

**\*GRANT AGREEMENT NO.**

This is a Grant Agreement between the CITY OF PORTLAND, OREGON ("CITY" OR "GRANTOR") and CASH OREGON ("GRANTEE") in an amount not to exceed seventy-five thousand dollars (\$75,000).

**RECITALS:**

Whereas, many working families and individuals in Portland cannot afford tax preparation services;

Whereas, many of these families and individuals are not aware of available tax credits;

Whereas, GRANTEE provides free tax preparation services to low-income families and individuals at over 20 sites in Portland;

Whereas, this funding from the City of Portland is critical to ensure that GRANTEE will be able to meet the increased demand for these services throughout Portland.

**AGREED:****I. ACTIONS TO BE TAKEN BY GRANTEE**

In consideration of the grant funds provided by the CITY, GRANTEE agrees to perform the following actions and/or spend grant funds in the following way:

- A. Provide free tax preparation targeted to Portland individuals and families earning less than \$49,000 at its Lloyd Center mall dedicated site and other locations within the City of Portland;
- B. Conduct outreach regarding the importance of the Earned Income and other Tax Credits, and the availability of free tax preparation;
- C. Recruit and train volunteer tax preparers and otherwise support local service agencies who provide free tax preparation

**II. SPECIFIC CONDITIONS OF THE GRANT**

- A. Publicity: GRANTEE may acknowledge CITY support for its program in marketing materials and collateral, including but not limited to GRANTEE's website. Notwithstanding the foregoing, GRANTEE must seek prior written approval from the CITY to use the City Seal.
- B. Records: Grantee will maintain all records for the program, including grant awards and contracts with funded organizations. All records regarding the program, as well as general organizational and administrative information, will be made available to the Grant Manager, or other designated persons, upon request.

- C. CITY Grant Manager: The CITY Grant Manager for this grant is Joseph Wahl, Assistant Director, Office of Equity & Human Rights.
- D. GRANTEE Project Manager: The GRANTEE Manager is Beth McFarlin.
- E. Amendment: The CITY Grant Manager is authorized to amend the terms and conditions of the grant provided such changes do not increase the City's financial risk. If approved, such changes shall be incorporated into a formal grant amendment and signed by the GRANTEE and the CITY Grant Manager before such changes are effective. Any change to the amount of the Grant must be approved by the City Council unless the City Council delegated authority to amend the amount of the grant to a specific individual in the ordinance authorizing the grant.
- F. Billings/Invoices/Payment: The CITY Grant Manager is authorized to approve work, billings, and invoices submitted pursuant to this grant and to carry out all other CITY actions referred to herein in accordance with this Agreement.
- G. Report: GRANTEE will submit to the CITY Grant Manager a report at the completion of the project. The report will include:
  - 1. A summary and description of overall GRANTEE efforts, including but not limited to the number of low-income families and individuals that were clients of GRANTEE during the GRANT PERIOD and aggregated demographic data for these clients, including but not limited to household income, ethnicity, number of household members, and geographic location within the Portland Metro region,; and
  - 2. A summary and description of grant expenditures.
  - 3. GRANTEE will complete and submit to the CITY Grant Manager the **Special Appropriation Reporting Form**, attached as Exhibit A, no later than thirty (30) days after the completion of the project. CITY reserves the right to request additional documentation to support GRANTEE's expenditure of grant funds had complied with the Agreement and/or interim reports or information on the progress of work, services or actions required from GRANTEE

### III. PAYMENTS

- A. GRANTEE will receive its funding as follows: After the Grant Agreement becomes effective; GRANTEE will submit an invoice for the full amount of the grant to the CITY Grant Manager for approval. The City of Portland will pay GRANTEE the amount of the invoice within thirty (30) days of the approval date. This will be a direct payment, not an advance, to the GRANTEE.
- B. If for any reason GRANTEE receives a grant payment under this Grant Agreement and does not use grant funds, provide required services or take any actions required by the Grant Agreement the CITY may, at its option terminate, reduce or suspend any grant funds that have not been paid and may, at its option, require GRANTEE to immediately refund to the CITY the amount improperly

expended or received by GRANTEE.

- C. Grant payments under this Agreement may be used only to provide the services or take the actions listed previously in this Grant Agreement and shall not be used for any other purpose.
- D. The GRANTEE will keep vendor receipts and evidence of payment for materials and services and time records and evidence of payment for program wages, salaries, and benefits, and GRANTEE services. All such receipts and evidence of payments will promptly be made available to the CITY Grant Manager or other designated persons, upon request. At a minimum, such records shall be made available and will be reviewed as part of the annual monitoring process.
- E. GRANTEE will keep vendor receipts and evidence of payment for materials and services and time records and evidence of payment for program wages, salaries, and benefits, and GRANTEE services. All such receipts and evidence of payments will promptly be made available to the Grant Manager or other designated persons, upon request. At a minimum, such records shall be made available and will be reviewed as part of the annual monitoring process.

#### IV. GENERAL GRANT PROVISIONS

- A. Cause for Termination; Cure. It shall be a material breach and cause for termination of this Agreement if GRANTEE uses grant funds outside of the scope of this Agreement, or if GRANTEE fails to comply with any other term or condition or to perform any obligations under this Agreement within thirty (30) days after written notice from CITY. If the breach is of such nature that it cannot be completely remedied within the thirty (30) day cure period, GRANTEE shall commence cure within the thirty (30) days, notify CITY of GRANTEE's steps for cure and estimate time table for full correction and compliance, proceed with diligence and good faith to correct any failure or noncompliance, and obtain written consent from CITY for a reasonable extension of the cure period.
- B. No Payment or Further Services Authorized During Cure Period. During the cure period, CITY is under no obligation to continue providing additional grant funds notwithstanding any payment schedule indicated in this Agreement. GRANTEE shall not perform services or take actions that would require CITY to pay additional grant funds to GRANTEE. GRANTEE shall not spend unused grant funds and such unused funds shall be deemed held in trust for CITY. GRANTEE shall be solely responsible for any expenses associated with cure of its noncompliance or failure to perform.
- C. Termination for Cause. Termination for cause based on GRANTEE's misuse of grant funds shall be effective upon notice of termination. Termination for cause based on failure to comply or perform other obligations shall be effective at the end of the 30 day period unless a written extension of cure period is granted by CITY. GRANTEE shall return all grant funds that had not been expended as of the date of the termination notice. All finished or unfinished documents, data, studies, and reports prepared by GRANTEE under this Agreement shall, at the option of CITY, become the property of CITY; and GRANTEE may be entitled to receive just and equitable compensation for any satisfactory work completed on



such documents up until the time of notice of termination, in a sum not to exceed the grant funds already expended.

- D. Penalty for Termination for Cause. If this Agreement is terminated for cause, CITY, at its sole discretion, may seek repayment of any or all grant funds tendered under this Agreement, and decline to approve or award future grant funding requests to GRANTEE.
- E. Termination by Agreement or for Convenience of City. CITY and GRANTEE may terminate this Agreement at any time by mutual written agreement. Alternatively, CITY may, upon thirty (30) days written notice, terminate this agreement for any reason deemed appropriate in its sole discretion. If the Agreement is terminated as provided in this paragraph, GRANTEE shall return any grant funds that would have been used to provide services after the effective date of termination. Unless the Parties agree otherwise, GRANTEE shall finish any work and services covered by any grant funds already paid and shall not commence any new work or services which would require payment from any unused grant funds.
- F. Changes in Anticipated Services. If, for any reason, GRANTEE's anticipated services or actions are terminated, discontinued or interrupted, CITY's payment of grant funds may be terminated, suspended or reduced. GRANTEE shall immediately refund to CITY any unexpended grant funds received by GRANTEE.
- G. Amendment. The Grant Manager is authorized to execute amendments to the scope of the services or the terms and conditions of this Agreement, provided the changes do not increase CITY's financial risk. Increases to the grant amount must be approved by the City Council unless the City Council delegated authority to amend the grant amount in the ordinance authorizing this Agreement. Amendments to this Agreement, including any increase or decrease in the grant amount, must be in writing and executed by the authorized representatives of the Parties and approved to form by the City Attorney.
- H. Non-discrimination; Civil Rights. In carrying out activities under this Agreement, GRANTEE shall not discriminate against any employee or applicant for employment because of race, color, religion, sex, age, handicap, familial status, sexual orientation or national origin. GRANTEE shall take actions to insure that applicants for employment are employed, and that employees are treated during employment, without regard to their race, color, religion, sex, age, handicap, familial status, sexual orientation or national origin. Actions shall include but not be limited to, the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. GRANTEE shall post in conspicuous places, available to employees and applicants for employment, notices provided by CITY setting for the provisions of this nondiscrimination clause. GRANTEE shall state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin. GRANTEE shall incorporate the foregoing requirements of this paragraph in all of other agreements for work funded under this Agreement, except agreements governed by Section 104 of Executive Order 11246.

- I. Maintenance of and Access to Records. GRANTEE shall maintain all books, general organizational and administrative information, documents, papers, and records of GRANTEE that are related to this Agreement or GRANTEE's performance of work or services, for four (4) years after CITY makes final grant payment or the termination date of this Agreement, whichever is later. GRANTEE shall provide CITY prompt access to these records upon request and permit copying as CITY may require.
- J. Audit. CITY may conduct financial or performance audit of the billings and services under this Agreement or GRANTEE records at any time in the course of this Agreement and during the four (4) year period established above. As applicable, audits will be conducted in accordance with generally accepted auditing standards as promulgated in *Government Auditing Standards* by the Comptroller General of the United States General Accounting Office. If an audit discloses that payments to GRANTEE exceeded the amount to which GRANTEE was entitled, then GRANTEE shall repay the amount of the excess to CITY.
- K. Indemnification. GRANTEE shall hold harmless, defend, and indemnify CITY, and its officers, agents and employees against all claims, demands, actions, and suits (including all attorney fees and costs) brought against any of them arising from actions or omissions of GRANTEE and/or its contractors in the performance of this Agreement. This duty shall survive the expiration or termination of this Agreement.
- L. Insurance. GRANTEE shall obtain and maintain in full force at its expense, throughout the duration of the Agreement and any extension periods, the required insurance identified below. CITY reserves the right to require additional insurance coverage as required by statutory or legal changes to the maximum liability that may be imposed on Oregon cities during the term of this Agreement.
  - 1. Workers' Compensation Insurance. GRANTEE, its contractors and all employers working under this Agreement shall comply with ORS Chapter 656 and as it may be amended from time to time. Unless exempt under ORS Chapter 656, GRANTEE, its contractors and any employers working under this Agreement shall maintain coverage for all subject workers.
  - 2. Commercial General Liability Insurance: GRANTEE shall have commercial general liability insurance covering bodily injury, personal injury, property damage, including coverage for independent contractor's protection (required if any work will be subcontracted), premises/operations, contractual liability, products and completed operations, in a per occurrence limit of not less than \$1,000,000, and aggregate limit of not less than \$2,000,000.
  - 3. Automobile Liability Insurance: GRANTEE shall have automobile liability insurance with coverage of not less than \$1,000,000 each accident. The insurance shall include coverage for any auto or all owned, scheduled, hired and non-owned auto. This coverage may be combined with the commercial general liability insurance policy.
  - 4. Additional Insured: The liability insurance coverages, except Professional Liability, Errors and Omissions, or Workers' Compensation where applicable, shall be without prejudice to coverage otherwise



existing, and shall name the City of Portland and its bureaus/divisions, officers, agents and employees as Additional Insureds, with respect to the GRANTEE's or its contractor's activities to be performed or services to be provided. Coverage shall be primary and non-contributory with any other insurance and self-insurance. Notwithstanding the naming of additional insureds, the insurance shall protect each additional insured in the same manner as though a separate policy had been issued to each, but nothing herein shall operate to increase the insurer's liability as set forth elsewhere in the policy beyond the amount or amounts for which the insurer would have been liable if only one person or interest had been named as insured.

5. Continuous Coverage; Notice of Cancellation: GRANTEE shall maintain continuous, uninterrupted coverage for the duration of the Agreement. There shall be no termination, cancellation, material change, potential exhaustion of aggregate limits or non-renewal of coverage without thirty (30) days written notice from GRANTEE to CITY. If the insurance is canceled or terminated prior to termination of the Agreement, GRANTEE shall immediately notify CITY and provide a new policy with the same terms. Any failure to comply with this clause shall constitute a material breach of the Agreement and shall be grounds for immediate termination of this Agreement.
  6. Certificate(s) of Insurance: GRANTEE shall provide proof of insurance through acceptable certificate(s) of insurance, along with applicable endorsements, to CITY at execution of the Agreement and prior to any commencement of work or delivery of goods or services under the Agreement or initial payment of grant funds. The certificate(s) will specify all of the parties who are endorsed on the policy as Additional Insureds (or Loss Payees). Insurance coverages required under this Agreement shall be obtained from insurance companies acceptable to CITY. GRANTEE shall pay for all deductibles and premium from its non-grant funds. CITY reserves the right to require, at any time, complete and certified copies of the required insurance policies evidencing the coverage required. In lieu of filing the certificate of insurance required herein, if GRANTEE is a public body, GRANTEE may furnish a declaration that GRANTEE is self-insured for public liability and property damage for a minimum of the amounts set forth in ORS 30.270.
- M. Grantee's Contractor; Non-Assignment. If GRANTEE utilizes contractors to complete its work under this Agreement, in whole or in part, GRANTEE shall require any of its contractors to agree, as to the portion contracted, to fulfill all obligations of the Agreement as specified in this Agreement. However, GRANTEE shall remain obligated for full performance hereunder, and CITY shall incur no obligation other than its obligations to GRANTEE hereunder. This Agreement shall not be assigned or transferred in whole or in part or any right or obligation hereunder, without prior written approval of CITY.
- N. Independent Contractor Status. GRANTEE, and its contractors and employees are not employees of CITY and are not eligible for any benefits through CITY, including without limitation, federal social security, health benefits, workers' compensation, unemployment compensation, and retirement benefits.

- O. Conflict of Interest. No CITY officer or employee, during his or her tenure or for two (2) year thereafter, shall have any interest, direct or indirect, in Grant Agreement or the proceeds thereof. CITY officer or employee who selected GRANTEE, participated in the award of this Agreement or managed this Agreement shall not seek the promise of employment from GRANTEE or be employed by GRANTEE during the term of the Agreement, unless waiver is obtained from CITY in writing.
- P. Oregon Law and Forum. This Agreement shall be construed according to the laws of the State of Oregon without regard to principles of conflicts of law. Any litigation between the Parties arising under this Agreement or out of work performed under this Agreement shall occur in Multnomah County Circuit Court or the United States District Court for the State of Oregon.
- Q. Compliance with Law. GRANTEE and all persons performing work under this Agreement shall comply with all applicable federal, state, and local laws and regulations, including reporting to and payment of all applicable federal, state and local taxes and filing of business license. If GRANTEE is a 501(c) (3) organization, GRANTEE shall maintain it's nonprofit and tax exempt status during this Agreement. GRANTEE shall be EEO certified by CITY in order to be eligible to receive grant funds.
- R. Independent Financial Audits/Reviews. Any grantee receiving \$300,000 or more in City funding, in any program year, is required to obtain an independent audit of the City-funded program(s). Any grantee receiving between \$25,000 and \$300,000 in City funds, in any program year, is required to obtain an independent financial review. Two copies of all required financial audits or reviews shall be submitted to the Grant Manager within thirty days of audit completion or upon request by the Grant Manager.
- S. Severability. The Parties agree that if any term or provision of this Agreement is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and provisions shall not be affected, and the rights and obligations of the Parties shall be construed and enforced as if the Agreement did not contain the particular term or provision held to be invalid.
- T. Merger. This Agreement contains the entire agreement between the Parties and supersedes all prior written or oral discussions or agreements. There are no oral or written understandings that vary or supplement the conditions of this Agreement that are not contained herein.
- U. Program and Fiscal Monitoring. CITY shall monitor on an as-needed basis to assure Agreement compliance. Monitoring may include, but are not limited to, on site visits, telephone interviews and review of required reports and will cover both programmatic and fiscal aspects of the Agreement. The frequency and level of monitoring will be determined by the Grant Manager. Notwithstanding such monitoring or lack thereof, GRANTEE remains fully responsible for performing the work, services or obligations required by this Agreement in accordance with its terms and conditions.
- V. Third Party Beneficiaries. There are no third party beneficiaries to this Agreement and may only be enforced by the Parties.

- W. Electronic Transaction; Counterparts. The Parties agree that they may conduct this transaction, including any amendments, by electronic means, including the use of electronic signatures. This Agreement, and any amendment, may be executed in any number of counterparts, each of which shall be deemed an original, but all of which together shall constitute a single instrument.
- X. NOTICE: All notices under this Grant Agreement shall be sent to GRANTEE at the following address:

GRANTEE: 2010 Lloyd Center, Portland, OR 97232

**V. TERM OF GRANT**

The terms of this Grant Agreement shall be effective when an ordinance is passed by City Council and the Grant Agreement is executed by all the parties, as shown by their signatures below, and shall remain in effect during any period for which GRANTEE has received CITY funds or when obligations are due from GRANTEE.

This Grant Agreement and all work by GRANTEE shall terminate no later than June 30, 2016.

Dated this 14<sup>th</sup> day of October, 2015.

**CITY OF PORTLAND**

**GRANTEE**

\_\_\_\_\_  
 Name: Charlie Hales  
 Title: Mayor  
 City of Portland, Oregon

\_\_\_\_\_  
 Name: Rob Justus  
 Title: Executive Director  
 Cash Oregon

**APPROVED AS TO FORM:**

\_\_\_\_\_  
 Tracy Reeve, City Attorney  
 City of Portland





## City of Portland FY14-15 Final Report

With the City of Portland \$75,000 grant, CASH Oregon was able to conduct EITC outreach and facilitate the delivery of free tax preparation services to individuals and families earning less than \$49,000 within the City of Portland.

### Results

A. CASH Oregon facilitated the delivery of free tax preparation services at 24 CASH Oregon & AARP Tax-Aide free tax sites in the City of Portland. At these sites:

- 9,859 returns were successfully filed
- \$11,201,420 in refunds were received\*
- \$3,471,542 in Earn Income Tax Credit refunds were received\*
- \$3,741,512 in Child Tax Credits were received\*
- The average adjusted gross income (AGI) of filers was \$26,217\*

CASH Oregon operated the Lloyd Center Super Site where:

- 4,978 filers were assisted (see attached survey results)
- \$6,068,832 in refunds were received\*
- \$2,071,077 in Earned Income Tax Credit refunds were received\*
- \$2,519,811 in Child Tax Credits were received\*
- The average adjusted gross income (AGI) of filers was \$25,451\*

*\*Note: The refund, credit, and AGI numbers only reflect the e-file returns, not paper returns which would most likely be even higher.*

- B. Through CASH Oregon and AARP Tax-Aide's outreach efforts, low to moderate income Oregonians saved millions of dollars in paid tax preparation fees. On average, a paid preparer charges \$150 - \$275 for preparing and filing a tax return. If we use the cost of \$150 for filing a simple W-2 return, the amount filers saved across the State was an astounding \$1,709,550! (Many of the tax returns we prepared were not simple W-2 returns and those would have cost the tax payer closer to \$275 per return.)
- C. CASH Oregon Staff conducted intensive recruitment, training, and retention efforts which resulted in 520 volunteers who successfully trained to become IRS-certified volunteer tax preparers in the Tri-County area and a total of 1280 across the State. 31% of our volunteers spoke a foreign language.
- D. CASH Oregon continues to strive toward service to a more diverse community. Two years ago we adopted a strategic plan which emphasized this on-going goal. This year we had a 6% increase in the number of our volunteers who are bilingual. We saw a 9% increase this year of our tax filers coming from communities of color. (from 61% in 2014 to 70% in 2015)

## Lloyd Center Survey Results 2015

3972 Surveys Completed

### How did you hear about this tax site?

Came Here Last Year	59%	211Info	1%
Family or Friend	23%	IRS	2%
Flyer/Poster/Newspaper	2.5%	Do Not Remember	.5%
Website	4.5%	Other	6%
Employer/Union	.5%	No Answer	1%

### How did you get your taxes done last year?

Here	62%	Paid Someone w/o Instant Refund	4.5%
Another Free Site	7%	IRS Office	.5%
Did My Own	5%	Did Not File Last Year	7%
Friend/Family Did it For Free	3.5%	Did Not Have to File Last Year	4.5%
Paid Someone w/Instant Refund	4%	No Answer	2%

### Do you have children living with you?

Yes	35%	No	62%	No Answer	3%
-----	-----	----	-----	-----------	----

### Please describe your race/ ethnicity.

African American/Black	21%	Latino/ Hispanic	28.5%
Asian	7%	More Than One	5.5%
Native Hawaiian/Pacific Islander	2%	Other	3.5%
Caucasian	30%	No Answer	1.5%
American Indian/Alaskan Native	1%		

### What languages do you speak at home often?

English	62%	Vietnamese	1%
Spanish	16%	Sign Language	0%
English and Spanish	11%	Other	7.5%
Chinese	1%	No Answer	.5%
Russian	1%		

### Are you or a member of your household considered disabled?

Yes	13%	No	84%	No Answer	3%
-----	-----	----	-----	-----------	----

**Do you have a bank account?**

Both Checking and Savings	58%	No, Interested in One	1.5%
Checking	26.5%	No, Not Interested in One	8.5%
Savings	2.5%	No Answer	3%

**Are you or anyone in your household applying for college financial aid?**

Yes	16%	No	79%	No Answer	5%
-----	-----	----	-----	-----------	----

Please see attached for graphs of the above survey data.

**Contract Expenditures**

Tax Program Personnel	\$20,653
Volunteer Recruitment	\$25,731
Lloyd Center Super Site (including personnel and supplies)	\$28,616
<b>Total</b>	<b>\$75,000</b>