Alakanuk Traditional Council
Aleut Tribe of Saint Paul
Anvik Tribal Council
Arctic Village Council
Beaver Village Council
Birch Creek Tribal Council
Chalkyitsik Village Council
Chevak Traditional Council
Chignik Lake Village Council
Chilkoot Indian Association
Circle School
Circle Village Council
City of Anaktuvuk Pass
City of Angoon
City of Atqasuk
City of Chefornak
City of Egegik
City of Emmonak
City of Hoonah
City of Kake
City of Kotlik
City of Larsen Bay
City of Mekoryuk
City of Mountain Village
City of Nuiqsut
City of Pilot Point
City of Point Hope
City of Port Lions
City of Quinhagak

City of Wainwright
Dot Lake Village Council
Eagle Village Council
Ella B. Vernet School
Evansville Tribal Council
Grayling IRA Tribal Council
Grayling School
Gwitchyaa Zhee Gwichin Tribal Council
Holy Cross Village Council
Hughes Village Council
Huslia Tribal Council
John Fredson School
Kaktovik Village Council
Kaltag School
Kaltag Tribal Council
Karluk IRA Tribal Council
King Cove Corporation
Kipnuk School
Kipnuk Traditional Council
Kongiganak Traditional Council
Koyukuk Tribal Council
Kwigillingok School
Lake View Lodge
Levelock Village Council
Louden Tribal Council
Manokotak Village Council
McGrath Native Village Council
McGrath School
Minto Tribal Council
Napaskiak School
Napaskiak Tribal Council

Native Council of Port Heiden
Native Village of Goodnews Bay
Native Village of Kwigillingok
Native Village of Nunam Iqua
New Stuyahok Traditional Council
Newtok Traditional Council
Nikolai Edezeno Village Council
Nikolai School
Northway Village Council
Nuiqsut Trapper School
Nulato Tribal Council
Oscarville Traditional Council
Ouzinkie Tribal Council
Platinum Traditional Village Council
Rocky Mountain School
Ruby Tribal Council
Scammon Bay Traditional Council
Sea Lion Corporation
Shageluk IRA Council
Sheldon Point School
Stevens Village IRA Council
Stevens Village School
Tanacross Village Council
Tanana Tribal Council
Tetlin IRA Tribal Council
Tok Native Association
Toksook Bay School
Traditional Council of Togiak
Tuntutuliak Traditional Council
Tununak School
Venetie Village Council

Appendix D

2008 ABDC Program Team

Gary Selk
President

Layton Lockett
Associate Program Manager

Tammy Werbelow
Volunteer Liaison

Leslie Schmitz, CPA
Tax Consultant, On-Call



Michelle Kern
Vice-President

Melanie Horner
Associate Program Manager

Mannie Boitz
Village Liaison

Jason Maydole
VITA Site Tax Preparer

Merissa Vance
Office Manager

Yana Alexandrova
Special Project Coordinator

Seth Garcia
VTLP Assistant

Jarod Brownson
IT Specialist

2008 VTLP VITA Volunteers

IRS Volunteers

Mary Jo Audette
Cartha Haworth
Debbie Perez

VTLP Supervisors

Carlos Alsua
Phillip Caton
Dennis Drinka
Ted Eschenbach
Kelly Johnson
Rodney Kleedehn
Sara Lasell
Duane Lumsdon
Joy Lynch
Heidi Maakestad
Tomas Pindur
Lynn Robertson
Dianna Sharp
Qi Sun
Eric Watson
Jan Watson

Other

Roberta Armstrong, Volunteer

University of Alaska Anchorage

Rudy Fernandez, Professor of Record
Dave Mason, Volunteer
Mary Anctil, Student Volunteer
Jennifer Arnold, Student Volunteer
Rebekah Osterman, Student Volunteer
Jose Cardoso, Student Volunteer
James Chavez, Student Volunteer
Carmen Cowan, Student Volunteer
Michelle Crow, Student Volunteer
Lisa Davis, Student Volunteer
Tamara Denisova, Student Volunteer
Tammy DeWitt, Student Volunteer
Bridget Haley, Student Volunteer
Tiffany Heilman, Student Volunteer
Ashley Johnson, Student Volunteer
Katerina Kalii, Student Volunteer
Amanda Keates, Student Volunteer
Stephanie Lambe, Student Volunteer
Virgiale Williams, Student Volunteer
Alex Worthen, Student Volunteer

University of Idaho

Charissa Eichman, Student Volunteer
Elizabeth Schwantor, Student Volunteer

Ithaca College, New York

Joanne Burress, Volunteer
Joshua Harowitz, Student Volunteer
Daniel Perkins, Student Volunteer
Roxana Candia-Rojas, Student
Volunteer
Rachel Schlabach, Student Volunteer

Gonzaga University

Tenly Bretting, Student Volunteer
Chong Zhang, Student Volunteer

Montana State University

William Kolski, Student Volunteer
Larene Newman, Student Volunteer
Sam Roche, Student Volunteer

University of Montana

Barbara Reider, Volunteer
Bryan Brosious, Student Volunteer
Amber Daugherty, Student Volunteer
Jamie Hoffman, Student Volunteer
Tessa Peressini, Student Volunteer
Dustin White, Student Volunteer

Appendix E - VTLP 2008 Statistics by Community

Village	People				People with		Number of		Average	Earned	
	Returns ¹	Returns ²	Assisted ³	60+ ⁴	Holdings ⁵	Jobs ⁶	Jobs ⁷	Income ⁸	Credit ⁹	Refunds ¹⁰	
Alutians											
King Cove	58	1	98	8	8	18	22	\$25,028	\$10,536	\$43,206	
Total	58	1	98	8	8	18	22	\$25,028	\$10,536	\$43,206	
Bristol Bay											
Chignik Lagoon	6	0	14	0	1	3	3	\$32,334	\$376	\$4,303	
Chignik Lake	14	3	24	3	1	2	2	21,559	10,646	21,634	
Dillingham	2	0	5	0	0	0	0	41,990	-	3,302	
Egegik	11	0	14	0	5	1	1	21,037	2,137	2,861	
Iliamna	1	0	6	0	0	0	0	25,714	2,961	5,647	
Koliganek	1	0	3	3	0	0	0	5,977	830	996	
Manokotak	4	1	8	2	1	1	2	6,003	319	71	
New Stuyahok	30	0	61	6	0	3	3	10,067	16,060	26,703	
Nondalton	2	0	7	0	0	0	0	9,883	3,870	4,972	
Perryville	3	0	5	0	0	0	0	14,258	390	2,433	
Pilot Point	20	1	38	3	2	8	8	23,879	2,748	27,189	
Port Heiden	9	1	17	3	2	0	0	26,442	2,727	3,855	
Togiak	10	0	19	0	2	4	6	13,462	5,205	7,329	
Total	113	6	221	20	14	22	25	\$18,496	\$48,269	\$111,295	
Interior											
Allakaket	24	1	49	3	0	1	1	\$15,873	\$15,180	\$33,380	
Anvik	15	0	29	1	1	0	0	18,353	6,617	23,686	
Arctic Village	15	1	23	0	0	0	0	10,503	5,394	14,151	
Beaver	17	2	21	0	0	0	0	16,536	3,968	12,318	
Bettles	6	0	9	2	0	0	0	34,018	-	3,064	
Chalkyitsik	6	0	9	3	0	0	0	10,461	666	1,045	
Circle	8	0	13	3	0	0	2	14,702	946	7,339	
Dot Lake	5	0	8	2	0	0	0	18,108	24	1,261	
Eagle	18	0	35	4	0	0	0	12,878	4,785	16,900	
Fairbanks	1	0	1	0	0	0	0	7,866	-	-	
Fort Yukon	37	0	53	7	0	0	0	20,452	11,805	30,453	
Galena	30	1	51	9	0	0	0	24,703	6,668	34,937	
Grayling	26	1	53	1	1	0	0	14,634	18,539	35,575	
Holy Cross	22	0	48	5	1	0	0	20,214	11,325	29,240	
Hughes	23	2	38	5	0	0	0	17,449	6,998	23,620	
Huslia	12	0	15	2	0	0	0	9,880	3,588	7,258	
Kaltag	22	0	33	7	1	0	0	11,767	2,111	11,165	
Koyukuk	25	0	34	5	0	0	0	15,713	11,063	23,214	
McGrath	25	0	49	7	0	0	0	27,433	6,543	28,708	
Minto	21	1	28	3	0	0	0	10,246	2,074	7,749	
Nenana	22	0	32	11	0	0	0	26,495	3,085	20,311	
Nikolai	15	0	24	5	0	0	0	30,239	3,115	18,152	
Northway	10	0	12	5	0	0	0	10,994	338	2,133	
Nulato	43	0	61	11	1	1	1	11,824	14,507	28,916	
Ruby	17	0	29	3	1	1	1	11,287	9,191	15,204	
Shageluk	5	0	5	1	0	0	0	7,027	257	104	
Stevens Village	15	0	27	3	1	0	0	14,064	7,124	16,033	
Tanacross	7	0	8	3	0	0	0	6,126	253	2,386	
Tanana	12	0	19	3	0	0	0	21,895	4,855	11,746	
Tok	19	1	25	9	0	0	0	8,111	3,353	8,848	
Venetic	14	0	20	0	0	0	0	19,549	1,204	9,771	
Total	537	10	861	123	7	3	5	\$16,794	\$165,576	\$478,667	

Village	Current Returns ¹	Prior Year Returns ²	People Assisted ³	People Assisted Ages 60+ ⁴	Permit Holders ⁵	People with Fishing Related Jobs ⁶	Number of Fishing Related Jobs ⁷	Average Adjusted Gross Income ⁸	Eamed Income Tax Credit ⁹	Total Refunds ¹⁰
Kodiak										
Karluk	7	1	17	0	0	0	0	\$14,195	\$5,376	\$7,603
Kodiak	4	0	7	0	0	0	0	28,004	-	3,730
Larsen Bay	13	0	21	3	0	2	2	27,432	-	12,628
Old Harbor	52	3	87	17	1	7	9	12,798	23,744	28,227
Ouzinkie	8	1	11	5	0	1	2	7,405	52	5,033
Port Lions	9	0	12	1	1	0	0	20,314	2,386	3,300
Total	93	5	155	26	2	10	13	\$15,900	\$31,558	\$60,521
North Slope										
Anaktuvuk Pass	1	0	2	1	0	0	0	\$8,673	\$ -	\$ -
Atkasuk	34	1	64	2	0	0	0	22,910	25	34,821
Barrow	1	0	1	0	0	0	0	5,225	-	677
Kaktovik	11	0	14	4	0	0	0	35,534	5	5,188
Nuiqsut	5	0	5	1	0	0	0	16,372	-	5,563
Point Hope	33	2	62	8	0	0	0	14,853	-	4,880
Point Lay	6	0	15	6	0	0	0	34,600	-	2,652
Wainwright	9	0	17	3	0	0	0	31,741	-	10,777
Total	100	3	180	25	0	0	0	\$22,490	\$30	\$64,558
Pribilofs										
Saint George	2	0	2	0	1	1	1	\$36,138	\$284	\$875
Saint Paul	71	3	118	19	6	24	33	25,383	7,338	52,989
Total	73	3	120	19	7	25	34	\$25,678	\$7,622	\$53,864
Southeast										
Angeon	33	0	54	8	2	5	4	\$15,679	\$13,763	\$23,259
Craig	1	0	1	0	1	0	0	25,533	-	2,133
Hoonah	16	0	24	3	0	0	0	20,277	2,231	12,911
Juneau	2	0	5	0	0	0	0	24,820	-	456
Kake	13	1	21	6	0	0	0	14,416	4,180	7,614
Klawock	1	0	1	1	0	0	0	11,892	-	-
Total	66	1	106	18	3	5	4	\$16,914	\$20,174	\$46,373
Western										
Bethel	2	2	4	1	0	0	0	\$30,724	\$560	\$770
Chefomak	58	0	160	3	7	13	13	17,715	55,637	110,920
Chevak	139	1	332	10	0	16	18	16,359	86,632	205,302
Eek	24	0	66	5	4	3	3	15,078	10,389	22,471
Goodnews Bay	49	0	87	6	1	10	13	15,675	34,038	55,354
Hooper Bay	145	0	317	19	1	31	35	18,517	67,287	177,279
Kipnuk	56	0	142	9	7	23	26	16,447	28,914	63,450
Kongiganak	80	2	175	9	3	24	31	13,333	47,516	86,494
Kwigillingok	62	0	135	9	3	15	17	17,143	23,914	60,413
Mekoryuk	63	1	115	10	10	41	77	21,803	21,432	52,842
Napakiak	79	2	185	10	3	23	26	15,644	46,261	98,675
Napaskiak	70	0	160	16	3	9	10	19,325	27,301	88,286
Newtok	90	3	205	17	3	29	34	12,432	47,328	99,094
Nightmute	62	0	122	6	5	14	14	15,933	33,784	74,218
Platinum	13	0	27	3	4	2	2	18,482	9,628	22,737
Quinhagak	152	2	344	23	11	67	83	14,927	111,520	193,436
Scammon Bay	49	3	117	7	2	13	14	17,091	38,670	71,316
Toksook Bay	106	1	237	21	10	47	52	18,983	62,324	151,309
Tuntutuliak	53	1	133	11	5	10	11	19,133	33,881	85,455
Tununak	71	0	170	13	6	31	39	14,893	62,643	109,330
Total	1,423	18	3,233	208	88	421	518	\$16,677	\$849,659	\$1,829,151

Village	Current Returns ¹	Prior Year Returns ²	People Assisted ³	People Assisted Ages 60+ ⁴	Permit Holders ⁵	People with Fishing Related Jobs ⁶	Number of Fishing Related Jobs ⁷	Average Adjusted Gross Income ⁸	Earned Income Tax Credit ⁹	Total Refunds ¹⁰
Yukon Delta										
Alakanuk	64	2	190	10	12	14	15	\$15,726	\$49,758	\$106,216
Emmonak	71	1	182	17	14	33	41	18,411	41,478	101,166
Kotlik	60	0	127	12	8	19	22	14,722	35,544	60,794
Mountain Village	57	1	81	2	5	16	18	14,769	34,206	68,950
Nunam Iqua	40	4	130	5	6	10	11	12,848	32,984	63,172
Total	292	8	710	46	45	92	107	\$15,595	\$193,970	\$400,298
Other										
Other	23	3	46	1	0	0	0	\$30,468	\$6,157	\$30,149
Total	23	3	46	1	0	0	0	\$30,468	\$ 6,157	\$30,149
Grand Totals	2,778	58	5,730	494	174	596	728	\$17,375	\$1,333,551	\$3,118,082

¹ Represents the actual number of returns that were prepared for tax year 2007. Does not represent family members or dependents listed on a return (i.e., a married couple with children would be counted as one return).

² Represents the number of tax returns prepared for tax years prior to 2007. This number also does not represent family members or dependents listed on the return.

³ Represents the actual number of people assisted. This number includes taxpayers, spouses and dependents that are required to file federal tax forms.

⁴ Number of taxpayers, spouses, and dependents assisted ages 60 or older.

⁵ Number of taxpayers assisted who own a commercial fisheries permit.

⁶ Number of taxpayers assisted who work in commercial fishing related occupations. This number includes fishing crewmembers, cannery workers, marine mechanics, and other commercial fishing related occupations. This number does not include captains.

⁷ Actual number of commercial fishing related jobs held by taxpayers reported in item six (6). For example, one taxpayer may hold two or more jobs that support commercial fishing such as, cannery work and crewmembers.

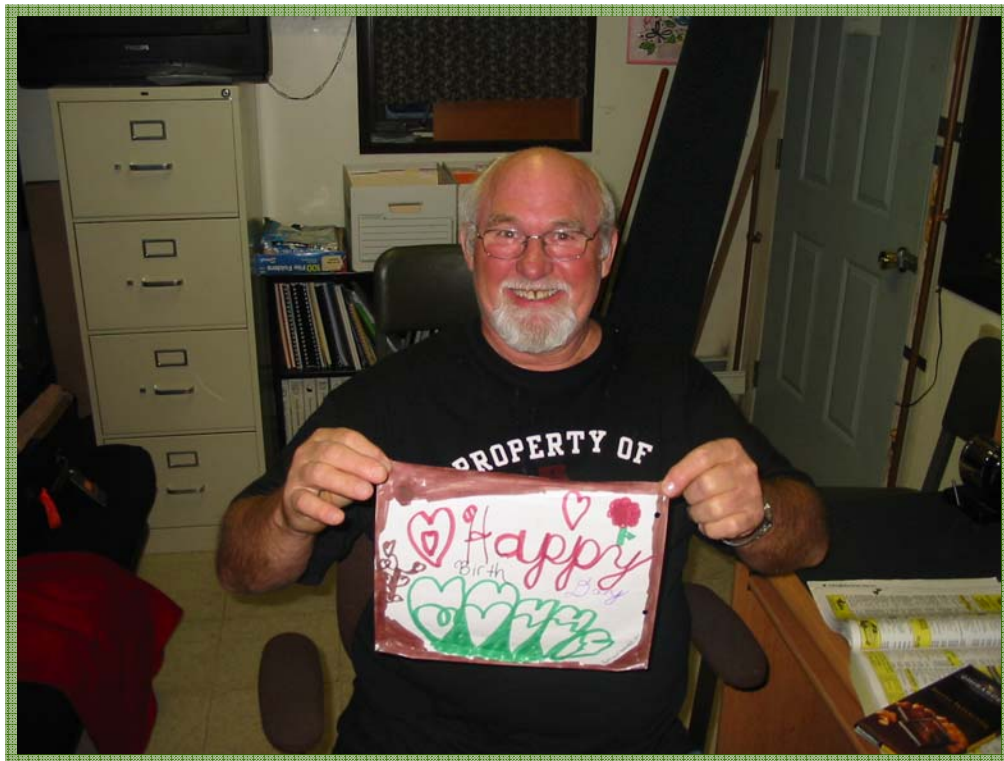
⁸ This number represents the adjusted gross income (reported on line 37 of Form 1040) for each community assisted. Most of the clientele fall into the low-income category.

⁹ This number represents the total amount of Earned Income Tax Credit returned to the community.

¹⁰ Represents the total refunds returned to the community including any refundable credits the taxpayer qualified for. This number only includes 2007 returns prepared and not prior year returns.



*In Loving Memory of
Long-Time Volunteer and Friend*



*Edgar "Foxy" Hanners
February 25, 1940 – June 12, 2008*

