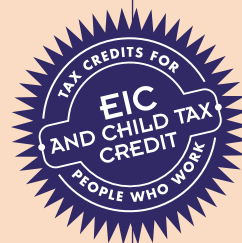


# Helping Workers Claim the Tax Credits They've Earned



How to Link  
Them to Free  
Tax Filing  
Assistance

**The Earned Income Credit  
and Child Tax Credit**



2005

*The Center on Budget and Policy Priorities would like to thank the following:*

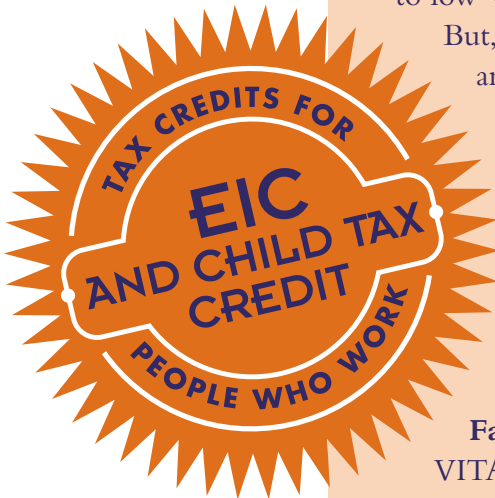
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# Helping Workers Claim the Tax Credits They've Earned: How to Link Them to Free Tax Filing Assistance



A basic goal for any tax credit Outreach Campaign is to get the word out to low-wage workers that they may qualify for a significant tax benefit.

But, the outreach job is not done until they file their tax returns and obtain the benefits they've earned. That's why a critical element of a successful outreach campaign is the effort to link workers with free tax filing assistance. Without such activities, millions of dollars in tax benefits that could be going to working families and individuals are at risk of going unclaimed.

## Here's what's inside this guide:

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## Free tax filing assistance is more important than ever.

Since the Child Tax Credit (CTC) became available to more low-income families in 2002, it is more important than ever for Outreach Campaigns to increase the availability of free tax filing assistance in their communities. Some rules for claiming the CTC are different from the rules for claiming the EIC. This adds a layer of complexity that families will be hard-pressed to unravel on their own. In addition, families that are owed a refund must file a special tax form to get it. Linking families to free tax filing assistance will help them avoid the extra fee a commercial preparer would charge to file the extra form. *For information on the CTC, see the booklet in this kit, **Facts About the Child Tax Credit.***

**Fortunately, there is help.** The IRS-sponsored Volunteer Income Tax Assistance (VITA) program works with community organizations to provide high-quality tax preparation services, free of charge, to low-income tax filers. In addition to VITA, a growing number of communities now have Low Income Taxpayer Clinics (LITCs) that are set up to help workers resolve difficult tax questions or problems with the IRS and to help taxpayers who speak languages other than English.

## A special guide to free tax filing assistance

This special booklet brings together the facts about free tax filing assistance programs, as well as strategies for publicizing these services and improving their availability. Brief examples illustrating how such strategies are being implemented across the country are included. *Many additional examples can be found in the booklet in this kit, **Making Tax Time Pay: How to Promote the Earned Income Credit and the Child Tax Credit.*** As mentioned, special tax forms are needed to claim the EIC and the CTC refund. These are

## VITA Sites and LITCs Can Provide Vital Help to Workers Selected for the IRS "EIC Certification" Test

This year 25,000 workers who claim the EIC will be asked to provide verification with their 2004 tax return proving that their child lived with them for more than half the year. Only those tax filers selected by the IRS — a tiny fraction of those who claim the EIC — will be required to participate in this test.

VITA sites and LITCs can help those workers understand the requirements and provide guidance on obtaining the documents necessary to verify their EIC claim so they can avoid a delay of their refund. If workers selected for this test do not comply with the requirements, their EIC refund will be denied. In addition, workers also may need help responding to IRS questions about the documents they do submit. See the insert, **Special Alert: EIC Certification Test 2004-2005**, enclosed in this kit for more detailed information about the test.

the Schedule EIC and Form 8812. These forms and Form W-5, needed to claim Advance EIC payments from the employer in 2005, can be obtained from the IRS at [www.irs.gov/formspubs](http://www.irs.gov/formspubs) or by calling 1-800-TAX-FORM.

# VITA! Free Tax Preparation for Low-Income Workers

## Why is this important?

Many workers who are eligible for the EIC or the CTC don't feel comfortable filling out their tax forms themselves. But a commercial tax preparer may charge them \$55 to \$100 to prepare their tax return. It can cost another \$30 to \$100, or more, to get a "refund anticipation loan" that provides the taxpayer a "refund" in just a day or two. Paying for tax preparation takes away money from a worker's tax credits. Since people who are eligible for the EIC and CTC refund earn low incomes, it often doesn't make sense for them to pay for tax preparation when there is a cost-free choice: VITA.

VITA stands for Volunteer Income Tax Assistance. It is a free, IRS-sponsored program to help low-income workers fill out their tax forms.

## The facts about VITA

VITA sites are located in community action agencies, churches, libraries, public assistance offices, shopping malls, community colleges, and other public places. Some communities may have several VITA sites. Others, such as rural communities, may not be well-covered.

VITA sites are open from late January or early February through April 15. Most prepare tax forms on a first-come, first-served basis. Most sites are not open every day and may have limited evening or weekend hours. VITA volunteers are trained according to IRS guidelines to fill out tax forms and answer questions.

More VITA sites are becoming equipped to file tax forms electronically, or they can arrange for this to be done at a central location after the return is prepared. Filing electronically — having a return completed by computer — helps filers get a faster turn-around on a refund and makes it less likely that incomplete forms will be filed. This helps avoid refund delays.

**The main problem with VITA is that not enough people use it!**

## Why don't more people use VITA?

- Most people don't know about it.
- Taxpayers may not know where to find VITA sites or when they are open. Or they may have trouble getting through to the IRS toll-free line, 1-800-TAX-1040.
- Some communities don't have VITA sites. The IRS will generally welcome help in setting up VITA sites in these areas. Organizations are needed to sponsor sites and volunteers have to be recruited and trained to assist with returns.
- Sometimes VITA sites are not well-located for those who need them the most. Or they may not be open at times when some workers can take advantage of them.

## What you can do to make sure more people use VITA

- **Do a mailing and distribute flyers.** Mail a list of VITA sites in your area to local churches, employers, unions, schools, and human services organizations and agencies and ask them to refer workers to the nearest sites. Your IRS Territory

Manager/VITA Coordinator can provide this list. *Territory Managers' telephone numbers are on p. 19 of this booklet.*

- **Talk to the media.** You and your local IRS office can jointly issue a news release or hold a news conference to alert the public to what VITA is, why it's important to workers filing for the EIC and the CTC, and where VITA sites are located.
- **Set up a hotline.** A telephone hotline can refer callers to the nearest VITA site. Ask to use the information line at your local United Way or hire an answering service. You may be able to operate an in-house hotline with the help of a voicemail

## What do workers need to bring to a VITA site?

- A copy of their 2003 tax return, if available.
- Social Security numbers for the worker, spouse and any children in the household born before December 31, 2004 are needed to claim the EIC. Bring the Social Security cards, if available, to ensure the necessary information is copied correctly onto the tax return.
- W-2 forms from all 2004 jobs. Workers who didn't get W-2s should still come to VITA with final pay stubs, if available. Volunteers can assist in verifying income.
- 1099-G form, if unemployment insurance benefits were received at any time in 2004.
- 1099-INT, if bank interest was received in 2004.
- Any statements received from a mortgage company during 2004.
- Any IRS notices sent to workers during 2004.
- Workers with Individual Taxpayer Identification Numbers (ITINs) should bring the ITIN card sent to them by the IRS. Workers need either an ITIN or an SSN to claim the Child Tax Credit.

system. Interns or volunteers can be trained to answer questions and send callers materials, such as the Schedule EIC and Form 8812. *For more information on hotlines, see p. 9 in this booklet.*

- **Identify new sites and enlist volunteers.** Help recruit VITA volunteers. Try local accountants, retired professionals, accounting students, paralegals, legal secretaries, and others. Find out if the IRS has a VITA volunteer training planned in your area; if not, ask them to set one up. Volunteers will need to be recruited at least several weeks before tax filing begins. You can also work with the IRS Territory Manager to find locations for new VITA sites and to increase public awareness of the program.
- **Help VITA sites get electronic filing systems.** Some people pay commercial tax preparers so they can have their returns filed by computer and get their refund faster. Talk with your IRS Territory Manager about arranging for electronic filing at VITA sites.

## Tax Counseling for the Elderly

In many communities, free tax filing assistance also is available through the Tax Counseling for the Elderly (TCE) program. TCE, like VITA, is sponsored by the IRS, often in conjunction with the AARP Tax-Aide Program. Although its main purpose is to assist seniors, TCE also can help other low-income workers file tax returns. Appointments often are required. Your IRS Territory Manager can provide a list of VITA and TCE sites and help you contact the local TCE coordinator. During the filing season, you can find AARP's TCE sites listed by zip code at: [www.aarp.org/taxaide](http://www.aarp.org/taxaide).

# Alternatives to Commercial Tax Preparation: Helping Workers Keep All of Their Refund

Many low-income workers don't fill out their tax forms themselves, relying instead on commercial tax preparers who charge a fee for the service. Many people resort to this option because they don't know how to fill out tax forms; or they may not speak or read English well enough to understand the forms; or they may be worried they will make a mistake. Whatever the reason, IRS data indicate that over 68 percent of EIC recipients are paying someone to prepare their tax returns. The Brookings Institution has estimated that EIC recipients spend about \$1.75 billion per year on commercial preparation and refund loan fees! Thus, low-wage workers are giving up a substantial portion of the tax benefits they have earned.

*For more information see p.5 in the booklet in this kit, "Making Tax Time Pay: How to Promote the Earned Income Credit and the Child Tax Credit."*

## What are the choices when it's time to file a tax return?

- **Fill out the forms yourself.** Taxpayers can prepare their tax returns themselves. Instructions for completing forms 1040, 1040A and 1040EZ include worksheets and tables. In addition, IRS Publication 596, "Earned Income Credit," contains helpful examples. *These items can be obtained for free wherever tax forms are available, at the IRS website [www.irs.gov/formspubs](http://www.irs.gov/formspubs), or by calling 1-800-TAX-FORM.* The tax form instructions for the EIC also give taxpayers the option to fill in all the necessary information and let the IRS calculate the amount of the EIC for them. This is not an option for the Child Tax Credit refund, however.
- **Get free help filling out the forms.** The IRS offers free tax preparation through a program called VITA (Volunteer Income Tax Assistance) —

an important resource for low-income workers. VITA sites are open from late January through April 15. Electronic filing (having a return completed by computer to get a faster turnaround on a refund) is available in some VITA sites, and in some cities taxpayers can get free electronic filing at the local IRS office. *For more information about VITA, see p. 3 of this booklet. To contact IRS Territory Managers, who can provide information about VITA locations and the availability of free electronic filing, see p. 19 of this booklet.*

- **Pay a commercial tax preparer to fill out the forms.** Generally, commercial tax preparers offer these services: completion of tax return forms (about \$55 to \$100 for federal and state tax returns and an extra amount for the Schedule EIC), electronic filing (usually another \$25 to \$35) and refund anticipation loan fees (usually an additional \$30 to \$100, but can be much higher).

## Here's one example that shows why paying for tax preparation may not be the best choice:

*Ms. Smith is expecting an EIC of \$750 and is counting on this money to help pay the security deposit she needs to move to her new apartment. If she goes to a commercial tax preparer she may pay an out-of-pocket fee of \$80 for preparation and electronic filing. In about 10 days, Ms. Smith will get a check from the IRS for \$750, but it is now worth only \$670 because of the fees she has paid.*

Paying for tax preparation takes money away from EIC and CTC benefits. It means workers have less money to help pay bills and care for themselves and their children. This runs counter to a primary goal of these credits: improving people's financial stability. That's one reason the IRS offers free tax preparation services through the VITA program.

## What's wrong with refund anticipation loans?

Many commercial tax preparers offer refund anticipation loans (RALs) to enable the taxpayer to get a check in the amount of his or her refund (less the charges for preparing the return and the RAL fee) within a day or two. Actually, the “refund” in this situation is not coming from the IRS, but is a loan from a bank arranged by the commercial preparer. The bank is repaid when the IRS sends it the actual refund check for the taxpayer. The fees charged for RALs are really up-front interest payments on the loan.

### There are several things taxpayers should know about RALs:

- Even though the fee may not seem very high, RALs are expensive. Here's why:

*Remember Ms. Smith, who is expecting an EIC of \$750? If she wants a refund anticipation loan, the commercial preparer may charge her \$50 in addition to the \$80 in preparation fees. Actually, the preparer will loan her the \$750 and she will make an up-front interest payment of \$50. Had she taken a \$750 cash advance on a credit card (with a high interest rate of 21 percent), after two weeks — about the time it takes for the IRS to send a refund check — Ms. Smith would have owed about \$6 in interest to the credit card company. For a two-week loan from a bank associated with the commercial tax preparer she is paying \$50. That's an interest rate of 173 percent! She winds up able to use just \$620 of her \$750 EIC.*

- Low-income taxpayers may find they can't afford the fees at the time the return is prepared. It is easy for them to be persuaded to take a refund anticipation loan, since all the costs of return preparation and the loan charges are taken out of the amount of the expected refund. But they pay even higher fees, as explained above, and may not realize they've taken on the obligation of a loan.

- If the EIC does not come back from the IRS in the amount expected, the taxpayer will have to repay the difference to the bank that holds the loan arranged through the preparer.

**There is another cost-free alternative to obtain a refund more quickly than filing by mail.** If a taxpayer files electronically but doesn't ask for a RAL, the EIC will generally come back within eight to ten days if the IRS is instructed to deposit the refund check directly to the taxpayer's bank account. More VITA sites are attempting to help taxpayers open a savings account to enable such electronic deposits.

## Efforts to regulate refund anticipation loan practices

Commercial tax preparers have to obtain identification numbers from the IRS to enable them to file returns electronically. The IRS can revoke this number if RAL regulations, designed to give more protection to taxpayers, are violated. A few states have similar provisions in their consumer protection laws. The IRS regulations require commercial tax preparers to:

- make sure the loan fees and interest rates for the RAL are clearly disclosed;
- make sure people know they can file their return electronically without applying for the RAL, how much electronic filing costs, and about how long it will take to get the refund;
- charge the same fee for basic electronic filing regardless of whether a customer also pays for the RAL and without regard to the amount of the refund; and
- make sure people know they will be financially responsible for the loan if the IRS delays the refund, reduces the refund amount, or denies it completely.

*For more information about these consumer protection measures, call the Center on Budget and Policy Priorities at (202) 408-1080.*



# Precautions Consumers Can Take If They Seek Help From a Commercial Tax Preparer

While there are many honest commercial tax preparers, some workers who need tax filing help may be vulnerable to the practices of tax preparation businesses run by untrained or dishonest individuals. Such operations can attract more customers — and charge higher fees — if they are known to generate large tax refunds. They may prepare tax returns that make invalid claims for tax credit refunds in the belief the IRS is unlikely to catch them. Tax filers may then be held responsible for fraud or negligence associated with these claims. Workers who do not speak or read English well are particularly vulnerable to “preparers” who speak their native language, but who have no tax training or deliberately prepare false claims.

**Remember, the Volunteer Income Tax Assistance (VITA) program, run by the IRS, provides free tax filing assistance to low-income taxpayers.** Trained VITA volunteers can help workers avoid tax filing errors. In addition, tax returns completed at VITA sites are reviewed by qualified supervisors. Local Outreach Campaigns can ensure the availability of VITA sites in their community and can encourage workers to seek help at these locations. *For more information see p. 9 of this booklet.*

**Some workers still may choose to use a commercial tax preparer. Outreach Campaign partners can help protect them by suggesting these steps to identifying a trustworthy preparer:**

- Choose a tax preparer who can be contacted later in case the IRS has questions about the tax return. Check out the preparer’s reputation with others in the community and obtain the preparer’s address and telephone number.
- Insist that the commercial tax preparer also sign the tax return. This is required by federal law. The preparer’s address and Employer Identification Number (EIN) or Social Security number are also required on the tax return.
- Insist on a complete copy of the tax return and do not sign a blank return or sign in pencil. Check to make sure names, addresses, Social Security numbers and wage information are entered correctly.
- Review the return with the preparer to understand the reason for any refund or reduction in taxes owed. Even though a preparer does the return and signs it, the taxpayer is still held responsible for the accuracy of all items on the tax return.

# Low-Income Taxpayer Clinics

Low-Income Taxpayer Clinics (LITCs) are programs at law schools, accounting schools or legal services offices which can provide assistance and representation to low-income taxpayers who are in disputes with the IRS. Some LITCs are non-profit organizations which provide community tax education programs in communities where the primary language is one other than English and may provide free tax preparation services as part of their program. For 2004, the IRS awarded 135 LITC grants in 49 states and in D.C. and Puerto Rico.

**LITCs are an important resource for tax credit Outreach Campaigns.** Outreach campaigns can refer workers who need special help resolving tax problems to LITCs.

**LITCs can provide legal assistance.** Many LITCs can provide legal representation to low-income taxpayers involved in disputes with the IRS. LITCs may be the only source of specialized legal assistance available to low-income taxpayers. LITCs often can:

- assist workers who have been denied an EIC or CTC claim and wish to appeal the IRS decision;
- assist workers who have received a notice from the IRS stating their EIC or CTC claim was in error and demanding repayment;
- assist low-income workers who owe back taxes and need assistance negotiating a plan with the IRS for paying the taxes owed; and
- assist workers who have not received proper wage documentation from their employer.

**LITCs can help taxpayers understand IRS notices and avoid severe penalties.** The notices low-income taxpayers receive from the IRS are often complex and intimidating. Taxpayers must respond to notices within a prescribed period of time or the IRS will act to collect additional taxes, including repayment of previously issued refunds and penalties. In some cases, IRS denial of the EIC can restrict the family's ability to claim the credit in future years.

IRS notices often do not deny a taxpayer's refund claim outright, but may ask for further documentation. LITCs can provide a valuable service to taxpayers by helping them understand the request and assemble information required by the IRS. IRS denials of claims are not always accurate and are often reversed after the taxpayer submits additional information.

**To become an LITC:** The IRS will issue a notice in the spring of 2005 soliciting applications for 2006. Applications typically are due on July 1. If your organization is interested in becoming an LITC, more information is available from the LITC Grants Administration Office at (317) 226-6771. *You may obtain a free copy of IRS Publication 3319, "Low-Income Taxpayer Clinics 2005 Grant Application Package and Guidelines," by calling 1-800-TAX-FORM or at the IRS website: [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Call the Center on Budget and Policy Priorities at 202-408-1080 for assistance in contacting an LITC in your area.*

# Strategies for Promoting Free Tax Filing Assistance:

## 1. Set up a hotline to publicize free tax assistance sites.

### Why is this important?

Campaign organizers report that one of the most frustrating parts of doing tax credit outreach is that during tax filing season, the IRS telephone lines are almost always busy. As a result, many workers see a flyer or poster and want to learn more, but can't. They may simply give up.

A local tax credit information hotline is a great way to provide workers with basic information about eligibility rules, direct them to a nearby VITA site and help them get the necessary tax forms. Also, a local hotline can make special efforts to be responsive to the needs of workers within specific communities. For example, in areas where large numbers of residents speak languages other than English, a local hotline can make it a high priority to have bilingual operators ready to help callers.

### How do you do it?

#### Decide how hotline calls will be answered.

Hiring an answering service is one way to set up a tax credit hotline. While it may cost money, businesses or foundations in your community might be willing to help. If you decide not to hire an answering service, there are some other options. For example, if your target area is not too large, interns, volunteers or a voice-mail system can refer callers to VITA sites. Alternatively, you can cover a larger area and share costs by establishing a regional hotline with groups around your state or in nearby states.

#### Decide what your hotline will offer to callers.

The best tax credit hotlines have a number of key features. They operate seven days a week, 24 hours a day — or at least during some non-business hours — and have operators that speak languages other than English, where needed. Your hotline can help callers determine if they are likely to be eligible for the EIC and the CTC or it can simply refer them to VITA sites. It is helpful to send callers a packet of materials, including:

- simple fact sheets describing the EIC and the CTC and how to apply;
- Schedule EIC and Form 8812 for the CTC;
- a list of local VITA sites; and
- a postage-paid reply card so your campaign can get feedback on the hotline services.

Following are some organizations around the country that have experience operating local hotlines. *To hook up with the organizations listed, call the Center on Budget and Policy Priorities at (202) 408-1080.*

#### Campaign For Working Families

Philadelphia, PA (metro area)

#### Community Action Project of Tulsa County

Tulsa, OK (local)

#### Community Food Resource Center

New York, NY (local)

#### Community Information & Referral

Phoenix, AZ (statewide)

#### Center for Economic Progress

Chicago, IL (statewide)

**D.C. Fiscal Policy Institute**

Washington, DC (metro area)

**First Call for Help, United Way of Central Maryland**

Baltimore, MD (statewide)

**HELPLINK, Northern California Council for the Community**

San Francisco, CA (nine-county region)

**Info Line of Los Angeles**

El Monte, CA (city and county of LA)

**Nehemiah Gateway Community Development Corporation**

Wilmington, DE (local)

*For a sample EIC Hotline Script, contact the Center on Budget and Policy Priorities at (202) 408-1080.*



As part of its EIC Campaign in 2004, the Campaign for Working Families in Philadelphia provided a 24-hour interactive EIC hotline in English and Spanish, featuring information about EIC eligibility and the location of the Campaign's 19 free tax filing sites. The hotline received 17,730 calls — up from 11,515 in 2004. The Campaign prepared returns — more than 90 percent of which were filed electronically — for over 10,000 people, who received \$15 million in federal and state refunds.

*Contact: Jean Hunt, Campaign for Working Families, (215) 851-1819.*

**Link up with an existing information hotline.** Look for information and referral (I&R) services — such as those commonly run by United Way agencies — that already receive calls from individuals likely to be eligible for the EIC and the CTC and propose that its operators answer tax credit questions during tax filing season. Provide

the I&R service with the information it needs to respond to tax credit calls and help prepare for the extra volume of calls the hotline can expect to receive by contributing staff, volunteers or funds.

Child Care Resource and Referral (CCRR) agencies operate hotline services in which telephone counselors help families in search of affordable child care. Many CCRR phone counselors discuss tax credits with callers and point out that tax refunds can be used to cover the out-of-pocket costs of child care.

Large employers may have company-wide hotline services to assist employees with concerns about transportation, child care, and other social services needs. Adding a tax credit information component makes sense.

## 2. Expand access to free tax filing assistance in your community.

### Why is this important?

Many people find tax returns complicated and intimidating. When it's time to file their taxes, they may seek help from a friend or family member who may not know the proper way to claim the EIC. Thus, many workers risk errors on their tax forms that could cause delays or more serious problems later on. If they seek help from a commercial tax preparer and pay a substantial fee, they will reduce the full benefit they could be enjoying from the EIC and CTC. Outreach Campaigns that develop opportunities for low-income workers to get free tax filing assistance are helping families and individuals save money and avoid errors on their returns.

### How do you do it?

#### **Join forces with the IRS to promote VITA.**

VITA stands for Volunteer Income Tax Assistance. It's a free, IRS-sponsored program to help low-income workers fill out their tax forms.

## Calling “2-1-1” for Tax Credit Help

The emerging “2-1-1” community services information and referral system may help tax credit Outreach Campaigns inform the community about the EIC and CTC. The Federal Communications Commission has assigned the telephone dialing code “2-1-1” to be used exclusively for community information and referral purposes. The United Way of America and the Alliance of Information and Referral Systems have promoted development of a nationwide “2-1-1” system. Eventually, callers anywhere will simply be able to dial 2-1-1 to find information on human services programs in their communities. Twenty-six states now have “2-1-1” call centers and there are plans to expand to other states. The “Calling for 2-1-1 Bill,” currently before Congress, authorizes \$200 million annually to help develop and sustain “2-1-1” nationwide. Currently, “2-1-1” services operate with state and local funds. The Children’s Services Council in Broward County, Florida, has produced EIC materials and media spots directing workers to call “2-1-1” to find the VITA sites closest to them. *For information on how “2-1-1” was used in Florida, contact: Sandra Bernard-Bastien, Children’s Services Council, (954) 377-1000 or sbernard@cscbroward.org. For more information about 2-1-1 initiatives in your area, go to [www.211.org](http://www.211.org).*

Some communities have several VITA sites; others have only sparse coverage. *Contact your IRS Territory Manager to obtain a list of the VITA sites in your area. Phone numbers for Territory Managers are on p. 19 of this booklet.*

- **Help advertise existing sites.** Outreach Campaigns can advertise the availability of existing VITA sites and refer tax filers to a nearby site for help.
- **Improve VITA services at existing sites.** Electronic filing can improve VITA services.

When tax returns are filed by computer, refunds generally come back more quickly. The IRS can provide the software needed for electronic filing. If VITA sites in your community do not have computers, it may be possible to get them donated. Local businesses that are upgrading their computer equipment may be willing to donate the older models. Talk with the IRS Territory Manager for your area about arranging for electronic filing at VITA sites. Outreach Campaigns also can improve VITA services by providing child care on site and by providing interpreters for tax filers who speak languages other than English.

- **Establish new VITA sites in underserved neighborhoods.** Community-based organizations that work directly with low-income working families can provide tangible help to those families by hosting a VITA site.



The Volunteer Accounting Service Team of Michigan (VAST-MI) has provided a free tax preparation assistance program since 1972.

In 2004, the organization prepared tax returns for 6,800 individuals, utilizing over 700 volunteers at 24 sites in a three-county region. Corporate grants have helped VAST-MI equip its sites with computers, making the program more efficient by providing electronic filing. Corporations, such as Ford Motor Co., also participate in an “Adopt-A-Site” effort, providing staff and other support, such as the use of computers and photocopiers. In the past two years, under the “First Accounts” initiative supported by a U.S. Department of Treasury grant, VAST-MI has worked with five banks — Shore Bank, Comerica Inc., First Independence National Bank, Flagstar Bank and Credit One — to identify, recruit and help low-income individuals open and maintain bank accounts. Over 1,700 individuals have attended financial literacy classes provided through this program. *Contact: Marshall Hunt, VAST-MI, (313) 647-9620, ext. 208.*

Community Action Agencies, schools, recreation centers, libraries, housing developments, and public assistance offices make good locations for VITA. Local businesses may be able to help by donating space for VITA sites.

- **Recruit volunteers to provide free tax help — and identify bilingual volunteers to work in communities that need them.**

It is most helpful for volunteers to come from the community where the VITA site is located.



The Maryland Committee for Children's statewide EIC Campaign received support in 2004 from two electric utility companies — PEPCO and Conectiv — to open 12 new VITA sites providing electronic filing in three previously underserved low-income communities. The sites recruited 42 volunteers and prepared returns for 532 taxpayers, resulting in over \$630,000 in federal and state refunds (Maryland has a state EIC). Through this effort, child care resource centers in each region were able to hire project coordinators to conduct extensive local outreach campaigns and manage the VITA sites. Energy assistance applications were also distributed to workers at the VITA sites. PEPCO and Conectiv made a three-year commitment to this effort.

*Contact: Jennifer Williams, MD Committee for Children, (401) 715-1216.*

People in job training programs may be interested in participating in VITA training. Proficiency in preparing tax returns may pay off in the job market later on. College students, retirees, members of service clubs and civic groups are likely VITA volunteers, as well.

- **Schedule a special free tax filing event.**

If your organization does not have the resources to sponsor a VITA site throughout the tax season, or if you started your tax credit outreach efforts after VITA site lists were already finalized, you

may still be able to arrange to provide free tax filing assistance in your community. Consider scheduling a special event for a specific evening or weekend. Check with the IRS Territory Manager in your area to see whether VITA volunteers may be available for the event or enlist the help of accounting students from a local college or members of the local CPA Society. Be sure to let tax filers know what documents to bring with them. *See p. 4 of this booklet for a list of needed documents.*

- **Establish a Low-Income Taxpayer Clinic (LITC) in the community.** An IRS grant program is available to help non-profit organizations experienced with low-income tax issues establish tax clinics that can help low-income taxpayers resolve tax problems and help low-income taxpayers who do not speak English. These clinics may also provide help after the tax season when VITA sites are no longer in operation. *For more information, see p. 8 of this booklet.*

### 3. Use technology and the Internet.

#### Why is this important?

Outreach Campaigns that link low-income workers with new time- and paperwork-saving technologies can help tax filers reduce errors on their returns and receive their refunds more quickly, as well as make outreach resources go further.

#### How do you do it?

**Let workers know how to obtain EIC and CTC forms on-line.** Your campaign can let workers know they can find tax forms at the IRS website, [www.irs.gov/formspubs](http://www.irs.gov/formspubs). You can also download key forms and post them at your own organization's website. EIC hotlines can provide fast access to these forms by providing the IRS link to callers. The IRS website also provides information about eligibility for the EIC and CTC. Providing



## Want to Start a Low-Income Tax Site? Let the Experts Help You!

The National Community Tax Coalition (NCTC) is a project of the Center for Economic Progress (CEP) in Chicago, one of the nation's largest free statewide tax preparation service for working families. In 2004, CEP prepared over 22,700 tax returns for low-income taxpayers at 28 sites across Illinois, helping them obtain over \$30.4 million in tax refunds. CEP recruited and trained more than 940 volunteers, drawing from local corporations and federal and state government agencies. NCTC brings together the expertise of community-based free tax preparation and low-income tax credit outreach groups from around the country. More than 300 organizations from over 40 states have participated in NCTC activities. NCTC offers affiliates trainings, conferences, technical assistance, a listserv to exchange information on best practices and new tax policies, and an advocacy network promoting the interests of low-income taxpayers. *For more information on NCTC contact: Julie Kruse, Director, NCTC, (312) 630-0254 or [jkruse@centerforprogress.org](mailto:jkruse@centerforprogress.org). The NCTC website is [www.tax-coalition.org](http://www.tax-coalition.org).*

this information helps ensure that workers — especially those who choose to file their own returns — do so properly.

**Expand access to electronic filing at VITA sites.** “E-filing” can improve VITA services by enabling filers to receive their refunds much faster than returns sent by mail. Many simple errors on e-filed returns are immediately caught by the IRS before the return is accepted, enabling faster corrections to be made without further delaying the refund. E-filing services at VITA sites provide low-income workers a fast alternative to paying

commercial tax preparation fees they cannot afford. One way that Outreach Campaigns can help increase e-filing at VITA sites is to help them obtain computer equipment. Local businesses that are upgrading their computers may be willing to donate their older models. The IRS can provide free software needed for e-filing. Talk to your IRS Territory Manager about the computer system requirements for this software.

**Post information about VITA sites on your website.** The IRS has difficulty providing lists of local VITA sites in time to use in materials that need to be printed in advance. Consider contacting past VITA sites directly to see if they plan on operating again this year — and posting their updated schedule information on your website.

### Reach out to “digital divide” programs.

Although more low-income families now use the Internet — 25 percent of families with incomes below \$15,000 used the Internet in 2001 — low-income families are much less likely than higher-income families to have Internet access. Programs to address this gap, known as the “digital divide,” provide such families education and access to computers, the Internet and other technologies. These programs may serve families likely to be eligible for the EIC and CTC and they may assist families to learn how to e-file their taxes.



The One Economy Corporation has created the “Beehive,” an on-line resource for people to find child care, social services, money management, employment and education resources in their communities. The Beehive ([www.the-beehive.org](http://www.the-beehive.org)) provides information on the EIC and VITA sites, and some “local Beehives” provide information on free tax assistance offered by outreach campaigns. The Beehives present information at the 6th grade literacy level and also provide Spanish, Urdu, Haitian-Creole and Russian on-line translations.



## I-CAN! EIC

The Legal Aid Society of Orange County, CA, has developed I-CAN! EIC, a web-based program that enables community partners to assist low-income taxpayers in preparing and e-filing their own tax returns. I-CAN! EIC provides a video “guide” to completing a tax return that comes with accompanying text written at a 5th grade literacy level. These materials are available at no charge in English and Spanish. In 2004, the project’s second tax season, more than 1,300 individuals used I-CAN! EIC to claim EICs worth nearly \$2.2 million. I-CAN! EIC is seeking to expand its capacity to file state tax returns. *For more information, contact Gabrielle Hammond at 310-586-9664 or [g.hammond@verizon.net](mailto:g.hammond@verizon.net). The I-CAN! EIC website is [www.icanefile.org/programs](http://www.icanefile.org/programs).*

## Low-income workers can e-file through the Free File Alliance.

In 2003, the IRS began a partnership with the Free File Alliance, a consortium of companies that provide free on-line tax preparation and electronic filing. Under an agreement with the IRS, each company designates categories of customers — such as low-income families — that may use its on-line tax filing system at no charge to file federal returns. (Companies may charge to file state tax returns.) In January 2005, workers may access the Free File Alliance at the IRS website to explore what these companies offer and link to ones they may wish to use. In 2004, about 3.4 million taxpayers filed returns through the Alliance service. Outreach organizations can make their computers and Internet access available to low-income workers who want to use this service.

**Note:** The Free File Alliance can make it cost-free and easier for low-income tax filers to take advantage of electronic filing, but tax credit Outreach Campaigns should use caution in promoting this service. The services available may not be the best option for all low-income filers. Filers must complete their own tax forms at these sites. While companies attempt to make their sites “user-friendly,” they may charge extra fees to answer a worker’s tax questions. Organizations that make their computers available to community residents so they can use this service may wish to have trained staff or volunteers available to answer questions and to review returns for errors before they are submitted to the IRS. In addition, some companies in the Free File Alliance offer refund anticipation loans at the same website. Outreach Campaigns should inform workers that they are under no obligation to purchase these or other services offered by these companies. In addition, Outreach Campaigns should let workers know that they can have their tax refunds deposited directly into their own bank account when using these services. *For more information on the Free File Alliance, see [www.irs.gov/app/freeFile/welcome.jsp](http://www.irs.gov/app/freeFile/welcome.jsp).*



# Guide to Key IRS Forms and Instructions on the Earned Income Credit and Child Tax Credit

Below is information about the IRS forms and instructions taxpayers may need in order to claim the EIC or CTC, as well as publications to obtain more information about eligibility requirements. They may be ordered at no charge by calling the IRS toll-free at 1-800-TAX-FORM (1-800-829-3676). They may also be downloaded from the IRS website at: [www.irs.gov/formspubs](http://www.irs.gov/formspubs).

- **IRS instruction booklets** for completing an individual tax return include step-by-step directions for taxpayers to determine if they qualify for the EIC or the CTC. Worksheets to calculate the amount of each credit are found in the 2004 Instructions for Forms 1040A and 1040. The instructions for Form 1040EZ include an EIC worksheet for workers not claiming children for the EIC.
- The **Schedule EIC**, which workers raising children must attach to their tax return, also is generally included in the tax form instruction booklets mailed to taxpayers by the IRS.
- **Form 8812, “Additional Child Tax Credit,”** which workers must attach to their tax return to claim the CTC refund, also is generally included in the tax form instruction booklets mailed to taxpayers by the IRS.
- **IRS Publication 596, “Earned Income Credit,”** also available in Spanish as Publication 596-SP, presents the EIC eligibility rules in great detail and provides many examples of how the rules apply in different family circumstances. Most workers do not need to obtain Publication 596 to

figure out if they are eligible. The IRS tax form instructions, noted above, will specifically identify those situations that require a worker to refer to Publication 596.

- **IRS Publication 972, “Child Tax Credit,”** is needed only if the taxpayer is referred to it by the 1040 or 1040A instructions. This will be the case mainly for self-employed workers, church employees or “statutory employees.”
- **Form W-5**, contains eligibility rules for the Advance EIC payment option. Workers give the Form W-5 to employers to begin receiving Advance EIC payments.
- Workers who are now eligible for the EIC, but who claimed the EIC erroneously in a previous year and were denied the credit by the IRS, may still claim the credit. They must submit **Form 8862, “Information to Claim Earned Income Credit After Disallowance,”** with their tax return. Form 8862 is not required if the EIC was denied due to a worker’s math or clerical error. Instructions for Form 8862 are also available at the IRS website.
- **Form 8867, “Paid Preparer’s Earned Income Credit Checklist,”** is a questionnaire commercial tax preparers must complete for each tax filer, and keep on record, to indicate they have shown “due diligence” to determine a worker’s eligibility to claim the EIC.

# How To Help A Worker Who Filed A Tax Return But Didn't Claim The EIC or CTC

## Tax returns can be amended to claim the EIC and CTC for up to three previous years

- Obtain IRS Form 1040X, “Amended U.S. Individual Income Tax Return,” and the 1040X Instructions. If the taxpayer is raising a qualifying child, also obtain the Schedule EIC for the tax year in which the EIC was not claimed (2002 was the first year the CTC refund was available; obtain Form 8812 for tax year 2002 to claim the CTC for 2002). *Prior-year tax forms and instructions are available free from the IRS by calling 1-800-TAX-FORM. Forms for a current year remain on the IRS website, [www.irs.gov/formspubs](http://www.irs.gov/formspubs), until the fall of the year.*
- The Form 1040X is used to show any change the taxpayer wants to make to a previous tax return. Completing this form is not difficult, but some taxpayers may need assistance understanding the instructions. *Call the IRS at 1-800-829-1040 for assistance or to find the location of a nearby IRS office with a walk-in service center.*
- Calculate the EIC amount, using the taxpayer’s tax return and IRS instructions for the year in question. Put this EIC amount on the Earned Income Credit line of Form 1040X. Complete Schedule EIC if a qualifying child is claimed. Follow the instructions for Form 1040X to complete the form.
- To figure the CTC refund, use the taxpayer’s tax return and the IRS instructions and worksheets for the CTC and Additional Child Tax Credit. Complete Form 8812 and put the amount from line 13 on the Additional Child Tax Credit line of Form 1040X. Follow the instructions for Form 1040X to complete the form.
- To file the amended return, make a *copy* of the tax return for the year in question. Attach Form 1040X to the *copy* of the tax return; attach the completed Schedule EIC and/or Form 8812 if claiming a child. Mail the amended return to the IRS Service Center listed in the 1040X Instructions.
- Generally, Form 1040X can be filed within three years of the date the tax return was previously filed. There is no charge or penalty for filing an amended return.
- A recently-filed tax return should not be amended with Form 1040X until after it has been processed by the IRS — about six weeks for a return that was originally sent by mail and two weeks for a return sent electronically.

## What if the taxpayer no longer has a copy of the previous tax return?

- Obtain IRS Form 4506, “Request for a Copy or Transcript of Tax Form.” Check the box to request a “Tax return transcript.” There is no charge for a transcript. (A photocopy of the actual tax return will cost \$23, but a photocopy is not required to amend a return.)
- The request for a transcript should not be made until six weeks after the initial tax return was filed. It should take 10 work days to receive the transcript from the IRS.
- The tax return transcript contains the information necessary to complete Form 1040X. It can be requested for returns filed in the current calendar year and two preceding calendar years. Attach a copy of the tax return transcript to the Form 1040X to file the amended return.

# Individual Taxpayer Identification Numbers

## Some Immigrant Workers Need An ITIN to File a Tax Return and to Claim the Child Tax Credit (CTC)

### What is an Individual Taxpayer Identification Number?

An Individual Taxpayer Identification Number (ITIN) is issued by the IRS to individuals who are required to have a U.S. taxpayer identification number but who do not have, and are not eligible to obtain, a Social Security number (SSN) issued by the Social Security Administration (SSA). Such individuals include immigrants in the U.S. who are not yet able to obtain a valid SSN, as well as non-resident aliens who are listed on a U.S. tax return. For example, immigrants in the U.S. who have applied to the U.S. government to obtain legal status to work or reside in the U.S. would need an ITIN to file a tax return while waiting for a decision. The U.S. considers filing tax returns an indication that an immigrant applying for legal status is seeking to comply with his or her tax responsibilities.

### What is the purpose of an ITIN? Can it be used to help some workers claim the CTC?

The ITIN is used in place of an SSN on a tax return to identify a taxpayer who has no SSN, or to identify a spouse or dependent without an SSN who is listed on the tax return. ITINs may be obtained by immigrant workers to file tax returns and to claim a person as a dependent who has no SSN, such as dependents living in Mexico or Canada.

Eligibility rules for the CTC require that the taxpayer and the dependent child claimed for the CTC have *either* an SSN or an ITIN. However, the qualifying child claimed for the CTC must be either a U.S. citizen or a resident alien living in the U.S. (dependents living in Mexico or Canada may not be claimed for the CTC even if they have an ITIN). To file a tax return, taxpayers enter their ITIN in the space for the SSN on the tax return and on Form 8812 “Additional Child Tax Credit.” *For more information on the Child Tax Credit, see the booklet in this kit, “Facts About the Child Tax Credit.”*

An increasing number of banks accept ITINs as identification to open bank accounts, which can speed the receipt of a worker’s tax refund by having it deposited directly in the account.

### An ITIN does not:

- entitle an individual to Social Security benefits;
- enable a taxpayer to claim the EIC or permit a child with an ITIN to be claimed for the EIC — a valid SSN and authorization to legally work in the U.S. are required for the EIC;
- cause any adjustment to the individual’s immigration status;
- mean that the individual is an undocumented worker;
- give the individual the right to work in the U.S. Any individual who is eligible to be legally employed in the U.S. must have an SSN. A worker with an ITIN should not provide it to an employer in place of an SSN, since this would indicate to the employer and to the Social Security Administration that the worker is not authorized to work.

## How do taxpayers get an ITIN?

Individuals who wish to file a tax return but who cannot obtain a valid SSN must complete IRS Form W-7, “Application for IRS Individual Taxpayer Identification Number.” *The Form W-7 must be attached to the completed tax return for which the ITIN is needed.* The tax return, Form W-7 and supporting documents verifying identity and foreign status must be submitted together to the IRS. Form W-7 describes which documents are acceptable. Parents or guardians may complete and sign a Form W-7 for a dependent under age 14, and must check the parent or guardian’s box in the signature area of the application. Other dependents and spouses must complete and sign their own Forms W-7.

The Form W-7 and the required supporting documentation must be *mailed with the tax return* to the IRS Service Center in Philadelphia (the address is on the Form W-7). This office can be reached at (215) 516-4846. While original documents may be sent, there is considerable risk they could be lost. To avoid such problems, applicants have several alternatives: (1) They can send certified or notarized copies of their documents to the IRS, or (2) they can bring their application to an IRS walk-in office where staff can help individuals prepare W-7 forms and determine which documents are required, or (3) they can get help from an Acceptance Agent authorized by the IRS.

Upon approving the application for the ITIN, the IRS will process the tax return and send a letter to the taxpayer containing the ITIN number(s) for use on subsequent tax returns.

*The Form W-7 may be obtained free by calling the IRS at 1-800-TAX-FORM or at the IRS website: [www.irs.gov/formspubs](http://www.irs.gov/formspubs).*

## What are Acceptance Agents?

Acceptance Agents are authorized by the IRS to assist applicants in completing applications for ITINs. Some Acceptance Agents are authorized by the IRS to certify that they have reviewed and verified the documents applicants submit. Once the documents are certified, the applicant is not required to send originals or notarized copies of documents to the IRS. However, some Acceptance Agent do not prepare tax returns. The completed and signed Form W-7 may be taken to a VITA site or commercial tax preparer and submitted with the tax return. Acceptance Agents may be found at colleges, financial institutions, accounting firms, non-profit agencies and some Low-Income Taxpayer Clinics. Commercial tax preparers who are Acceptance Agents often charge a fee, typically about \$35, for completing the Form W-7. (If an individual applies for an ITIN directly with the IRS, there is no fee.)

The IRS website, [www.irs.gov](http://www.irs.gov), updates lists of Acceptance Agents by state. Search the website for “Acceptance Agents” to find the correct link.

The IRS is developing new procedures for organizations that wish to apply to become Acceptance Agents for the 2005 tax filing season. Organizations may find out the status of these procedures by contacting:

Sharon Bradley  
Internal Revenue Service  
Wage and Investment Division  
ITIN Program Office  
Telephone: (404) 338-7085  
E-mail: [Sharon.Bradley@irs.gov](mailto:Sharon.Bradley@irs.gov)

*For more information on ITINs, you may also obtain IRS Publication 1915, “Understanding Your IRS Individual Taxpayer Identification Number” at [www.irs.gov/formspubs](http://www.irs.gov/formspubs).*

## Getting in Touch With Your IRS Territory Manager

For a list of Volunteer Income Tax Assistance (VITA) sites in your area, contact your IRS Territory Manager, listed below. The Territory Managers, or their staff, can help you set up new VITA sites and train VITA volunteers. Some offices cover more than one state. The Territory Manager for your state may be headquartered elsewhere, but he or she does supervise the program in your area. The Territory Manager's office can connect you to IRS staff, EIC outreach materials, VITA trainings or VITA site supervisors in your state, and help plan future efforts. *Please let us know if you are unable to make contact.*

**Note:** These numbers should not be given to individual taxpayers to call for personal tax help. These offices can't do that — they organize the VITA program. *Call 1-800-829-1040 for tax help.*

STATE	TERRITORY MANAGER	PHONE NUMBER/EMAIL
<b>Alabama</b>	Jim Brush	205-912-5491/Jim.Brush@irs.gov
<b>Alaska</b>	Bob Thomas	206-220-5554/Rob.Thomas@irs.gov
<b>Arizona</b>	Patrick Reidy	602-207-8684/Patrick.G.Reidy@irs.gov
<b>Arkansas</b>	Jan Pretus	504-558-3204/Jan.Pretus@irs.gov
<b>California</b>		
Los Angeles	Liz Elguea-Keating	213-576-4095/Liz.Elguea-keating@irs.gov
Oakland	Carlos Zepeda	510-637-2365/Carlos.Zepeda@irs.gov
Sacramento	Bob Meyer	916-974-5471/Bob.Meyer@irs.gov
San Diego	Elizabeth Fuchs	760-471-5945x382/Elizabeth.A.Fuchs@irs.gov
San Jose	Stella Lee	408-817-6554/Stella.Lee@irs.gov
<b>Colorado</b>	Bill Banowsky	303-446-1421/Bill.R.Banowsky@irs.gov
<b>Connecticut</b>	Jodonna Powell	860-756-4660/Jodonna.G.Powell@irs.gov
<b>Delaware</b>	Ines Almendarez	215-861-1567/Ines.Almendarez@irs.gov
<b>District of Columbia</b>	Debbie Harris	202-927-9298/Deborah.B.Harris@irs.gov
<b>Florida</b>		
Jacksonville	Linda Franke	904-665-0529/Linda.G.Franke@irs.gov
Miami	Ron Albert	954-423-7770/Ronald.W.Albert@irs.gov
Tampa	Karen Van Fossan	727-570-5591x450/Karen.VanFossan@irs.gov
<b>Georgia</b>	John Stubbs	404-338-8867/John.M.Stubbs@irs.gov
<b>Hawaii</b>	Bob Thomas	206-220-5554/Rob.Thomas@irs.gov
<b>Idaho</b>	Barbara Sowder	503-326-2084/Barbara.R.Sowder@irs.gov
<b>Illinois</b>	Julie Nunlist, acting	414-297-1676/Julie.F.Nunlist@irs.gov
<b>Indiana</b>	Ken Williams	317-226-5532/Kenneth.L.Williams@irs.gov
<b>Iowa</b>	Douglas Bauman	402-221-3619/Douglas.A.Bauman@irs.gov
<b>Kansas</b>		
Wichita	Karen O'Neill	405-297-4026/Karen.L.Oneill@irs.gov
Kansas City	Jim Haskell	816-966-2301/James.L.Haskell@irs.gov
<b>Kentucky</b>	Vickie Fairley	513-263-5658/Vickie.D.Fairley@irs.gov
<b>Louisiana</b>	Jan Pretus	504-558-3204/Jan.Pretus@irs.gov
<b>Maine</b>	Bill Smits	617-316-2145/William.C.Smits@irs.gov
<b>Maryland</b>	Debbie Harris	202-927-9298/Deborah.B.Harris@irs.gov

<b>STATE</b>	<b>TERRITORY MANAGER</b>	<b>PHONE NUMBER/EMAIL</b>
<b>Massachusetts</b>	Bill Smits	617-316-2145/William.C.Smits@irs.gov
<b>Michigan</b>	Ramondo Gee	313-628-3700/Ramando.Gee@irs.gov
<b>Minnesota</b>	Gary Stadskev	651-312-7631/Gary.A.Stadskev@irs.gov
<b>Mississippi</b>	Jim Brush	205-912-5491/Jim.Brush@irs.gov
<b>Missouri</b>	Jim Haskell	816-966-2301/James.L.Haskell@irs.gov
<b>Montana</b>	Bill Banowsky	303-446-1421/Bill.R.Banowsky@irs.gov
<b>Nebraska</b>	Douglas Bauman	402-221-3619/Douglas.A.Bauman@irs.gov
<b>Nevada</b>	Diana Waddell	702-455-1067/Diana.L.Waddell@irs.gov
<b>New Hampshire</b>	Bill Smits	617-316-2145/Williams.C.Smits@irs.gov
<b>New Jersey</b>	Charlotte Wiley	973-645-4584/Charlotte.V.Wiley@irs.gov
<b>New Mexico</b>	Patrick Reidy	602-207-8684/Patrick.G.Reidy@irs.gov
<b>New York</b>		
Albany	Peter Stevens	518-427-4109/Peter.J.Stevens@irs.gov
Buffalo	Peter Stevens	518-427-4109/Peter.J.Stevens@irs.gov
New York City	Michael McCormick	212-436-1031/Michael.J.McCormick@irs.gov
<b>North Carolina</b>		
Charlotte	Richard Schoeller	704-566-5223/Richard.Schoeller@irs.gov
Greensboro	Nancy Richman	336-378-2282/Nancy.Richman@irs.gov
<b>North Dakota</b>	Gary Stadskev	651-312-7631/Gary.A.Stadskev@irs.gov
<b>Ohio</b>		
Cincinnati	Vickie Fairley	513-263-5658/Vickie.D.Fairley@irs.org
Columbus	Sandra Trigg	614-280-8659/Sandra.Trigg@irs.gov
Cleveland	Sandra Trigg	614-280-8659/Sandra.Trigg@irs.gov
<b>Oklahoma</b>	Karen O'Neill	405-297-4026/Karen.L.Oneill@irs.gov
<b>Oregon</b>	Barbara Sowder	503-326-2084/Barbara.R.Sowder@irs.gov
<b>Pennsylvania</b>		
Philadelphia	Ines Almendarez	215-861-1567/Ines.Almendarez@irs.gov
Pittsburgh	Jim Daugherty	412-395-4534/James.K.Daugherty@irs.gov
<b>Rhode Island</b>	Jodonna Powell	860-756-4660/Jodonna.G.Powell@irs.gov
<b>South Carolina</b>	Richard Schoeller	704-566-5223/Richard.Schoeller@irs.gov
<b>South Dakota</b>	Gary Stadskev	651-312-7631/Gary.A.Stadskev@irs.gov
<b>Tennessee</b>	David Killough	615-250-5335/David.Killough@irs.gov
<b>Texas</b>		
Austin	Bill Hubbard	512-499-5477/Bill.D.Hubbard@irs.gov
Dallas	John Agee	214-413-6029/John.E.Agee@irs.gov
El Paso	Ricardo Soto	915-834-6512/Ricardo.Soto2@irs.gov
Houston	Becky Wheatley	281-721-7070/Rebecca.Wheatley@irs.gov
<b>Utah</b>	Diana Waddell	702-455-1067/Diana.L.Waddell@irs.gov
<b>Vermont</b>	Bill Smits	617-316-2145/William.C.Smits@irs.gov
<b>Virginia</b>	Nancy Lynch	804-916-8730/Nancy.W.Lynch@irs.gov
<b>Washington</b>	Bob Thomas	206-220-5554/Rob.Thomas@irs.gov
<b>West Virginia</b>	Jim Daugherty	412-395-4534/James.K.Daugherty@irs.gov
<b>Wisconsin</b>	Julie Nunlist	414-297-1676/Julie.F.Nunlist@irs.gov
<b>Wyoming</b>	Bill Banowsky	303-446-1421/Bill.R.Banowsky@irs.gov
<b>Puerto Rico</b>	Ron Albert	954-423-7770/Ronald.W.Albert@irs.gov



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