



City of Apache Junction
HEALTH & HUMAN SERVICES COMMISSION
Request for Financial Assistance



Application Cover Sheet

Name of Agency: Azura VITA

Mailing Address: 137 E University Dr Mesa AZ 85201

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Phone: 480-834-2122

Agency Director: Kymbrlee Hsu & Heather Cavitt

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Project Manager: Kymbrlee Hsu

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Direct Line: 480-304-1092

Project: Volunteer Income Tax Assistance for low to moderate income individuals and families

Total Amount requested:

Population and number of people to be served:

Agency Description:

Please provide a brief description of your organization's history, experience, and services provided. Please address the following:

1. Has your agency received funding from Apache Junction in the past? If yes:
 - a. What was the year
 - b. Amount,
 - c. Project/Service
 - d. How your agency met the expectations of the funding agreement.
2. Purpose of the agency
3. Type of agency
4. Services provided
5. Provide target population and demographic information on your current clientele to include percentage located within the City of Apache Junction
6. Explain how your agency will have adequate capacity to complete the project/service being requested.
7. Provide a list of your annual fundraisers and average amount raised.
8. Are you listed on the www.211Arizona.org website?
9. Have you participated in the following: a Project Connect event, a Health and Wellness Expo or the Apache Junction Community Resource Center in the past?

Mesa United Way's mission is to fight for the health, education, and financial stability of every person in our community. We have operated in Mesa and the greater Phoenix area for 100 years, creating solutions and innovative programming to find gaps in service in our community and solve unresolved problems.

In conjunction with Azura, a new nonprofit launched by Mesa United Way leadership, we successfully deliver meaningful services to our clients by implementing programs under 4 distinct initiative areas: (1) poverty alleviation as the area's local VITA provider for tax assistance for low-income people; (2) foster children and the needs of youth aging out of the foster system, (3) literacy programs, and (4) supporting veterans through holistic case management.

To ensure success, we employ more than 20 staff and leverage thousands of hours of volunteer service to exceed our impact goals year-on-year. We also collaborate with state, city, and local organizations to fulfill our mutual goals and ensure that services are not duplicated.

We began our VITA (Volunteer Income Tax Assistance) program in July 2009 when the City of Mesa asked Mesa United Way (MUW) to assume responsibility and administration of the city's VITA work. Subsequently, in 2018, the City of Chandler requested that MUW oversee the 5 sites the city had been operating. In 2023 MUW VITA became Azura VITA. We are a 501(c)3 organization.

The Azura VITA program has grown to become the primary provider of VITA services in Chandler and Mesa, as well as the East Valley communities of Gilbert, San Tan, Queen Creek, Apache Junction, and Gold Canyon. Our program has 11 VITA sites (5 within the City of Chandler, 5 Within Mesa, 1 in Gilbert) – 11 sites operate during the tax season, and 1 VITA site provides year-round services to clients

Over the last 15 years, we have prepared more than 67,000 tax returns in total across all our sites, which have resulted in over \$76 million in refunds for low-income tax filers and their families. Our target population has an income limit of \$69,000 (2025 guidelines). Furthermore, we partner with 134 volunteers annually who donate 10,300 hours to help us complete tax returns for the people we serve.

For the 25-26 fiscal year, we adjusted our calendar by adding additional opening hours and days at our sites so we can serve more clients in need year-over-year. Due to the increased need we are also actively seeking more host partnerships with cities that we see using our VITA sites because they do not have a site closer to them.

In 2025, we began hosting mini financial literacy sessions that will lead to better employment opportunities for our clients. We will continue these courses throughout 2026. As we head into the next fiscal year, our plan is to work with financial institutions to provide no-fee banking. In addition, we are cultivating a network of partners to develop resources and tools to help individuals and families get out of payday and title loan debt. We have not received funding in the past from Apache Junction. We are not listed on www.211Arizona.org We have not participated in Project Connect event, a Health and Wellness Expo or the Apache Junction Community Resource Center in the past.

Simply, our proposed service is to provide free tax preparation services to low- and medium-income individuals and families in the City of Apache Junction; our focus is on serving taxpayers whose maximum income is \$69,000, which is the maximum income for which a family of four can receive the EITC (Earned Income Tax Credit). Enhancing our clients' financial stability, the VITA program ensures that tax returns are prepared accurately and that clients receive all the tax benefits to which they are entitled. This is

accomplished with a professional level of service, in a safe and secure environment, for those members of the community who need it the most.

The average cost of professional tax preparation is approximately \$500 per return, and this cost continues to rise over time. For low- and moderate-income families, this represents a significant financial burden and often becomes a barrier to filing taxes and claiming the refunds they are entitled to. The upfront, out-of-pocket expense for professional tax preparation can make a critical difference—impacting immediate needs such as food or rent and leading to a long-term loss of economic opportunity. Without receiving all eligible tax return adjustments, families miss out on essential resources that could help cover everyday living expenses or be invested for future growth.

For example, if 1,000 tax returns were filed for Apache Junction residents, the collective cost of professional tax preparation would total approximately \$500,000, without factoring in the refunds those taxpayers would receive. The average federal refund for our VITA clients during last year's tax season was 1,500, meaning we help clients save or recover around \$750,000 each year by providing free tax preparation services.

Unfortunately, many low-income families do not file their taxes, leading to significant negative consequences. For example, when their children apply for college or vocational programs, they must submit FAFSA applications to be eligible for financial aid. FAFSA requires the filing of tax returns, often for the two previous years. Throughout the year, we receive numerous calls from students referred to us by their financial aid offices, urgently needing prior-year tax returns for themselves or their parents, which we provide on an expedited basis. By offering free tax preparation services, we generate immediate and long-term economic benefits that extend across generations. These services likely result in millions of dollars in additional income and tax revenue that would otherwise be lost.

Notably, 83% of our clients in Apache Junction have incomes below 80% of the AMI (Area Medium Income), a common measure of low and medium income. In total, our VITA program helped clients receive more than \$6.1 million in refunds during the last tax season.

To determine eligibility, Azura VITA follows the standard intake and screening protocols established by the national VITA program. Upon arrival, clients complete an IRS-approved intake form (Form 13614-C), which captures critical information such as household income, filing status, and sources of income. Trained volunteers then review this information to verify that total household income does not exceed our upper threshold (currently set at an annual income of \$69,000 for a family of four, aligned with the maximum for EITC eligibility). Income limitation exceptions are made for those who have

limited mental faculties or could be exploited. Volunteers also assess the complexity of each return to ensure it falls within VITA's scope of service—simple to advanced filings are acceptable, but highly complex returns may be referred to a professional tax preparer.

As part of this process, clients must present valid photo identification and Social Security or Individual Taxpayer Identification documents for all individuals listed on the return. This combination of intake screening, identification verification, and an assessment of return complexity ensures that only those who meet the appropriate income and service scope requirements receive assistance through the VITA program.

We ensure appropriate staff-to-client ratios at the sites by carefully coordinating volunteer schedules based on anticipated client volume and site capacity. Our staff/volunteer-to client ratios are 1:45. The Co-Executive Directors oversee all scheduling logistics, ensuring each site has an adequate number of certified volunteers to handle client flow effectively. Volunteers are assigned to shifts according to client demand—peak days and hours receive additional volunteer support, while lower-volume times require fewer personnel. This approach helps maintain manageable waiting times, provides each client with individualized attention, and supports a thorough quality review process. By partnering closely with community organizations, the program gains insight into projected attendance and can adjust volunteer levels in real time. As a result, Azura VITA sites remain consistently well-staffed, guaranteeing that each client receives timely, high-quality tax assistance.

Azura considers our VITA program to be one of our key primary programs. One of its most important characteristics is that it is a service we deliver directly to the public, rather than as a pass-through funding mechanism to support service delivery via sub-award contracts with other organizations. As such, it is a core component of our overall business plan.

Funding & Sustainability - Azura has actively sought multiple sources of funding in addition to the City of Apache Junction. These include the IRS, Wells Fargo, City of Chandler, City of Gilbert and individual donors. Our partnerships are expected to continue long-term as it is based on the success and continued growth of the program. To ensure we are expanding the reach, impact, and sustainability of the VITA program, we will continue to seek a diversified pool of funding resources to enhance funding we receive from the City of Apache Junction and other funders currently included in our donor portfolio.

Facilities - All the organizations that host VITA sites provide access to their facilities, and often computer equipment, at no charge to Azura. They include the Red Mountain Library (City of Mesa), Mesa Community College (2 sites), AZCEND (Gilbert), Hamilton and Sunset Libraries (City of Chandler) Chandler-Gilbert Community College (3 sites), and Chandler Care Center. Streamlining open, free access to shared infrastructure adds measurable value to the program while also creating service utilization efficiencies that translate to sustainability of the program in the long-term.

Community Partners - Our community partner organizations actively promote the VITA program to their clients and through their community partner networks and contacts. This includes not only outreach to potential VITA clients but also volunteer recruitment. Their efforts are critical to getting awareness of the VITA program to as many members of the community as possible.

Volunteers - The most important component of the Azura VITA program is the volunteers that are the heartbeat of our work. It is these individuals, who willingly volunteer their time to serve their fellow members of the community, who make the program possible. They are both reliable, always showing up on time at their agreed sites, and loyal, returning year after year to learn the new tax laws and serve with the program. Over 85% of the volunteers in the Azura program return to serve year after year.

During the 2024-2025 fiscal year, 134 volunteers contributed more than 10,300 hours of their time to complete 5,856 tax returns. With \$35.52/hour being the value of volunteer time (per Independent Sector), the commercial value of VITA's volunteer service last year was nearly \$366,000!

Staffing - Our VITA program has two experienced full-time managers and one full-time admin, in addition to support staff within Azura.

Project/Service Description:

Please describe the proposed project/service to be funded. Please address the following:

1. Who will be served?
2. How will this project serve Apache Junction proper residents?
3. What services will be provided?
4. What are the benefits?
5. Provide a timeline and who is responsible.
6. Where will the services be provided?
7. How will you provide the services?
8. Are there any community partners in this project? If so, please list.
9. What is the project/service and agency goals?
10. How and will you sustain this project after the agreement has ended?

The Azura VITA program addresses a critical, yet often overlooked, financial need within the community by serving residents across the economic spectrum who are burdened by the high cost of tax preparation.

Azura VITA actively serves Apache Junction residents through our surrounding East Valley locations. We provide these residents with the same high-quality, free tax preparation and financial coaching that has returned millions of dollars to our regional community. For many in Apache Junction, our service is the key to accessing vital federal and state refunds without incurring prohibitive filing fees.

The Azura VITA program proposes to utilize funding to expand the outreach, promotion, and service capacity of our established free tax preparation program, with a dedicated focus on ensuring residents of Apache Junction can fully access these vital services. We will serve low- to moderate-income individuals and families across the East Valley, specifically targeting Apache Junction residents for whom the average \$500 cost of professional tax preparation is a prohibitive barrier to filing. This includes seniors, veterans, and individuals with disabilities. Currently, Apache Junction residents must travel to our existing sites in neighboring cities; this project will actively bridge that gap by directing resources to ensure these residents are aware of, and can readily utilize, our services at these accessible locations, securing refunds and credits that would otherwise be lost.

The services provided are comprehensive and designed for both immediate impact and long-term financial empowerment. Our core offering is free, high-quality tax preparation and e-filing conducted by IRS-certified "Advanced" volunteers, ensuring clients claim all eligible credits like the Earned Income Tax Credit. This transactional service is integrated with immediate financial coaching during the appointment, where clients receive personalized guidance on allocating refunds towards debt, savings, or essential needs. Furthermore, we provide structured financial literacy education through mini-courses and referrals to monthly workshops in partnership with the YWCA, covering topics from budgeting to safe banking. All services are accessible, with bilingual interviews (English/Spanish) and accommodations for other languages and ASL interpretation.

The benefits of this project are multi-layered and significant. The direct financial benefit saves each client approximately \$500 in preparation fees while injecting their full refunds—often totaling thousands of dollars—directly into household budgets and the local Apache Junction economy. This addresses immediate economic needs and fosters long-term stability. Beyond dollars, the program delivers economic justice by removing a systemic barrier, reduces the profound stress associated with tax season through a trusted, judgment-free service, and unlocks future opportunities by helping clients resolve prior-year filings necessary for processes like FAFSA applications.

The program operates on a clear, annual timeline managed by our three full-time staff. Volunteer recruitment and training occur from August through

December. The peak service season runs from January to April at our network of 11 seasonal VITA sites across Mesa, Chandler, and Gilbert. Year-round services, including for complex prior-year returns, continue from May through October at our permanent Mesa site. Services are delivered directly at these trusted community locations—including public libraries, community colleges, and nonprofit centers—through our corps of dedicated volunteers, who benefit from a high retention rate exceeding 85% due to robust training, support, and recognition.

This project is inherently collaborative, built upon strong community partnerships. Our host site partners, including AZCEND, Chandler Care Center, City of Chandler libraries, Chandler-Gilbert Community College, Mesa Community College, and the City of Mesa library, provide essential in-kind support through space and equipment and actively promote our services. We also partner with the YWCA and other financial institutions to deliver financial literacy workshops and we are an active member of the Central Arizona VITA Network (CAVN), collaborating with five other regional VITA programs on training and best practices.

The overarching project goal is to significantly increase the number of Apache Junction residents served, ensuring they retain more of their income and gain critical financial knowledge. This aligns directly with our agency's mission to strengthen financial stability through free tax preparation as a gateway to wellness. Sustainability after the grant period is assured as the VITA program is a permanent, core service of our agency. It is supported by a diversified funding model including ongoing support from the IRS, other municipalities, corporate partners, and individual donors. Our cost-effective volunteer delivery model and long-standing in-kind partnerships with host sites ensure the program's continued operation and ability to serve Apache Junction residents as part of our enduring commitment to the East Valley community.

This year's current locations are as follows:

Azura VITA 137 E University Dr Mesa AZ 85201

Chandler Gilbert Community College Sun Lakes 25105 S Alma School Rd
85248

Chandler Gilbert Community College Williams campus 5915 S Kent St. Mesa
85212

Chandler Gilbert Community College Peco 2626 E Peco Rd Chandler 85225

Chandler Care Center 777 E Galveston t Chandler 85225

Gilbert Heritage AZCEND 132 W Bruce Ave Gilbert 85233

Hamilton Library 3700 S Arizona Ave Chandler 85248

Mesa Community College Main Campus 1833 W Southern Ave Mesa 85202

Mesa Community College Red Mt. Acacia Village 2305 N Power Rd Mesa 85215

Red Mt Library 635 N Power Rd. Mesa 85205

Sunset Library 4930 W Ray Rd Chandler 85226

Some key elements in our management of this program:

1. We maintain consistency in the operation of all sites and services to taxpayers.
2. Our site coordinators are trained and follow all IRS rules in their operations.
3. All volunteers are certified as "advanced" tax preparers to provide a higher level of knowledge and service to clients.
4. Additional reference materials (beyond that required/produced by the IRS) are prepared by Azura and provided to all sites.
5. We start training new, and recurring, volunteers well in advance to ensure all preparers are certified and able to serve clients effectively. We even provide additional training for recurring volunteers who want to expand their tax preparation knowledge.
6. Volunteers are the cornerstone of our programming, and we make sure they know it! Over 85% of our volunteers return to the program every year. We host end-of-year thank-you events for them, provide training and make sure to supply food/drinks every time they help us.
7. We maintain good relationships with host sites and other community partners resulting in long-term partnerships to support our program every year.
8. We have very experienced staff, with tenure, who maintain consistency in the program year-over-year.

Azura's marketing team deploys the following tactics to communicate our services:

1. Social media posts through Facebook, Twitter, and our website. Our partners provide links to the Azura & VITA website and social media accounts.
2. Printing and distribution of bilingual flyers are widely distributed to potential clients.
3. Networking with other service organizations – we have an active/current distribution list of non-profit contacts throughout the Valley to promote the VITA program.

4. Targeted flyer distribution – We provide flyers to food box distribution sites and put them in each food box that is passed out to people in need.
5. Posters are placed at each tax preparation site by the end of December to alert the public to the services and hours at each site.
6. The IRS provides many referrals to our VITA program throughout the year. The Mesa VITA Flyers are handed out by the Mesa IRS office.
7. We partner with large employers to provide information on our services to their staff.

Our Proven Impact:

Over the past 16 years, we have prepared more than 73,000 tax returns, securing over \$82 million in refunds for our community's most vulnerable members. This vital infusion of capital helps families meet essential needs, reduce debt, and build savings. There is also an emotional impact. For many, tax season is daunting—especially for those facing challenges with language, education, or technology. VITA offers a judgment-free, personalized experience that helps ease anxiety and fosters trust and dignity. Clients leave with more than a filed return—they leave with peace of mind and a renewed sense of control over their finances.

Our program's continuing mission:

Our program directly addresses the priority need for financial education and literacy by transforming a critical annual event—tax preparation—into a sustained, accessible, and actionable gateway to financial learning and empowerment. We fulfill this specific community need through a structured, two-tiered approach:

1. Immediate, Integrated Education at the Tax Moment:

Tax time is a teachable moment when individuals are most engaged with their financial data. Our VITA service is not merely transactional; it is an educational intervention. Our IRS-certified volunteers and coaches provide:

- **Credit Claiming Education:** We explain the purpose and impact of key tax credits (EITC, Child Tax Credit), turning a complex form into a lesson on public benefits and income supplementation.
- **Financial Product Literacy:** We educate clients on the differences between high-cost check-cashing services and low- or no-cost banking products, often facilitating direct access to safe accounts.

- **One-on-One Coaching:** Clients receive immediate, personalized coaching on their specific tax outcome—whether discussing how to allocate a refund toward debt reduction, emergency savings, or other financial goals.

2. Planned Expansion to Address Systemic Educational Gaps:

Recognizing that brief annual interactions are insufficient to change long-term financial trajectories, our 5-year expansion plan is specifically designed to fill identified educational gaps in our community:

- **FAFSA Guidance:** Addresses the profound need for post-secondary education access education. Many low-income families are intimidated by the FAFSA's complexity, leaving critical financial aid untapped. We will provide step-by-step education to demystify the process.
- **IRS Debt Forgiveness Guidance:** Addresses the need for navigating complex public systems. We will educate eligible clients on programs like Offer in Compromise, providing knowledge to resolve debilitating tax debt.
- **Dedicated Financial Education Workshops:** Moves us from sporadic coaching to structured curriculum-based learning on core topics like credit building, budgeting, and debt management.
- **Payday/Title Loan Debt Pathway:** Provides crisis-specific financial education. This program will educate clients on the true cost of predatory loans, strategies for alternative short-term financing, and structured debt exit plans.

Project/Service Budget:

Provide a detailed project budget and narrative based on activities indicated above including:

1. We are requesting \$15,800.00
2. In the 2025-26 Fiscal year we received \$259,550 in funding from government grants, city grants, and private grants. We will be applying for all these funding sources for the 2026-27 fiscal year. Here is a summary of our current projections.

2026-27 Grant Projections

IRS Grant	\$ 210,000.00
City of Mesa Grant	\$ 50,000.00
City of Chandler Grant	\$ 20,000.00
Flagstar Grant	\$ 20,000.00
Wells Fargo Grant	\$ 23,550.00
Total	\$254,750

3. Amount of funding provided by partners (including source): See number 2 of attached required documents.
4. Our primary expenses are wages for those who direct and coordinate the program, office supplies, volunteer recognition, new equipment, and IT services. We also have software, training, printing, and marketing expenses. We strive to keep our indirect costs as low as possible and maximize the funding used for direct services.
5. The requested amount is 5% of our project budget for 2026-27 fiscal year.
6. As we are a non-profit and funding is always tight, we would appreciate any assistance to help the residents of Apache Junction.