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slowing down

Taking time to reflect and give thanks | *by Chip Cooke*

At first glance you could make the case I was talking about myself – really, since when did it become painful to walk down the stairs in the morning? I watch my two boys bound down the front staircase two steps at a time and think, “Did I ever have that much energy?” No, it’s not the almost guaranteed arthritis setting in to this middle aged body. I want to focus on slowing down as a day-to-day practice of focused attention to life’s beautiful details. This purposeful act is just as important in working hours, but I hope you are looking for life’s mysteries for yourself whenever possible.

I was recently blessed to make our annual family pilgrimage to Bald Head Island, North Carolina with my wife, two sons, and extended family. Bald

Head Island is special in its position at the congruence of North Carolina’s north-south and east-west beaches. It is one of a kind in your ability to take in both sunrises and sunsets over the ocean and its prohibition of gas powered vehicles on the island. From the gentle waves of east beach to the salt marshes, the ferry ride, golf carts, palmettos, and live oaks dripping with Spanish moss, this is a place where you can finally take a deep breath and a long look around.

Fourteen years ago, Kathleen and I were married at the Bald Head Island Chapel. In recent years we return to the island with family to decompress and celebrate the Risen Christ at Easter. It becomes one of the few weeks in the year that doesn’t fly by. As the island’s motto claims, “here, you are on turtle

time.” If you are waiting for me to talk compliance and best practices around property tax consulting, I’m afraid you’ve come to the wrong place – at least this time. Instead, I’m going to share my experiences in slowing down and experiencing God’s wonder one bare foot at a time.

You see, when my children were younger, it was all we could do to keep our heads above water. Days and months blurred, weeks peeled off with reckless speed – until one afternoon. As we were prone to do in those years, the family was heading down to Wilmington to spend the weekend tending to our rental property, my wife’s first house. As I cursed traffic and tried to find an open lane on Highway 74, I came to a stop across



from a tire shop with a marquee out front that read “With children, the days are long, but the years are short.” I have learned to watch for signs as I get older and this one was placed for me. How exactly does a store manager use that message to drive tire purchases? The sign could not be ignored and I began to see life differently.

Each day of our trip, we walked to the beach across the street with family and dog in tow to seek out nature’s great sea treasures for hours on end. Bundled up in hooded sweatshirts and rolled up jeans, we chased sea birds and kept eyes open for elusive conch shells and sand dollars – the family favorites. The pace was slow and deliberate – no deadlines or objectives. The only speed came from our fleet footed German

Shorthair Pointer as he tore up and down the coast, constantly tormented by chattering sandpipers and laughing gulls. Each day I thought to myself, you won’t get this back – this day will be gone forever. Breathe, relax, and be in His presence.

Taking the time to reflect and give thanks is a necessary part of being one of God’s own beloved. Bald Head Island is special to me, but your place may be in the deserts of Arizona, the pine forests of Georgia, or the hustle and bustle of the urban jungle. My point is, no matter where you find yourself, make sure to take a few minutes to reflect, give thanks, and take a mental image for when things get overwhelming. Hey, you know it’s going to happen. It’s best to be prepared

when life presents itself.

My family is one of great and deep faith – for us, following Jesus Christ is a way of life. How wonderful this world could be if we really, and I mean really, loved our neighbors as we did ourselves? Easter on the island is a miracle unto itself – the weather seems to know its role, and rather dramatically provides the music and backdrop of the Easter story. Maundy Thursday we attended a simple service at the Chapel – which was filled to capacity. On Good Friday, a front pushed in from the west and sand blew in rivers over the normally calm east beach. Frying Pan Shoals, the Graveyard of the Atlantic, was pushed into a frenzy by the wind and lunar tides. Precisely at 3:00 p.m. while Kathleen, her mother, and I sat in the Chapel to reflect, it started to rain softly. We sat silently, observing every detail of our surroundings, and then walked back to our golf cart for the somber ride back to the house through the maritime forest.

Sunday morning we dressed in the dark and took a chilly ride to the Old Baldy lighthouse grounds next to the Chapel. Over one hundred and fifty of us stood in a semi-circle and waited for sunrise over the marsh. Homilies and hymns rang out and we left with a bounce in our step as we prepared to celebrate a stone rolled away.

Try to slow down, do it for not only yourself, but others whom you love and who love you. It’s worth it. Work has its place and will always be there, but find the time for everything else – I promise you the smell of the sea will be with you for the rest of your life and you will be glad it’s there. May the peace of Christ be with you.



ask jenn

Insider information from Jenn Casali, Chief Financial Officer | by Jennifer Dixon

What was your first position with TMA? In 2010, I started as an Account Manager in the Special Projects Division.

Did you expect that you would become the Chief Financial Officer of the company? Not at first, however my aspirations were to continue to advance in my background of accounting and financial roles. Early in my career at TMA, I accepted a position working in our Human Resources and Accounting departments. I was very fortunate to have a great mentor in our former CFO, Brian Loher. A former employee that worked here for many years used to say “You know; Brian Loher is going to retire one day. It would be awesome if you could be TMA’s first woman CFO!” At the time, I thought she was crazy.

What is it like being TMA’s first female executive? It is an honor. The first time that I stepped into the Monday morning manager meeting as Controller working for Brian, I felt equally respected. We have a great Board of Directors. My professional opinion and input are valued, and we all share a dedicated goal-oriented business relationship.

Do you have a work philosophy? It’s never been about the job title. Throughout my career I’ve focused on what I can do in my current position and how I can help the company grow. I always hope that my work will make my direct manager’s life easier.

Most exciting part of the job so far? Being able to have my hands in a lot of different buckets. I’ve been involved in our company’s moves both physically and financially.

Is there an essential skill that you bring to your position? I multitask very well. There’s always someone that needs help. Sometimes it’s just a question about the HVAC or the phones, but there is no duty at TMA that I wouldn’t do. I’ll go screw in a light bulb for someone if they asked.

How would your friends describe you? Super Woman! It’s all about a strong balance between work and personal life and giving 100% focus to all that I do. I can be completely focused on reaching my professional goals and still find the time for carpool.

How would you describe your work team? Collaborative Super Stars. You’re only as successful as your team. I can’t say enough about them. They are dedicated, innovative, flexible, supportive, and positive.

Which keeps you busier – your job or your kids? My kids. I have three girls. Sam is 22 and graduating this May from UNCC and getting married in May 2019. My middle daughter Sarah reminds me of myself. She’s in her sophomore year at UNCC. She works hard and takes care of herself! My youngest, Rosie, is a sophomore in high school. She’s a Junior Olympic Gymnast and her travel competitions have taken us everywhere from Florida to Chicago in recent months.

What do you enjoy doing to relieve stress? I’m only about 2 years away from not being able to do this, but I love watching Rosie practice gymnastics. She amazes me with the things that she does, and I enjoy watching her do that and not thinking about anything else.

Who would you want to swap places with for a day? A day in the life of any of my kids would be incredible! Sam and Sarah have had such amazing college experiences. If I could be Rosie, then I would see what it is like to fly.

Where have you lived and what has been your favorite place thus far? I have lived on Long Island, NY, Southern Florida near Boca Raton, Central Florida, and here in the Charlotte area. Living here is my favorite. It’s not as extreme as Florida or New York. We enjoy the people here and the seasons.

Which fun moment in your life would you relive if you could? Living in Florida when Samantha and Sarah were younger and when Rosie was first born. Having three little girls was so much fun. It was the most fulfilling and happiest time of my life.

If you could go back to school and learn something new, what would it be? Orthopedic or veterinary surgery. I’ve always been intrigued by it and have been in the operating room for a procedure before. It’s like carpentry for the human body!

What part of your day do you enjoy the most? I love the end of the day when everyone is at home together. My husband and I really enjoy when the house is the loudest and full of people. We love the energy. The more people the merrier!

Name your go to band when you can’t decide on something to listen to. Linkin Park – I am a rock girl. I saw them in 2014 when 30 Seconds to Mars opened up for them. It was the most fun that I’ve had at a concert.

What do you want your legacy to be? I want to be remembered for being a good hearted person with compassion. I always try to share it with anyone I encounter. Whether it’s a friend or a stranger, I try to give them my full attention. There is a place for everyone in this world. Taking the time to slow down and give them your attention is worth it.

What would your theme song be? As a nod to my late father, I will go with “What’s So Funny ‘Bout Peace Love and Understanding” by Elvis Costello, but on a lighter note for my girls “I Hope You Dance” by Lee Ann Womack.

If you could have an unlimited supply of one thing, what would it be? FUZZY SOCKS!!!



homestead exemption

Get expert help to return lost property tax revenue to your jurisdiction | by Lanie Walker

Across the country we have found that some taxpayers are getting away with claiming multiple primary residences and filing homestead exemptions for each. Unfortunately, these improperly filed exemptions are fraudulent and have a significant impact on the tax base.

First, let us identify what an invalid homestead exemption is. A homeowner can apply for a homestead exemption on their primary place of residence. Regardless of how many homes one may own, they only qualify for one homestead exemption.

This concept of receiving a reduced property tax bill based upon certain

factors is referred to as homestead exemption, homestead deduction, primary residence exemption, or legal residence exemption, depending on your state and jurisdiction. It is all too common that improperly filed exemptions are contributing to lost property tax revenue.

Although tax officials want to reward deserving in-state homeowners with a tax break, they want to make sure it is equitable for all taxpayers. Erroneous and fraudulent exemptions come in many different shapes and sizes, which often makes it difficult for jurisdictions to determine their validity. People have rental properties, sell their homes, or pass away, which can result in an invalid

homestead exemption. For example, it is common for people who primarily live in the northern states to want to ditch the cold winter weather for warm weather and sandy beaches. What better place than the sunshine state? Florida is a desired place to own a vacation home which can lead to second homes becoming rental properties for months out of the year. While there is nothing wrong with owning multiple homes, there can only be one homestead exemption. A homestead exemption on a vacation or second property is invalid if it is not the homeowners primary place of residence.

Some taxpayers benefit from deceased homeowners homestead exemptions



client testimonial

In Duval County, Florida, (which encompasses the City of Jacksonville) we have been working with Property Appraiser Jerry Holland and his staff to validate all homestead exemptions. While they were already doing a great job investigating homestead exemptions, we were able to speed up the process and work as a team.

“When coming into office July 2015, I wanted to make sure those entitled to exemptions received them, but those who do not, must pay the consequences. As a result of thousands of investigations, my staff has processed over 1700 liens for back taxes, penalties, and interest this month resulting in a total of over \$10,000,000 in liens against taxpayers who were not entitled to the Homestead Exemption they were claiming. We at the Duval County Property Appraiser’s office could not have done that in such a short period of time without the help of Tax Management Associates.

The information and analysis provided by TMA has resulted in liens totaling over \$3,000,000 in back taxes, penalties and interest. Over 30% of our work effort was accomplished within 14 months of the start of our partnership with TMA.

The quality and professionalism of TMA is second to none. They are totally a true partner in the effort to fight against those who wish to take advantage of a Homestead Exemption, when not entitled.”

- Jerry Holland, Duval County Property Appraiser

when properties do not get transferred out of the deceased owners name. This results in an invalid homestead exemption for the new property owner.

Since there is not always time or resources for a jurisdiction to conduct all of the necessary investigations regarding homestead exemptions themselves, TMA offers assistance using our homestead exemption audit process.

TMA has an entire department of skilled investigators that are dedicated to researching properties and homeowners to uncover invalid homestead exemptions. Our professionals handle all correspondence

with residents and documentation of findings. After partnering with Lexis Nexis in 2010, we have successfully discovered millions of dollars in back taxes, penalties, and interest using identity analytics technology and our investigative capabilities.

To date, we have worked on 40 projects with 35 jurisdictions in 6 different states. These areas include Florida, Georgia, Indiana, Louisiana, Michigan, and South Carolina. Our investigators have reviewed more than 2 million primary residence exemptions. In addition to our current projects, we are getting ready to begin a program with our newest client, The District of Columbia.

