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**Maryland Volunteer Lawyers Service**



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**Maryland Volunteer Lawyers Service**

**Visit [www.mvlslaw.org/events](http://www.mvlslaw.org/events) for  
more info on upcoming training  
and clinics!**

# Resources for MVLS Volunteers: Looking for Pro Bono Cases?

The screenshot shows the top navigation bar of the MVLS website. The logo on the left consists of the letters 'MVLS' in a bold, sans-serif font, with 'MARYLAND VOLUNTEER LAWYERS SERVICE' written in smaller text below it. To the right of the logo is the full name 'MARYLAND VOLUNTEER LAWYERS SERVICE' in a bold, orange, sans-serif font. Below this name is a horizontal menu with the following items: 'About', 'Work', 'Get Help', 'Volunteer', 'News & Events', 'Pro Bono Portal', and 'Donate'. The 'Pro Bono Portal' link is circled in red. Below the navigation bar is a large banner with a dark gray background. The banner features the letters 'MVLS' in a very large, bold, sans-serif font. The 'M' and 'L' are dark gray, while the 'V' is a brownish-gold color. The 'S' is dark gray. In the center of the banner, there is a white text box with the message: 'We refreshed our logo, but you'll find the same great staff and volunteers committed to delivering on our mission'. Below this message is a red 'Read More' button. At the bottom of the banner, the full name 'MARYLAND VOLUNTEER LAWYERS SERVICE' is written in a bold, red, sans-serif font. There are small white arrows on the left and right sides of the banner, indicating it is a carousel slide.

**MVLS**  
MARYLAND VOLUNTEER LAWYERS SERVICE

**MARYLAND VOLUNTEER LAWYERS SERVICE**

About Work Get Help Volunteer News & Events **Pro Bono Portal** Donate

We refreshed our logo, but you'll find the same great staff and volunteers committed to delivering on our mission

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**MARYLAND VOLUNTEER LAWYERS SERVICE**

*Our mission is to connect Marylanders facing financial hardships with volunteer lawyers, tax professionals, and community partners to deliver free civil legal assistance because there should be justice for all, not just for those who can afford it.*

# Race Equity Context

- Impact of History
  - Tax Code appears neutral on its face
- This moment
  - Pandemic recovery
- Institutional systems which have perpetuated inequities
- Additional obstacles or hurdles clients are facing

# Building Equitable Relationships

- Active Listening
  - Valuing the Client's Experience
  - Non-Judgmental Attitude
- Understanding past experience of communities of color with tax system
  - Giving additional space for clients to ask questions

# MVLS Pro Bono Portal

## WELCOME TO THE MVLS PRO BONO PORTAL!

Select a case today by reviewing available cases shown below in real time. You can click "Learn More" to express your interest in the case, or click "Share Case" to forward the available case to a colleague.

If you are not currently a MVLS volunteer, please [click here](#) to register.  
By taking a case today, you are helping MVLS to ensure Justice For All.

[All](#) [Bankruptcy](#) [Debt Collection](#) [Deed Transfer](#) [Estates](#) [Expungement](#) [Family](#) [Foreclosure/Tax Sale](#) [Landlord-Tenant](#) [Tax](#) [Other Category](#)

Search ...  All Counties

### Single Mom Can't Afford A Large Payment

Client is being sued by her former landlord for \$4146.59. She admits she owes some but not all of the debt and is hoping to reduce the amount she has to pay. Court date set for 7/20/18 at 1:30pm.

Location: Baltimore County  
Ref. #: 18-0138741  
Case Type: Debt Collection

[Share Case](#)

[Learn More](#)

### I Admit To The Debt, But Can We Negotiate A Settlement.

Client is being sued for \$933.00 for failing to make payments towards a debt. Client agrees that she owes the debt. There are no judgments entered in the case. Client has paid approximately \$300 toward the debt and would like to work out a settlement for the remaining. Affidavit Judgment Hearing: 7/23/18 at 1:00PM. Trial: 8/3/18 at 9:00AM.

Location: Washington  
Ref. #: 18-0138685  
Case Type: Debt Collection

[Share Case](#)

[Learn More](#)

### You Have Left Me No Other Choice But To File For Rent Escrow.

Client wishes to initiate a rent escrow case after nothing has been done to make repairs. Client has lived in the property since October 2016 and problems in the unit began in December 2017. To date LL, has not tried to resolve the mold issue, flooding, falling attic stairs, and the hole in the ceiling.

Location: Baltimore County  
Ref. #: 18-0138671  
Case Type: Landlord-Tenant

[Share Case](#)

[Learn More](#)

### Landlord Requests The Move, Now Refusing My Security Deposit.

Client filed suit against her previous Landlord for the return of her security deposit and three times the amount. Client only lived in the property for 3

### Looking Towards A Fresh Start

Client seeks help with expunging her criminal record.

### Here's To New Beginnings!

Client seeks to go over her criminal record with a volunteer and to have the eligible cases removed from her record.



# FREE Recorded Trainings:

## Go to [mvlslaw.org/recorded-trainings](https://mvlslaw.org/recorded-trainings)

Recordings of past trainings are available in the following categories:

- -Consumer
- -Estate Planning & Estate Administration
- -Expungement
- -Family Law
- -Housing
- -Human Trafficking Prevention
- -Tax
- -Miscellaneous (business and soft skills)

**NOT AN MVLS VOLUNTEER  
YET?**

**SIGN UP TODAY!**

**[https://mvlslaw.org/volunteer-  
tax-representative-registration/](https://mvlslaw.org/volunteer-tax-representative-registration/)**



# Presenter – Heather Posey, EA

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Enrolled Agent in practice for 9 years

Passionate MVLS volunteer since 2019

Contact information:

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Office #:301-645-2599

4110 Crain Hwy.

Waldorf, MD 20603



# What is QRDT?

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Maryland's Questionable Return Detection Team (QRDT) works to identify fraudulent tax returns and combat tax-related identity theft

They are also instrumental in flagging specific tax preparers and preparation services with high numbers of questionable returns

Many bad actors have been blocked by the Comptroller's office, saving the state from issuing fraudulent refunds and saving taxpayers from being victimized

According to the Comptroller's office, this team has identified and blocked more than 88,000 fraudulent returns and intercepted and denied \$190.2 million worth of fraudulent refunds since 2007

# How are returns selected?

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Specific criteria is not made publicly available

Returns are analyzed for certain factors commonly associated with fraudulent returns, and investigated further by QRDT

Some of those investigations result in released refunds, while others result in either an examination or a denied refund claim

Could be compared to IRS' system of using a Discriminate Function System (DIF) score

Currently, less than 1% of all filed tax returns are subjected to the QRDT audit process

# Who is most susceptible?

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Identity theft victims may have returns reviewed to ensure return's legitimacy

Returns prepared by blocked preparers

Taxpayers who were previously audited and return items could not be substantiated, but taxpayer continues to claim similar items on future returns

While specific parameters are privileged information, common QRDT exams involve Schedule C, Earned Income Credit, handwritten or altered W-2s, or MD withholding that is higher than federal withholding

# How do I know my client has been selected for QRDT exam?

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Your client should have received correspondence indicating that either their return was selected for examination, is currently being reviewed, or that their return has been identified as possibly fraudulent and the refund claim has been denied.

The letters should state how the taxpayer can substantiate their return and a time limit for submitting documentation



Dear Taxpayer(s):

We have selected your MARYLAND income tax return for audit for the year(s) noted above. Under SECTION 13-302(a) of the TAX-GENERAL ARTICLE, ANNOTATED CODE OF MARYLAND, NOTICE is hereby made that you provide this office with the following information within **45 days** of the date of this letter:

- A copy of all W-2's and 1099's and proof of income. *→ QB records*
- Complete copy of your Federal income tax return with all attachments/schedules/statements, i. e., Schedule A (itemized deductions) and Schedule C (profit or loss from business).
- Please provide documentation to substantiate all MARYLAND additions, subtractions and modifications to your Federal Adjusted Gross Income. *→ none*
- Substantiation for all credits claimed on Form 502CR/500CR. *→ none*
- All documentation must be submitted in an organized manner and **notated** indicating the applicable form/schedule, line number and the type of item(s) being substantiated. Acceptable documentation for deductions and expenses would be copies of receipts/invoices with proof of payment, i.e., cancelled checks, bank statements. Individual items should be tallied and the total tying into the specific line item on the form/schedule.

**WE WILL NOT ACCEPT ANY ORIGINAL OR UNORGANIZED DOCUMENTATION OR RECEIPTS.**

Please mail this information so it is received in our office within 45 days from the date of this letter.

Mail to: Revenue Administration Division, P.O. Box 2400, Annapolis, MD. 21404-2400.

Please note: If using UPS or FED EX, mail to Revenue Administration Division, 110 Carroll St., Annapolis, MD 21411 ATTN: QRDT/AUDIT.



Dear Taxpayer(s):

We received your return and are in the process of conducting a thorough review of your return information. This review is part of our normal process to ensure the accuracy of the information on the return.

You are not required to do anything at this time unless you did not file a tax return. If you did not file a tax return, someone may have attempted to use your personal information, and you may be a victim of identity theft. If you did not file the return and suspect you are a victim of identity theft, please contact us immediately. You may also visit our website for additional information regarding identity theft.

[http://taxes.marylandtaxes.com/Resource\\_Library/Taxpayer\\_Assistance/Identity\\_Protection/default.shtml](http://taxes.marylandtaxes.com/Resource_Library/Taxpayer_Assistance/Identity_Protection/default.shtml)

Upon review of your return, we may contact you and ask for additional information or clarification of the items on your return. For your protection, prior to requesting information, we will provide you with the above-referenced CAMSID number. If you have not received your refund nor have been contacted by us within 30 days from the date of this letter, you can call us at 410-260-7980 or 1-800-638-2937.

# How long do we have to respond?

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Depending on QRDT actions, the taxpayer is given between 10-45 days to respond to the notice with documentation to substantiate the items claimed on their tax return

If the taxpayer misses the deadline, they can still submit documentation in support of their return until the Comptroller's office makes a formal assessment

If the taxpayer needs an extension to submit documents, they can contact the Comptroller's office to request a reasonable extension of time



# How do I respond?

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The contents of your response will vary based on the items needing to be substantiated

Include a copy of the federal tax return, as well as any forms W-2, 1099, K-1, etc

For deductions on the federal return, include copies of receipts, paid invoices, credit card statements, bank statements, or cancelled checks

For MD additions, subtractions, & credits – substantiation will vary based on the item

Organize each document according to the associated form & line, and indicate on the document what is being substantiated

Add up receipts for each item/category and include totals

# How do I substantiate Schedule C items?

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Income – paystubs/forms 1099-NEC, forms 1099-K, QuickBooks records, Uber/Lyft/DoorDash/etc records, bank deposits, invoices

Expenses - receipts, paid invoices, credit card statements, bank statements, or cancelled checks

For clients with limited records, try to recreate via third parties (Amazon orders, Google Maps for mileage, DLLR for licenses, SDAT for LLCs, store loyalty card records, Venmo/CashApp/PayPal)

Don't ignore these overlooked & easy to prove deductions: cell phone, self-employed health insurance deduction, office-in-home deduction (either simplified method or actual expenses), bank fees, loan interest, website

# How do I substantiate Earned Income Credit?

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Similar to federal exams, you'll need to prove relationship & residency

Use birth certificates, marriage licenses, custody orders, and/or adoption records to prove relationship

For residency, you need documents showing the child's name & the taxpayer's address from "official" sources - i.e. school, medical care, social services, landlords, or places of worship

Some school districts mail report cards with the child's name C/O the parent;

Medicaid enrollment records show child's name & parent's address, 1095-B forms also show child's name and address

Social Security 1099s/benefit letters for the child

Leases may list the children as occupants

RE: QRDT TY 2018, Notice

To Whom it May Concern,

This letter is in response to your determination that my originally-filed 2018 tax return was fraudulent. I am providing documentation to prove the legitimacy of my businesses. I have two businesses – a cleaning/janitorial business, and a property management business. I am enclosing the following documentation for each business:

Cleaning Service:

- A sampling of customer invoices
- Payment stub for business liability insurance

Property Management DBA

- Advertisement Flyer
- Forms 1096 & 1099 filed with the Internal Revenue Service for gross rents received on behalf of landlords
- Receipt for getting 1096 & 1099s prepared by a professional service
- Post office box renewal for business PO box
- LexisNexis confirmation of being added as an authorized party to communicate with a landlord's property insurance
- Contract with \_\_\_\_\_ for estate sale, done on property previously managed until landlord passed away
- Residential lease with tenant for property owned by \_\_\_\_\_
- Residential lease with tenant for property owned by \_\_\_\_\_
- Deposits to Kevin Robinson's account for gross rents less property management fees
- Residential lease with tenant for property owned by \_\_\_\_\_
- Property Management Agreement between \_\_\_\_\_ and \_\_\_\_\_
- Deposits to \_\_\_\_\_ account for gross rents less property management fees

In addition to this documentation, I am also enclosing residency documentation for my dependent children. Please see the following documents:

- Report card for \_\_\_\_\_
- Report card for \_\_\_\_\_
- Individualized Education Program for \_\_\_\_\_
- Disability parking certification for \_\_\_\_\_

I am also including a copy of my originally-filed 2018 federal tax return, as well as a copy of my driver's license.

Please reverse the adjustments made to my return and continue processing it as filed. If you have any questions, please contact my representative, Heather Posey, EA (MD 548 also attached).

Sincerely,

# How do we appeal the Comptroller's determination?

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Once the Comptroller's office makes an assessment or denies a refund, a request for an appeal hearing can be made via email ([cdhearings@marylandtaxes.gov](mailto:cdhearings@marylandtaxes.gov)), online (Maryland Online Hearing Appeal Request), or via mail (Hearings & Appeals, 301 West Preston Street, Room 315, Baltimore, Maryland 21201)

Indicate the type of tax (income), whether you are appealing an assessment or a denial of a refund, & briefly explain why you are appealing the Comptroller's determination

If appealing multiple assessments (e.g. several years at once), include the notice numbers for all years at issue

# What happens in appeals?

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It may take a few months to hear back after making the appeal request

After making the request, you should send a copy of your 548 to [cdhearings@marylandtaxes.gov](mailto:cdhearings@marylandtaxes.gov) or fax it to 410-333-7745 to request you are CC'd on all correspondence relating to the appeal

Use this time to ensure you have all documentation, organize it, and prepare copies to be sent to the appeals attorney

Once you receive correspondence from the appeals attorney, you will have the opportunity to send documentation in advance of the hearing

After the hearing, the attorney will review documentation and make necessary adjustments

Re: Appeal of Income Tax Assessment  
Taxpayers:  
TINs: XXX-XX-  
Tax Year: 2014, 2015 & 2016  
Tracking No:

Original Assessment (02/28/2018)  
Tax Year 2014

Tax:	\$	9,249.49
Interest:	\$	3,414.92
Penalty:	\$	<u>1,424.95</u>
Total:	\$	14,089.36

Revised Settlement Amount  
Tax Year 2014

Tax:	\$	5,110.36
Interest:	\$	2,578.33 <sup>1</sup>
Penalty:	\$	<u>Waived</u>
Total:	\$	7,688.69

Original Assessment (01/28/2018)  
Tax Year 2015

Tax:	\$	2,690.30
Interest:	\$	645.88
Penalty:	\$	<u>769.03</u>
Total:	\$	4,105.21

Revised Settlement Amount  
Tax Year 2015

Tax:	\$	2,234.23
Interest:	\$	790.76 <sup>2</sup>
Penalty:	\$	<u>Waived</u>
Total:	\$	3,024.99

Original Assessment (02/28/2018)  
Tax Year 2016

Tax:	\$	4,603.15
Interest:	\$	576.35
Penalty:	\$	<u>960.31</u>
Total:	\$	6,139.81

Revised Settlement Amount  
Tax Year 2016

Tax:	\$	3,692.43
Interest:	\$	860.04 <sup>3</sup>
Penalty:	\$	<u>Waived</u>
Total:	\$	4,552.47

<sup>1</sup> Reflects accrued interest as of the due date of this settlement agreement.

<sup>2</sup> Reflects accrued interest as of the due date of this settlement agreement.

<sup>3</sup> Reflects accrued interest as of the due date of this settlement agreement.



# Q & A

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Use this time to ask any questions you may have

Additionally, feel free to reach out to me anytime at: [heather@jrjtaxes.com](mailto:heather@jrjtaxes.com)