

# TIGTA FOCUS GROUPS – IRS’ EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS

---

## Attachment I

### Treasury Inspector General for Tax Administration IRS Tax Forum Focus Groups

---

#### Recruiting Dialogue for Participation in TIGTA Focus Groups

---

Hello my name is \_\_\_\_ (Recruiter Name) \_\_\_\_\_. I work for the Treasury Inspector General for Tax Administration. You may have attended one of our presentations at a past IRS Tax Forum. We are a Federal Agency that has oversight of the Internal Revenue Service. Do you have a minute I could speak with you?

We are conducting focus groups this week here at the IRS Tax Forum and we are hoping to get feedback from tax preparation professionals on the IRS’ initiatives to assist economically distressed taxpayers.

First, may I ask a qualifying question?

Do you have clients where you have advised or assisted them with a balance due account?

If the answer is no, do not invite the participant. If yes, invite the practitioner to participate in the focus group.

We would like to invite you to participate in our focus group discussing IRS’ efforts to assist economically distressed taxpayers with about fourteen other tax practitioners like yourself. We would like to get your opinion and ideas on your experience with the IRS in resolving balance due accounts. These focus groups will be held each day this week during the lunch hour and will last approximately 45 minutes. We will not be asking you to provide specific information regarding your company or the clients you serve.

---

## Screening Questions

Q1. Would you be willing to participate in one of our focus groups this week?

- Yes -> continue
- No -> [Thank them for their time.]

Q2. Great, which day this week would work out best for you?

- Tuesday
- Wednesday
- Thursday

## **TIGTA FOCUS GROUPS – IRS’ EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS**

---

[Based on the day selected, inform them of the start time and the specific location. Also, we may have to assign them to a specific day depending on the slots available.]

Q3. Would it be alright if I left you with my business card and this sticker that you could attach to your Forum booklet as a reminder of the time and place of the focus group? It also includes my name and phone number that you can call if you have additional questions or if something comes up and you are unable to attend. [Sticker will include organization’s name (TIGTA), TIGTA representative’s name, cell phone number and date, time and location of focus group.]

Q4. Would you mind if I took down your name and cell phone number so that I could send you a text message as a reminder of the focus group.

Name: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

We are only inviting a small number of people, so it is very important that you notify us as soon as possible if for some reason you are unable to participate. Please call the number on the sticker if this should happen. We look forward to speaking to you [reiterate the time and place]. Thank you.

I’m glad that you will be able to join us!

---

Text Message Reminder:

Just a friendly reminder: We have you scheduled to participate in our focus group today at [time] in room ##. We’ll look forward to seeing you there. Thanks for your participation.

# TIGTA FOCUS GROUPS – IRS' EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS

---

## Attachment II

### Treasury Inspector General for Tax Administration IRS Tax Forum Focus Groups

---

#### TIGTA Focus Group Agenda

---

#### I. Introduction of Moderator(s) [1 minute]

Hi! My name is \_\_\_\_\_ and I'm a focus group moderator from the Treasury Inspector General for Tax Administration. This is my co-moderator \_\_\_\_\_. We are with the Treasury Inspector General for Tax Administration, Office of Audit. We are a Federal Agency that provides independent oversight of IRS activities.

#### II. Ground Rules [2 minutes]

- A. You have been asked here to offer your views and opinions; we would encourage your participation.
- B. Please speak one at a time.
- C. Please keep side conversations to a minimum.
- D. We have a limited amount of time today; we will be watching our time and directing the conversation. My co-moderator will be taking notes to ensure that we convey your ideas and opinions accurately in summarizing the results of this discussion.
- E. All your comments and information will be completely private and your name will not be associated with the focus group or research in any way. So please feel free to be candid in your responses.
- F. Let us recognize that IRS has the responsibility to enforce the tax law; however they are attempting to balance that responsibility with the economic realities facing many American citizens today.
- G. The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-1349. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to the, Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224.

## **TIGTA FOCUS GROUPS – IRS’ EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS**

---

### **III. Warm-up [3 minutes]**

To get us started, Please give me your first name only and a little background about yourself.

### **IV. Brief Explanation of the Focus Group Purpose/Introduction of Topic [3 minutes]**

The information that is gathered today will be compiled, summarized, and presented to the IRS. We are also conducting two audits to evaluate the IRS’ efforts to assist economically distressed taxpayers. One audit is focusing on the new flexibilities related to installment agreements, missed payments, postponement of Collection actions and expedited lien/levy releases. The second audit is focusing on the offers-in-compromise changes including the additional evaluation for home valuation, defaulted offers-in-compromise, and potential barriers to the Offers-in-Compromise Program. The information we collect today, along with work in these two audits, will be used to help us form our recommendations to IRS in our audit reports.

In our discussion today will be seeking your perspective on the IRS’ initiatives to assist economically distressed taxpayers. Specifically, we’d like you to share your ideas and concerns about successes, problems and/or barriers experienced with the communication and application of the flexibility initiatives. The specific initiatives we will focus on today are:

- Postponement of Collection Actions.
- Added Flexibility for Missed Payments.
- Additional Review for Offers in Compromise on Home Values.
- Prevention of Offer in Compromise Defaults.
- Expedited Levy Releases

For each of these initiatives, we will discuss and obtain your feedback in the following areas:

- Awareness of the initiative.
- Use of the initiative.
- Positive experiences with the IRS process.
- Difficulties encountered with the IRS process.
- Opportunities for improved communication for the process.
- Views on whether the initiative was helpful for your clients.

## **TIGTA FOCUS GROUPS – IRS' EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS**

---

**To get us started, we have a few preliminary questions to identify your perspective on assisting your clients with outstanding balances owed to the IRS. [2 minutes]**

- 1) How many of you had personal contact with the IRS when representing clients outstanding balance owed to the IRS?
- 2) The IRS introduced a number of initiatives for taxpayers facing economic hardships in January 2009.
  - a) How many of you have had contact with the IRS before January 2009 regarding the collection of a balance due account?
  - b) How many of you have had contact with the IRS after January 2009 regarding the collection of a balance due account?
- 3) How many of you were aware of the IRS initiatives to assist economically distressed taxpayers?
- 4) How did you become aware of these initiatives? (News Articles, IRS web information, Contact with IRS, This tax forum, Other)
- 5) How many of you visit the IRS web site IRS.gov?

**Postponement of Collection Actions** IRS employees will have greater authority to suspend collection actions in certain hardship cases where taxpayers are unable to pay. This includes instances when the taxpayer has recently lost a job, is relying solely on Social Security or welfare income or is facing devastating illness or significant medical bills. If an individual has recently encountered this type of financial problem, IRS assistors may be able to suspend collection without documentation to minimize burden on the taxpayer. [7 minutes]

- 1) How many of you were aware of the IRS initiative providing its employees greater authority to suspend collection actions in certain hardship cases?
- 2) How many of you assisted your clients when seeking to postpone collection actions?
- 3) Who initiated the contact: you, your client or the IRS?
  - a) What positive experiences were encountered?
  - b) What difficulties were encountered?
- 4) What requirements or issues encountered in the process could be better communicated up-front?

## TIGTA FOCUS GROUPS – IRS’ EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS

---

5) Has this initiative helped your clients? If not, why? If so, how?

**Added Flexibility for Missed Payments:** The IRS is allowing more flexibility for previously compliant individuals in existing Installment Agreements who have difficulty making payments because of a job loss or other financial hardship. The IRS may allow a skipped payment or a reduced monthly payment amount without automatically suspending the Installment Agreement. Taxpayers in a difficult financial situation should contact the IRS. [7 minutes]

- 1) How many of you were aware of the IRS initiative for added flexibility for missed installment agreement payments due to a job loss or other financial hardships?
- 2) How many of you assisted clients who were seeking to skip or reduce monthly installment agreement payments?
- 3) Who initiated the contact: you, your client or the IRS?
  - a) What positive experiences were encountered?
  - b) What difficulties were encountered?
- 4) What requirements or issues encountered in the process could be better communicated up-front?
- 5) Has this initiative helped your clients? If not, why? If so, how?

**Expedited Levy Releases:** The IRS will speed the delivery of levy releases by easing requirements on taxpayers who request expedited levy releases for hardship reasons. Taxpayers seeking expedited releases for levies to an employer or bank should contact the IRS number shown on the notice of levy to discuss available options. When calling, taxpayers requesting a levy release due to hardship should be prepared to provide the IRS with the fax number of the bank or employer processing the levy. [6 minutes]

- 1) How many of you were aware of the IRS initiative for expediting levy release due to hardship?
- 2) How many of you assisted your clients who were seeking a levy release due to hardship?
- 3) Who initiated the contact: you, your client or the IRS?
  - a) What positive experiences were encountered?
  - b) What difficulties were encountered?
- 4) What requirements or issues encountered in the process could be better communicated up-front?

## **TIGTA FOCUS GROUPS – IRS’ EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS**

---

5) Has this initiative helped your clients? If not, why? If so, how?

**Additional Review for Offers in Compromise on Home Values:** An Offer in Compromise (OIC), an agreement between a taxpayer and the IRS that settles the taxpayer's tax debt for less than the full amount owed, may be a viable option for taxpayers experiencing economic difficulties. However, the equity taxpayers have in real property can be a barrier to an OIC being accepted. With the uncertainty in the housing market, the IRS recognizes that the real-estate valuations used to assess ability to pay may not be accurate. So in instances where the accuracy of local real-estate valuations is in question or other unusual hardships exist, the IRS is creating a new second review of the information to determine if accepting an offer is appropriate.

**[7 minutes]**

- 1) Under what circumstances would you advise your clients that the Offer in Compromise program might be a viable option for them?
- 2) How many of you were aware of the IRS initiative implementing a secondary review of home values where taxpayers' equity in real property was a barrier to an Offer in Compromise being accepted?
- 3) How many of you assisted your clients who with an offer in compromise?
  - a) What positive experiences were encountered?
  - b) What difficulties were encountered?
- 4) What requirements or issues encountered in the process could be better communicated up-front?
- 5) Has this initiative helped your clients? If not, why? If so, how?

**Prevention of Offer in Compromise Defaults:** Taxpayers who are unable to meet the periodic payment terms of an accepted Offer in Compromise will be able to contact the IRS office handling the offer for available options to help them avoid default. **[7 minutes]**

- 1) How many of you were aware of the IRS initiative for the prevention of defaults on the periodic payment terms of an accepted Offer in Compromise?
- 2) How many of you assisted your clients who where having difficulties in making payments under an accepted offer in compromise?
- 3) Who initiated the contact: you, your client or the IRS?
  - a) What positive experiences were encountered?
  - b) What difficulties were encountered?

## **TIGTA FOCUS GROUPS – IRS' EFFORTS TO ASSIST ECONOMICALLY DISTRESSED TAXPAYERS**

---

- 4) What requirements or issues encountered in the process could be better communicated up-front?
- 5) Has this initiative helped your clients? If not, why? If so, how?

### **VII. Close**

Thank you for your time and participation in this focus group.