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# Connections

Official Publication of the  
**Association of Texas Appraisers, Inc.**



Steve Kahane, ATA-R  
ATA President

Since I was voted in by the board, I had the opportunity to represent ATA at the National Association of Appraisers Board of Governors meeting. The meeting was held at the Appraisal Summit conference in Las Vegas.

ATA was well represented at the Summit, as fellow board members Pam Teel and Cathy Harper were also there, as were about a half dozen ATA members. The Summit is very much like an ATA annual or semiannual meeting, in that there are classes each day and vendors posted in the lobby. The key differences are the size (it's bigger), the speakers (policy makers from FHA, the GSEs, the Appraisal Foundation and the Appraisal Subcommittee) and some of the meetings. Unlike ATA, NAA gets involved with lobbying and policy making, so there were discussions about changes to USPAP, ASB and ASB policies and pending state and federal laws.

Perhaps the biggest topic was bias. Jim Park from the Appraisal Subcommittee may have summed it up best when he referred to some of the bias cases in the courts where two different appraisers came up with wildly different opinions of value. He asked, "does it matter if the differences are due to bias or just incompetence"? His point being, how can we maintain public trust with one appraisal almost double the other? I have my doubts about some of the bias studies, the methodology and the conclusions, but in our profession, whether bias is real or perceived doesn't matter. What matters is public trust.

All in all, the Appraisal Summit was a great experience, but I am much more

excited about [ATA's mid-year meeting](#) coming up on February 10<sup>th</sup>. Last year, the event sold out and had a waiting list, so we relocated to a larger venue. This year will be at the Embassy Suites in San Marcos, and we have a great line-up of courses: FHA Roadmap, The Life of an Appraisal, Understanding and Supporting Adjustments, and Diversifying Your Practice. Hats off to our program committee for lining up these well-timed classes. Since appraisal volume has slowed, now is a great time to take care of CE classes and to make sure we're producing compliant appraisals. FHA, like most stakeholders, has increased appraisal monitoring, so now is a great time to brush up on FHA requirements. Revision requests from lenders and AMCs are on the rise, so it will be worthwhile to learn about the intended use of appraisals and what the intended users look at. With business slowing down, we could all benefit from some non-mortgage work or other diversification tips. Why another adjustments course? I'll give you 4 reasons, but you'll have to attend the class to learn what they mean: CYA, a new sheriff in town, sustainability, and supply and demand. I look forward to seeing you all there!

Till then, I hope to take advantage of the slower pace in business to finally get to all those things I put off because I was too busy. I'm going to read through my reports and make sure I don't have any outdated language, like 'summary appraisal'. I want to read the certification, so I know what I'm signing my name to. I'm going to read USPAP again, it's only 24 pages thru Standard 2. I'll take care of some projects around the house too. My wife has a list for me. Mostly, I plan to take some extra time with my family. My business has been so good for so long that I often worked on holidays, but not this year. This year, I'm going to enjoy the holidays with my family and I hope you all do too.

*Steve*

## Upcoming Industry Meetings:

- Jan. 26-27, TAFAC Meeting, Washington, DC
- Jan. 27—ATA's Corpus Christi Meeting, Corpus Christ, TX
- Feb. 10-11—ATA's 17th Mid-Year Meeting, San Marcos, TX
- Feb. 16—ASB Meeting, Virtual
- Mar. 22—AQB Meeting, Virtual
- Apr. 1-4—Appraiser's Conference and Trade Show, Sacramento
- May 18-20—TAF Board of Trustees Meeting, Cape Coral, FL

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## New Members

The ATA President and Board of Directors would like to welcome our newest members:

**Brad Berry**, Fort Worth  
**Shenard Brown**, Fort Hood  
**Brian Byers**, Deer Park  
**Angela Craig**, Austin  
**Julius Frankeny**, The Woodlands  
**Jeremy McGarrah**, Weatherford  
**Alec Morgan**, Dallas

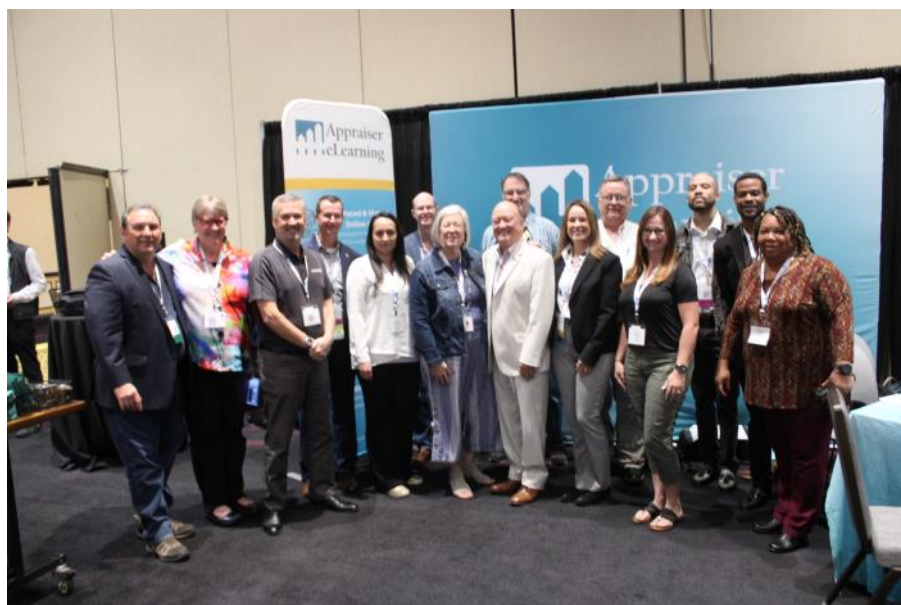
**Anita Parker**, Rosharon  
**Alan Paulhus**, Houston  
**Courtney Spiwak**, Canyon Lake  
**Thomas Steffan, III**, Flower Mound  
**Svetlana Tsvetkova**, Corpus Christi  
**Israel Vera**, Austin  
**Lillian Wasluskas**, Lytle

Are you interested in joining ATA?  
Log on to [www.txappraisers.org](http://www.txappraisers.org) and click on join us.

Congratulations to those who were recently awarded designations:

**Brian Marlow, ATA-R**

If you are interested in applying for a designation with ATA, please go to our website, [www.txappraisers.org](http://www.txappraisers.org), and click on the Join Us link and download the Designation Application



Current (and future) ATA members at the Appraisal Summit.

## Next TALCB Meeting

The next TALCB meeting will be held on **Feb. 3** at 9:00 a.m. at the Stephen F. Austin Building, Room 170, 1700 North Congress, Austin, TX

These Board meetings are open to the public. ATA encourages every Texas

appraiser to attend these board meetings as often as you can. This Board determines your future!

Log on to <https://www.talcb.texas.gov/> and download the agenda and meeting materials.



# Corpus Christi Meeting

ATA's Corpus Christi meeting will be held on **January 27** at the Hyatt Place (6773 S Padre Island Dr) in Corpus.

The meeting schedule will be:

- Friday Morning: 8:00 a.m. to Noon - **Understanding and Supporting Adjustments**. Your instructor is Steve Kahane, ATA-R
- Friday Afternoon: 1:00 p.m. to 5:00 p.m. - **The Life of An Appraiser-What Happens Next?** Your instructor is Pam Teel, ATA-G.

Attendees will have the opportunity to network with fellow appraisal professionals at the Friday continental breakfast, breaks and lunch.

## Who Should Attend

Anyone who needs to stay on the

leading edge of appraisal issues, as well as professionals who are responsible for keeping appraisal processes in compliance.

## Registration Fees

The fee to attend this meeting is \$100 for ATA members and \$200 for non-members. (Fees increase \$20 14 days before the meeting.)

Registration with payment must be received at least five business days in advance of the event to guarantee your registration. If you have not received an e-mail confirmation one week prior to the conference, please call ATA at (210) 837-7123, M-F, 9:00 a.m.-4:00 p.m. to confirm your registration.

## Hotel Accommodations

ATA's has reserved a few rooms at the Hyatt. Our contracted rate is \$89 and it expires on January 20 (or when

our room block is sold out). Call the Hyatt at (361) 985-8888 and mention Association of Texas Appraisers to reserve your room or [click here](#).

## Course Approvals

Both courses have been sent to TALCB and TREC for approval for 4 hours each. We will post the approval numbers as soon as we receive them.

## Exhibitors/Sponsors

If you are interested in exhibiting or sponsoring, please contact [info@txappraisers.org](mailto:info@txappraisers.org) or download the [exhibitor/sponsor form](#) here.

## Cancellations/Refunds

Written requests received three business days prior—full refund; fewer than three business days prior—no refunds will be issued.

# 17th Mid-Year Meeting

ATA's 17th Mid-Year meeting will be held **February 10-11** at the Embassy Suites Conference Center in **San Marcos, TX** (1001 E McCarty Lane).

The meeting schedule will be:

- Friday morning - 8:00 a.m. - Noon - **FHA Roadmap**; Bryan Reynolds, (Separate registration fee)
- Friday afternoon - 12:50 p.m. - 1:00 p.m. - **Welcome**; Steve Kahane, ATA-R, President
- Friday afternoon - 12:35 p.m. - 1:00 p.m. - **TALCB Update**; Chelsea Buchholtz, TALCB
- Friday afternoon - 1:00 p.m. - 5:00 p.m. - **The Life of An Appraiser - What Happens Next?**; Pam Teel, ATA-G
- Friday evening - 5:00 p.m. - 6:30 p.m. - **Networking Reception**
- Saturday - 8:00 a.m. - Noon - **Understanding and Supporting Adjustments**, Steve Kahane, ATA-R
- Saturday afternoon - 1:00 p.m. - 5:00 p.m. - **Diversifying Your Practice - Inside and Out**; Bryan Reynolds

The ATA Board of Directors will meet on Thursday afternoon.

Attendees will have the opportunity to network with fellow appraisal professionals at the Saturday continental breakfast, breaks, lunch, and the break and the networking reception on Friday evening. **(ALL OF WHICH ARE INCLUDED IN THE PRICE OF YOUR REGISTRATION FEE!)**

## Who Should Attend

Anyone who needs to stay on the leading edge of appraisal issues, as well as professionals who are responsible for keeping appraisal processes in compliance.

## Hotel Accommodations

ATA's contracted rate at the Embassy Suites is \$149 and it expires on January 10 (or when our room block is sold out). Call the Embassy Suites at (800) 774-1500 and mention Association of Texas Appraisers or [click here](#) to reserve your room.

## Registration Fees

The fee to attend this meeting is \$150 for ATA members and \$300 for non-members. (Fees increase \$20 14 days before the meeting.)

Registration with payment must be received at least five business days in advance of the conference to guarantee your registration. If you have not received an e-mail confirmation one week prior to the conference, please call ATA at (210) 837-7123, M-F, 9:00 a.m.-4:00 p.m. to confirm your registration.

## Course Approvals

All four courses have been sent to TALCB and TREC for approval for 4 hours each. We will post the approval numbers as soon as we receive them.

## Exhibitors/Sponsors

**WE LOVE OUR SPONSORS!!!** If you are interested in exhibiting or sponsoring, please contact [info@txappraisers.org](mailto:info@txappraisers.org) or download the [exhibitor/sponsor form](#) here.

## Cancellations/Refunds

Due to our commitment for the facilities and food for the event, a full refund can only be issued 3 business days prior to the event. After the 3 day deadline, no refunds are able to be issued.

(See ATA website ([www.txappraisers.org](http://www.txappraisers.org)) for course approval information.)

# Remembering an ICON – George R Harrison



Bobby Crisp, ATA-R  
ATA Chairman of the  
Board

I remember the very first time I met George. It was in December 1991. I was working for an appraiser named Jim Reed. Actually, it would be better to say that I was a chauffeur for Mr. Jim Reed. I

came into the office...to drive Mr. Reed somewhere (hoping he'd let me do the appraisal this time) and George Harrison was in Jim's office talking about me. When I walked in, Mr. Reed said to George, "This is the guy I was telling you about. We have to get him branded." George turned to look at me and grinned that grin we all came to know and recognize with that little chuckle. They were talking about NAMA (National Association of Master Appraisers) and getting my designation. It was a few months later that I went to the NAMA office to see about getting "branded". The front desk said that Dr. Marvin Deane wanted to see me in his office (of course, my initial thoughts were "Oh cr\$%, I don't want to go in there!") But I did.) There was Dr. Deane sitting behind his desk with George Harrison sitting in the room across from him. George said, "This is the young man that Jim and I were talking about. Let's get him branded." So, from the very beginning of my trek into this profession we call "Real Property Appraisal", it was George Harrison that helped me get my "official" start (graduating from being a chauffeur and all).

Diana Jacob persuaded me into becoming an instructor about 8 years later. I was an instructor for the Lincoln Graduate Center when George Harrison called me on the phone asking if I would consider being an instructor at the Columbia Institute, as well. Sometime later, George invited

me to be part of a conference in Las Vegas. He wanted me and Mike Brunson from Nevada to talk about how we help start our State Coalitions/Associations. (I can still hear George yelling out at me. ☺ A huge argument had broken out in the audience, and I yelled out "This is what I have been talking about. If we had a national association that would actually 'Stand Up' for the appraiser, we wouldn't have arguments like this. Wouldn't that be great? I mean, that IS what we need." Then Mike chimed in with perfect timing and started talking about how he helped Nevada get its start and how we could start a national organization. Then, I talked about how the Association of Texas Appraisers (ATA) got its start. Then I said, "Look, there's a National Association of Realtors, so why can't we have a National Association of Appraisers?" George came running up the steps onto the stage, yelling out at me, "Whoa..whoa..whoa." I started laughing and said, "why not?" Mike pointed out that George had the perfect infra-



structure with Columbia Institute to start a national organization. It was perfect. Let's do this! George told everyone that it was time to break for lunch and asked if anyone in the audience would be interested in a new association to stick around. Only a few left the room. There it all began...the NAA...George, Mike and myself...then George said we need some charisma! George says, "Meet Laurie Egan." She was "volun-told" to join us. Marty Molloy happened to be standing right there and George enlist-

ed him before he had a chance to know what we were talking about.

George served in the Army a while back...I am prior Air Force. He and I shared a lot of conversations about those military days...places we'd been...things we'd seen. So many times, when appraisers get together, that's all they talk about... appraising. Don't get me wrong - George could do that, too. But I remember our talks about other things - outside of appraising. He had this one joke about an appraisal instructor that he loved to tell...and told it often. He said that there was this appraisal instructor that was asked "Can you teach a USPAP class?" The instructor replied, "Sure I can! But I have to tell you, I only have one presentation. You can call it whatever you want."

George called me by accident about a month or two ago. When I answered, he thought he was talking with his doctor's office. I told him, "George, this is Bobby Crisp...I'm not a doctor...but I have stayed at a run-down Holiday Inn Express somewhere in Oklahoma you sent me to." He laughed out loud. After hearing this devastating news of George passing, I was so glad that I picked up that phone call. I am so happy and blessed that George and I could share a small amount of laughter together one more time.

There's a song that I absolutely love. Whether you like country music or not, doesn't matter. The harmony in this song is so beautiful. If you don't know the song...or have not ever listened to it...or maybe it's been a long time since you have...I encourage you to do so. It is such a powerful song by Vince Gill (with Patty Loveless & Ricky Skaggs) – Go Rest High On That Mountain.

So, George, "Go rest high on that mountain – Son, your work on earth is done – Go to heaven a-shoutin' – Love for the Father and the Son"

# My Tribute to George Harrison



Teresa Walker, ATA Executive Director

I don't even know where to start. I looked on Facebook a few minutes before turning off my phone for 8 days. I saw that my mentor, boss, and father figure, George Harrison, had passed

away. I quickly sent out emails to everyone I could think of to let them know and I turned off the phone.

I remember meeting George Harrison shortly after I moved to San Antonio in 2001. He remembered me from the Valuation 2000. There were 3,000 people at that meeting. He told me I wouldn't let the person in front of him attend a session because they didn't have their badge and I made them

walk back to their room (1/4 mile in the MGM) to get it. That sounds like me. Anyone familiar with the appraisal industry know that 95 percent of the people that were there, were probably older white men. There were only a few African American women attending appraisal conferences at that time, so I was probably easy to spot and remember.

He nurtured me, mentored me, and made me think I could do the impossible. All the things he encouraged me to do, I'm doing now. He would get mad at me and punish me like a parent, and we would get through it. Running a national association and managing multiple state associations were his ideas...not mine. When I went to work with him at Columbia, I was working 2 hours a day. That led to a full-time consulting job for 6 years. After we started NAA and the Appraisal Summit and I started to manage ATA, I had to cut back my hours with Columbia. Who would have thought that those entities would be what they are today!

If we didn't travel together to attend conferences, he would give me a big hug like he hadn't seen me in years (when in fact, it had only been a day or so). 😊

Thank you, George, for all you did for me and this profession that you loved so much. You will be missed.



# Killed by Carbon Monoxide: Appraiser Blamed



Kendra Budd  
Working RE

*Editor's Note: The names, location and details of this case have been changed to protect the privacy of the individuals involved.*

For decades, appraisers have been gently re-

minded to pay careful attention to smoke alarms and carbon monoxide (CO) detectors—especially noting when they are absent altogether. Many experts advise that the state and federal standards requiring these important systems exist for a reason.

A recent case in which a young couple died from carbon monoxide poisoning while they slept highlights the life and death importance of these simple alarms—and brings this issue front and center for the real estate appraiser community as a whole.

Here's what happened.

## A Deadly Mistake

John and Suzy Smith (names changed for privacy) were a young couple and first-time homeowners, living in their home for just over 18 months. On the night in question, they planned a dinner out with friends and were hurrying to get home, get ready, and head out.

In a rush to get in her husband's car, Suzy left her car in the garage—key in the ignition and still idling. When the couple returned from dinner, John parked his car outside on the driveway. They retired for the evening to their third-floor master bedroom suite and went to bed.

All through the evening and into the night, Suzy's car sat idling—pumping the garage, and then the home, full of carbon monoxide.

The result was the Smiths, along with their pets, were found dead the very next day. Suzy's car was still running

in the garage when police arrived on the scene. Lab tests confirmed the cause of death for both John and Suzy was "Carbon Monoxide Toxicity."

After a thorough investigation, detectives found five hard-wired alarms in the ceiling throughout the townhouse but all were actually smoke detectors. Not a single carbon monoxide alarm was found in the home.

The couple was well-known in their small community and news of their death was covered extensively by state and local news alike. The news of such a young couple losing their lives just as they were starting a new life together hit the community hard.



## Lawsuit

As you might expect, it didn't take long for both John and Suzy's parents to hire a law firm and start going after all the real estate professionals involved.

As it turns out, both the appraiser and the home inspector had each independently inspected the home 18 months prior and both mistakenly reported a few of the smoke alarms present at the home, as CO detectors. Consequently, both the appraiser and home inspector ended up on the receiving end of a "wrongful death" legal claim.

The legal team for the parents of the deceased young adults (plaintiffs) alleged that the appraiser, Darcy Doe (name changed for privacy), had negligently appraised the Smiths' home and had reported the presence of a CO detector when in fact, none were present. Unfortunately for Doe, she labeled her photograph inaccurately in her own appraisal report to the lender.

The legal demand notes that the appraiser indicated they would note any

physical conditions that could affect livability and adverse environmental conditions. Furthermore, the appraiser represented that their photographs were a "true and accurate representation of the subject property" and acknowledged that any intentional or negligent misrepresentations could result in civil liability.

The plaintiff's attorneys point to a photograph included in the appraiser's report of a First Alert smoke detector on the ceiling of the townhouse. However, the smoke detector was incorrectly labeled as a CO detector rather than a smoke alarm in the appraisal report. The legal demand is quick to assert that the appraiser was negligent, stating: "Given its orientation, next to a ceiling light and adjacent to a staircase, the device depicted appears to be on the second floor near the staircase to the third floor, where the bedrooms are located. It would not have been properly located even if it was an actual CO alarm." Their argument is clearly that any well-focused appraiser would have known this fact, and should be able to easily tell the difference between the two.

The plaintiff's attorney reviewed the matter of potential negligence by interviewing other appraisers, "Apparently, the [lender], as do many other lenders, specifically requires that the appraiser confirm the presence of a statutorily required CO alarm as a condition for approving the loan. One appraiser advised me that he has had to return to a property to provide that confirmation," the attorney wrote. However, Doe did not properly confirm the presence of a CO alarm.

It was further argued by the legal team that the lender "obviously relied upon [Doe's] appraisal report in approving the loan. Had there been no CO alarm present, the loan would not have been approved unless and until a CO alarm was provided (which could have been readily accomplished)."

The attorneys go as far to argue that the law requiring carbon monoxide detectors in homes was increasingly necessary because "newer motor vehicles run quieter and smoother" and the "technological advances have less-

# Killed by Carbon Monoxide...(con't)

ened the required interaction and sensory feedback between operator and vehicle in driving and parking.”

The combination of these items gave the plaintiffs’ attorneys a strong claim against both the appraiser and the home inspector that they had incorrectly reported the presence of a CO detector (which never actually existed), and consequently that this negligent misrepresentation contributed to the wrongful death of the Smiths. Ultimately, both cases were settled privately out of court.

## CO Detector vs Smoke Alarm

One important lesson in these cases is that it can be extremely difficult to tell the difference between CO detectors and smoke alarms. This is a reminder to appraisers to take a second look at all CO detectors and smoke alarms—and to test them as well.

Rick Bunzel, home inspector and Washington firefighter was able to give us some tips on how to not only tell the difference between the two detectors, but offers additional safety tips on smoke alarms and carbon monoxide detectors as well.

For starters, the difference between a smoke alarm and a CO detector is quite simple. “The item will be clearly labeled, written on the exterior shell of the device, so you’ll be able to see it easily,” advises Bunzel. However, this can be hard to read because the signage could be the same color as the shell, so it’s incredibly important for you to get close enough to the alarm or CO detector to read it clearly (and test it!).

Bunzel reports that the alarms usually have different locations. “Carbon monoxide detectors are usually mounted high or low,” Bunzel says. He also points out that this isn’t a foolproof method because carbon monoxide and oxygen have only one molecule difference, so they have the same density. “In theory you could place a CO detector anywhere but they’re usually out of reach of kids or pets—that’s a good rule of thumb,” says Bunzel. However, it is important not to rely on location

alone, as that can lead to the same type of problems encountered by Jones above.

## Lessons Learned

Bunzel was also able to provide some helpful tips for appraisers as far as how to communicate with their clients about CO detectors. For example, Bunzel says that appraisers and home inspectors should make it clear to their clients that they do not warranty if the device is working, just that it is there. “The test button doesn’t test the worka-



bility of a device—only the alarm. Just because it squeaks doesn’t mean it works,” reports Bunzel. This disclaimer language should be included in the appraiser’s report.

Another tip is to check the date of a CO alarm and smoke detector. “It’s amazing how many smoke alarms I find from the ’80s,” Bunzel says. Carbon monoxide alarms expire after six years, and smoke alarms expire after 10. In fact, The National Fire Protection Association (NFPA) requires smoke alarms to be replaced after 10 years. Appraisers, home inspectors and homeowners should be checking these dates.

However, as an appraiser it is imperative you are making your client aware of the expiration. “We should be calling out if they’re older than 10 years. From a safety perspective we need to be doing that,” Bunzel warns. Especially as a firefighter he tells us he has seen too many expired alarms. He keeps it simple by stating simply, “Having working alarms that are within their lifespan saves lives.” This is the code every appraiser and home inspector should be living by, argues Bunzel.

## Important Reminder

Isaac Peck, President of OREP Insurance, a leading provider of appraiser insurance, says that on most conventional home loans, the lender is typically requiring that the appraiser confirm the presence of a CO alarm as a condition of approving the loan. This opens the appraiser up to liability if they report a CO alarm is present, when in reality that is not the case. “Even in the rare case that an appraiser isn’t required by her scope of work to report the presence of a CO detector, if the appraiser includes a picture of a CO detector in her report—if the CO detector turns out to be a smoke detector, a case is still created for negligence and/or misrepresentation,” reports Peck.

This case serves as an incredibly potent reminder of the deadly consequences that can result when CO detectors either malfunction and/or are not present. Reporting CO detectors is often a very mundane and routine part of an appraiser’s subject property inspection, but this recent tragedy goes to show how important this issue is for the appraisal industry.

The case also shows how even a very small oversight or mistake can turn into a claim. Peck says that even very experienced appraisers sometimes overlook things. “Nobody is perfect 100 percent of the time. If your firm is doing 200, 300, or more appraisals a year, what are the chances that you might overlook something on one out of 300 appraisals? Mistakes happen. This goes to show the importance of having insurance for your business so you’re not risking your entire business or your family’s financial future. Thankfully, both the appraiser and home inspector were carrying E&O insurance and did not have to face these wrongful death legal claims alone,” reports Peck.

One thing to note is that many appraiser E&O policies actually exclude Carbon Monoxide from their policies! This exclusion is typically a part of a policy’s Pollution exclusion. Please be sure to check with your OREP agent if you want to ensure you get coverage for this important exposure. (Visit OREP.org to learn more!)

# Killed by Carbon Monoxide...(con't)

## Final Thoughts

Looking for carbon monoxide detectors is a very small part of your subject property inspection, but it is of utmost importance. In this case, both the appraiser and the home inspector cut corners, improperly called the smoke alarm a carbon monoxide detector, and as a consequence became entangled in a nasty wrongful death legal claim. As a real estate appraiser, you know appraising a home requires care-

ful diligence, time and a keen-eye—even if your client plans on hiring a home inspector.

Make sure that you're taking careful note of the alarms and detectors, their dates and location. An accurate report not only saves lives, but spares you the headache of being on the receiving end of a lawsuit.

Stay safe out there!

## About the Author

Kendra Budd is the Associate Editor of Working RE magazine and the Marketing Coordinator for OREP, a leading provider of appraiser E&O insurance—trusted by over 10,000 appraisers. She graduated with a BA in Theatre and English from Western Washington University, and with an MFA in Creative Writing from Full Sail University. She is currently based in Seattle, WA.

## What To Know about IRS Letters and Notices

When the IRS needs to ask a question about a taxpayer's tax return, notify them about a change to their account, or request a payment, it often mails a letter or notice to the taxpayer. Taxpayers should know that the IRS sends millions of these letters and notices to taxpayers for a variety of reasons. Many of these letters and notices can be dealt with simply, without having to call or visit an IRS office. Here's what taxpayers should know about IRS notices and letters:

The IRS sends notices and letters for the following reasons:

- You have a balance due.
- You are due a larger or smaller refund.
- We have a question about your tax return.
- We need to verify your identity.
- We need additional information.
- We changed your return.
- We need to notify you of delays in processing your return.

Your notice or letter will explain the reason for the contact and give you instructions on how to handle the issue. If your notice or letter requires a response by a specific date, there are two main reasons you'll want to comply:

- To minimize additional interest and penalty charges.
- To preserve your appeal rights if you don't agree.

### **Read the Notice Carefully**

Most IRS letters and notices are about federal tax returns or tax accounts.

Each notice or letter deals with a specific issue and includes specific instructions on what to do and it is important that you read it carefully. A notice may reference changes to a taxpayer's account, taxes owed, a payment request or a specific issue on a tax return. Taking timely action could minimize additional interest and penalty charges as noted above.

If a letter is about a changed or corrected tax return, the taxpayer should review the information and compare it with the original return. If the taxpayer agrees, they should make notes about the corrections on their personal copy of the tax return and keep it for their records.

### **When to Take Action**

Typically, a taxpayer will only need to take action or contact the IRS if they don't agree with the information, if the IRS requested additional information, or if they have a balance due. The IRS and authorized private debt collection agencies do send letters by mail. Most of the time, all the taxpayer needs to do is read the letter carefully and take the appropriate action or submit a payment. There is generally no need to reply to a notice or call the IRS unless specifically told to do so.

*If a taxpayer does need to call the IRS, they should use the number in the upper right-hand corner of the notice and have a copy of their tax return and letter.*

Taxpayers should keep notices or letters they receive from the IRS. These include adjustment notices when an action is taken on the taxpayer's ac-



count. Taxpayers should keep records for three years from the date they filed the tax return.

### **Watch Out for Scams**

IRS notices and letters are sent by mail. The IRS does not correspond by email, phone, or social media about taxpayer accounts or tax returns. You can find the notice (CP) or letter (LTR) number on either the top or the bottom right-hand corner of your correspondence. If you search the IRS website for your notice or letter and it doesn't return a result – or you believe the notice or letter looks suspicious, report it on the Report Phishing page on IRS.gov. Taxpayers who are unsure whether they owe money to the IRS can view their tax account information on IRS.gov.

### **Help is Just a Phone Call Away**

Receiving mail from the IRS is usually not a cause for panic, but it should not be ignored either. If you have any questions or concerns about an IRS letter or notice that you've received, don't hesitate to contact the office.

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# Aging in Place—How Seniors Can Flourish at Home

For many seniors, moving into an assisted living facility is unfathomable. In fact, most seniors are interested in aging in place — that is to say, making their own home the right place to grow older. This allows them to stay in the environment they know and love, hold on to cherished memories, and maintain normalcy throughout their golden years.

However, aging in place requires some work and forethought. Here are ways to make sure your home, body, and mind are ready to take on the challenges.

## Home Modifications

Unless your home is already designed for maximum safety and accessibility, you should consider some modifications. There are plenty of standard home design elements, such as steep stairways and slick bathroom floors, that become hazardous as we age. Taking steps to ensure your safety means you can continue to thrive in your current home.

Does your house have two floors? If so, consider installing a stair lift to easily move between levels without risking a fall or putting excess strain on joints. Lighting is another consideration. Your home should remain as consistent as possible as you transition from room to room. This is especially important on stairs, as light is needed for the eyes to see contrast and depth.

Keep in mind as you're making modifications that about six out of every ten falling accidents among seniors happen at home. These can occur because of vision changes, mobility issues, and even cognitive decline. In addition to light, it also makes sense to pay attention to the bathroom by adding safety grab bars and a shower with a no-step entry. Remember, this is the one room in your home that is guaranteed to have water and soap, which are a bad combination on tiled floors.

## Balance-Focused Exercise

Decreased balance is a natural part of aging, but that doesn't mean you can't mitigate its effects. Regular exercise can improve strength, flexibility, and balance. This means you're both less likely to fall and less likely to sustain serious injury in the event that you do.

So, it's important to find ways to build exercise into your routine. Not sure where to start? Consider a group class, which provides socialization and motivation in addition to professional guidance. If you're a Medicare subscriber, you may be eligible for the SilverSneakers Medicare program, which

## Find New Hobbies

Isolation isn't the only emotional risk facing seniors who stay at home. It's easy to fall into the same routine you've always had when you don't have a change of environment. Although some routines are most definitely good for you, it's also important to make sure you're satisfying your natural curiosity for new things and experiences.

New hobbies are a great way to nurture that thirst for fresh experiences. Consider a low-impact physical hobby, like mild nature walks or gardening. These will get you outdoors so you can

enjoy the impact nature has on mood and energy. Creative hobbies, such as painting or music, can give you a chance to explore your artistic side. Don't worry if it takes you a while to find the right hobby for you: if something doesn't click, just try another, until you find a good fit.

## Ask for Help When You Need It

No matter how fit you stay or how accessible your house is, there will always be times when you need a little bit of extra help. Don't let pride get in the way of

asking for assistance when you need it. For example, you might want to hire a cleaning service periodically to give your house a deep cleaning, or ask a friend or family member over to help you put up seasonal decorations.

Stay honest with yourself about your limits — there's nothing wrong with needing help, especially if it keeps you safe and healthy. The best way to make aging in place work is by staying self-aware and transparent with the people in your life. By focusing on a safe home, plenty of exercise, and mental stimulation, you can enjoy your golden years right where you are.

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can make these kinds of classes substantially more affordable by giving you access to 13,000 fitness centers across the country.

## Strong Social Network

Social isolation is one of the biggest problems affecting seniors. One of the benefits of moving to a senior-focused facility is the built-in social network, but that doesn't mean you can't get this kind of support in your own space. However, it will require a focused effort.

Make sure to get out of the house or host at home so that you can stay connected to friends and family often. Staying in touch will improve your mood, reduce your risk for depression, and keep you safer in the event of a serious health problem.

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