

FGICA Newsletter

Community Action is MOVING

Franklin Grand Isle Community Action/CVOEO, Inc. is moving after over 17 years of providing services at 86 North Main Street, St. Albans.

The move was prompted by the growing number of families coming to Community Action for services; the 86 North Main Street space was simply becoming too crowded to continue effectively working with families in need.

The new office, at **5 Lemnah Drive**, St. Albans, provides more parking, a larger waiting room, significantly more on-site storage for the Food Shelf, and greater privacy for individuals meeting with Community Action staff. Additionally, Community Action will be sharing space with staff from CVOEO/Head Start; 5 Lemnah Drive is right next door to Vermont Adult Learning, and only a short drive from the State Office Building at 20 Houghton Street, providing for easy access to a variety of services.

CVOEO anticipates closing the Community Action office on Thursday and Friday, March 25th and 26th, so that staff can move in and acclimate to the new space; staff would continue to provide Crisis Fuel (home heating fuel) assistance over the phone during these two days. Community Action anticipates opening for business at the new site on Monday, March 29th, 2010.

CVOEO and the Franklin Grand Isle Community Action staff would like to thank Lili and Paul Gamache, our landlords and friends at 86 North Main Street, for everything they have done for us over the years.

Franklin Region Career Expo

Community Action will be staffing an informational table at the 2010 Franklin Region Career Expo, set for Thursday, March 25th, 2010 at the Collins-Perley Fitness Center in St. Albans. Public hours for the Career Expo will be from 12:00 – 5:00 p.m.; come chat with FGICA staff about our services and speak with representative from dozens of businesses and organization looking to hire new staff or providing opportunities for professional growth.

Daylight Savings –Spring Ahead!

Please don't forget Daylight Savings officially begins early this year; turn your clocks forward at 2a.m. Sunday March 14th.



Holiday Closing and Moving Dates

Community Action will be closed on Tuesday March 2nd in observance of Town Meeting Day.

Community Action will be closed Thursday and Friday, March 25th and 26th, as we move into our new office.

What is the Earned Income Tax Credit (EITC)?

The Earned Income Tax Credit or the EITC is a refundable federal income tax credit for low to moderate income working individuals and families. The amount of the credit is based on income, filing status and number of qualifying children, if any. A tax credit reduces the amount of tax you owe. The EITC may also give you a refund. The EITC has no effect on certain welfare benefits

For tax year 2008, the number of Vermont net EITC recipients was 40,962 people. The average net EITC amount was \$1,631.10 per Vermonter, and the total net EITC amount throughout Vermont was \$66,812,970.00.

If a taxpayer is eligible for EITC on his/her federal tax return, do not forget about EITC on the state tax return as taxpayers are eligible for an additional 32% of the federal EITC amount on the state tax return.

To qualify, taxpayers must meet all of the following rules:

- Must **file a tax return**, even if they did not earn enough money to be obligated to file a tax return
- Must have a valid **social security** number.
- Must have **earned income** from employment or self-employment.
- Filing status cannot be **married filing separately**.
- Must be a **U.S. citizen** or resident alien all year, or a nonresident alien married to a U.S. citizen or resident alien and filing a joint return.
- **Cannot** be a **qualifying child** of another person.
- If no qualifying children, taxpayer must:
 - be age 25 but under 65 at the end of the year,
 - live in the United States for more than half the year, and
 - not qualify as a dependent of another person
- **Cannot file Form 2555 or 2555-EZ** (related to foreign earned income)
- Must **meet the EITC income thresholds** and limitations
- **Investment income** must be **\$3,100** or less for the year.

Earned Income Threshold Requirement:

Earned Income and adjusted gross income (AGI) must be at least \$1 and less than:

- \$43,279 (\$48,279 married filing jointly) with three or more qualifying children.
- \$40,295 (\$45,295 married filing jointly) with two qualifying children.
- \$35,463 (\$40,463 married filing jointly) with one qualifying child.
- \$13,440 (\$18,440 married filing jointly) with no qualifying children.

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Earned income includes all the taxable income and wages you get from working.

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- Wages, salaries, and tips;
- Union strike benefits;
- Long-term disability benefits received prior to minimum retirement age;
- Net earnings from self-employment.

Tax Year 2009 maximum credit amount:

- \$5,657 with three or more qualifying children
- \$5,028 with two qualifying children
- \$3,043 with one qualifying child
- \$457 with no qualifying children

Qualifying Child: If the taxpayer is using a qualifying child to meet the threshold limits, the child must meet the relationship, age, and residency test:

Relationship Test – The taxpayer’s child must be his/her:

- Son, daughter, stepchild, eligible foster child, adopted child or a descendant (for example, your grandchild) of any of them, including adopted and foster children, or
- Brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew).

Age Test - The child must be:

1. Under age 19 at the end of the year and younger than the taxpayer or spouse if filing a joint return,
2. A full-time student under age 24 at the end of the year and younger than the taxpayer or spouse if filing a joint return, or
3. Permanently and totally disabled at any time during the year, regardless of age.

Residency Test - The child must have lived with the taxpayer in the United States for more than half of the year.

To find out more about the qualifications for EITC, call 1-800-829-1040 or visit the Internal Revenue Service website at: www.irs.gov. Additional state information is available at 1-866-828-2865 or on the Vermont State Tax Department website at: www.state.vt.us/tax.

In addition, if you qualify for EITC, you may be eligible for food stamps. To apply for food stamps or for more food stamp information, contact the Department of Children and Families (DCF) at 1-800-287-0589 or go to: www.vermontfoodhelp.com.

HAM AND CORN CHOWDER

Printed from COOKS.COM

1 lg. potato
1 tbsp. butter
1 sm. onion, minced
1/2 head cabbage, chopped
2 (14 1/2 oz.) cans chicken broth
1 (16 1/2 oz.) can creamed corn
1 lb. cooked ham slice, cut in 3/4-inch cubes
Salt, pepper
1/2 c. shredded Swiss cheese

Peel and cube potato. Place in bowl of cold water. Melt butter in medium soup pot. Saute onion and cabbage until tender. Add chicken broth, corn, ham, and potato. Cover and simmer until potato is tender, about 15 minutes. Season. Serve hot, sprinkled with Swiss cheese.

Serves 4.

This is a very easy meal that tastes like you spend all day making it. Recipe can be doubled very easily.

Franklin Grand Isle
Community Action/CVOEO
86 North Main Street
St.Albans, VT 05478



Franklin/Grand Isle Community Action
Is proud to be a United Way Agency.