

The 2026 Dirty Dozen: 12 Key Tax Scams

BY **STACY ENGLE**
IRS MEDIA RELATIONS

The Internal Revenue Service today announced its annual Dirty Dozen list of tax scams for 2026 that threaten the tax and financial information of taxpayers, businesses, and tax professionals.

The Dirty Dozen is part of a broader campaign conducted through the Security Summit, a partnership among the IRS, state tax agencies, and the nation's tax industry, and reinforced by outreach efforts tied to National Slam the Scam Day on March 5. These initiatives educate taxpayers about identity theft schemes and other forms of fraud, particularly during filing season.

1. IRS impersonation by email and text (phishing + smishing). Scammers send emails, direct messages (DMs), and texts that appear to be from the IRS, often using alarming language and QR codes that direct taxpayers to fake IRS websites to "verify" accounts, enter personal information, or claim refunds. The IRS urges taxpayers not to click links or open attachments from unexpected messages and to report suspicious IRS-related emails, DMs, and texts. The IRS reported over 600 social media impersonators during fiscal year 2025.

2. AI-enabled IRS impersonation by phone (robocalls, voice mimicry, spoofed caller ID). Phone scams continue to evolve, including calls that use computer-generated tactics and spoofed caller ID to appear legitimate. The IRS reminds taxpayers that it generally contacts taxpayers by mail first and does not leave urgent, threatening prerecorded messages, call to demand immediate payment, or threaten arrest. Taxpayers should not rely on AI-generated responses to complex tax questions, and they should verify any calculations or information provided by artificial intelligence.

3. Fake charities. Fraudsters often exploit tragedies and disasters by creating fake charities to collect donations and personal information. The IRS is committed to preventing fraudulent nonprofits from taking advantage of the American taxpayer.

4. Misleading tax advice on social media. Viral "tax hacks" can push taxpayers to file returns with false information or claim credits they don't qualify for, leading to refund delays, audits, penalties, or worse. The IRS continues to warn that social media-driven misinformation and disinformation remain a major driver of tax scams. Only follow trusted advice from the IRS, tax professionals, and other reputable sources.

5. Identity theft involving IRS Online Account access. Criminals may attempt to use stolen personal information to gain unauthorized access to a taxpayer's IRS online account or may pose as helpers to collect sensitive information during account setup. Taxpayers should create their account directly through IRS.gov and should not rely on unsolicited third parties offering assistance. The IRS provides official guidance to help taxpayers securely establish and protect their accounts.

6. Abusive undistributed long-term capital gains claims. The IRS identified an increase in the abuse of Form 2439. This form allows shareholders of certain investment funds or real estate trusts to claim a refundable credit for taxes paid on undistributed capital gains. Identified schemes involve overstated or fabricated Form 2439 claims, including claims tied to organizations that are not legitimate investment funds or real estate trusts. The IRS has also seen fake claims falsely linked to real, well-known organizations. Improper claims may result in refund delays, audits, penalties, or enforcement action.

7. Bogus "Self-Employment Tax Credit" promotion. Scammers use misleading claims about a broad "self-employment tax credit" to encourage inaccurate filings and generate improper refunds. The IRS reminds taxpayers to rely on trusted sources and qualified tax professionals, not social media promotions, when determining eligibility for credits.

8. Ghost preparers. A "ghost" preparer prepares a return, but refuses to sign it and/or refuses to include a Preparer Tax Identification Number (PTIN). When a preparer refuses to sign or provide a PTIN, that is a major red flag; the taxpayer is legally responsible for what is filed. The IRS urges taxpayers to avoid preparers who will not sign the return and to choose reputable help. Taxpayers should never sign a blank or incomplete return. Instead, the IRS reminds taxpayers to use a trusted tax professional

for help.

9. Non-cash charitable contribution schemes. Some schemes involve inflated appraisals of donated property using syndicated conservation easements or art. Promoters often promise to eliminate or substantially reduce tax liability. The IRS warns taxpayers not to file returns with made-up information and reminds taxpayers that it can hold refunds while verifying claims.

10. Overstated withholding schemes (fabricated wage/ withholding data). Scammers encourage taxpayers to inflate withholding amounts (sometimes described as "other withholding") to manufacture a larger refund by reporting zero or little income on incorrect forms. The IRS may delay processing while it verifies wages and withholding against third-party records. Inaccurate claims can lead to penalties and enforcement action.

11. Spear-phishing and malware campaigns targeting tax professionals. Tax professionals and businesses remain targets of "new client" or "document request" emails that deliver malicious links or attachments to steal client data or access systems. The IRS and the Security Summit urge preparers to remain vigilant and to strengthen their security practices. Businesses and individuals, including tax pros, should always be cautious and look out for any suspicious requests or unusual behavior before sharing any sensitive information or responding to an email.

12. Aggressive or misleading Offer in Compromise marketing ("OIC mills"). The Offer in Compromise program can help certain eligible taxpayers resolve tax debt when they are unable to pay in full, but "OIC mills" often overpromise results and charge high fees to taxpayers who don't qualify. Taxpayers can check eligibility using free IRS tools to avoid high-pressure sales tactics.

HOW TO PROTECT YOURSELF AND WHAT TO DO IF YOU GET A SUSPICIOUS MESSAGE OR CALL

- Don't click unexpected links or open unexpected attachments.
- If you get a suspicious IRS-related call, hang up. The IRS provides guidance on what to do next, including how to report scams.
- To report suspected IRS-related phishing emails or messages, send them to phishing@irs.gov and follow IRS reporting instructions.
- If you think your tax identity has been compromised, visit [IRS.gov/](https://www.irs.gov/)

id theft for steps to protect your account and recover.

Report abusive tax schemes and suspicious activity

The IRS encourages taxpayers, tax professionals, and the public to report suspected tax fraud, scams, identity theft, or other tax-related wrongdoing by visiting [IRS.gov/SubmitATip](https://www.irs.gov/SubmitATip).

The new online tool allows individuals to confidentially submit information using a smartphone, tablet, or computer. It consolidates IRS fraud-reporting options into one location and routes tips to the appropriate IRS office.

Arrest Report Released by Ohio County Sheriff's Office

HARTFORD — The Ohio County Sheriff's Office released the following recent arrest report for the week of March 6–9.

Larry W. Patton was arrested March 9 and charged with fourth-degree assault (domestic violence) with no visible injury.

Autumn Tichenor was arrested March 8 and charged with fourth-degree assault (domestic violence) with minor injury.

Christopher D. Pharris was arrested March 7 and charged with operating a motor vehicle under the influence (.08 or above), first offense; criminal mischief, second degree; leaving the scene of an accident – failure to render aid; and first-degree wanton endangerment.

Tara Ann Moxley was arrested March 7 on a charge of failure to appear.

Kenneth S. Bullock was arrested March 6 on a charge of failure to appear.

All individuals are presumed innocent until proven guilty in a court of law.

ORDINANCE NO. 2026-1

AN ORDINANCE OF THE COUNTY OF OHIO, KENTUCKY AUTHORIZING AND DIRECTING THE OHIO COUNTY PUBLIC FACILITIES CORPORATION TO TAKE CERTAIN FORMAL ACTIONS AS THE AGENCY AND INSTRUMENTALITY AND AS THE CONSTITUTED AUTHORITY OF THE COUNTY OF OHIO, KENTUCKY; SPECIFICALLY AUTHORIZING, APPROVING AND DIRECTING THE ISSUANCE OF SECURED RURAL AMERICA BONDS, SERIES 2026A (TAXABLE) (OHIO COUNTY HOSPITAL PROJECT) OF OHIO COUNTY PUBLIC FACILITIES CORPORATION IN AN AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED \$10,000,000 FOR THE PURPOSE OF FINANCING IMPROVEMENTS TO THE OHIO COUNTY HOSPITAL, AUTHORIZING AND APPROVING AN INDENTURE BETWEEN THE OHIO COUNTY PUBLIC FACILITIES CORPORATION AND U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AND AUTHORIZING AND APPROVING A LEASE, BETWEEN THE OHIO COUNTY PUBLIC FACILITIES CORPORATION AND OHIO COUNTY HOSPITAL CORPORATION; AND AUTHORIZING OTHER ACTIONS IN CONNECTION THEREWITH.

WHEREAS, Ohio County Public Facilities Corporation (the "Corporation"), a nonprofit, no-stock corporation, has been duly organized and created pursuant to the provisions of Kentucky law to act as the agency and instrumentality of the County of Ohio, Kentucky (the "County") in the planning, development, construction, installation and financing of public governmental projects, as provided by KRS Chapter 58 of the Kentucky Revised Statutes (the "Act");

WHEREAS, at the direction of the County, the Corporation heretofore issued its \$4,275,000 Secured Rural America Bonds, Series 2021A (USDA Guaranteed), \$475,000 Secured Rural America Bonds, Series 2021B (Unguaranteed) and its \$16,750,000 Secured Rural America Bonds, Series 2021C (Interim Financing) (the "2021 Bonds") (the "Prior Bonds"), the proceeds of which were used to finance improvements, replacements or additions to the hospital facilities being leased to the County and subleased to the Ohio County Hospital Corporation, a Kentucky nonprofit corporation (the "Hospital Corporation"); and

WHEREAS, the County has determined that it is appropriate at this time that the Corporation act as the County's agency, instrumentality and constituted authority in connection with the issuance of bonds in order to finance further renovations and expansions of the critical access hospital facility, along with the purchase and installation of certain personal property, and the payment of costs and fees related to obtaining and closing the financing for construction of the Project (the "Project") to be leased to the Hospital Corporation, and for the Corporation to formally authorize the issuance of its Secured Rural America Bonds, Series 2026A (Taxable) (Ohio County Hospital Project) in the aggregate original principal amount of \$10,000,000 (the "Bonds").

NOW THEREFORE, BE IT ORDAINED BY THE FISCAL COURT OF THE COUNTY OF OHIO, COMMONWEALTH OF KENTUCKY, AS FOLLOWS:

SECTION 1. DIRECTION TO OHIO COUNTY PUBLIC FACILITIES CORPORATION. The Corporation, acting as the agency and instrumentality and the constituted authority of the County, is hereby directed to forthwith adopt such resolutions and such orders and take such actions as may be necessary for the formal authorization by the Corporation of the Bonds to be dated appropriately in accordance with their date of sale and delivery. The maturity, security provisions, redemption provisions, form of Bonds, conditions of sale and all other terms and provisions incident to the Bonds shall be in accordance with the provisions which are set forth in the Indenture and Lease, as hereinafter defined.

SECTION 2. APPROVAL OF ISSUANCE OF SERIES 2026 BONDS. The County, hereby directs and approves the issuance, sale and delivery by the Corporation of the Bonds in an aggregate principal amount not to exceed \$10,000,000, and the application of the proceeds of the Bonds for the purposes set forth and described in the Resolution of the Board of Directors of the Corporation of even date herewith (the "Authorizing Resolution"), and in the Indenture and Lease hereinafter referred to and described. It is hereby acknowledged that the Bonds are to be issued by the Corporation, pursuant to the Authorizing Resolution, acting as the agency and instrumentality of the County, and as the constituted authority thereof, for the purpose of providing funds for the financing of the construction of the Project.

SECTION 3. AUTHORIZATION OF INDENTURE. The County hereby expressly approves and directs the execution and delivery by the Corporation of a certain Indenture (the "Indenture"), substantially in the form attached hereto as Exhibit A, which is hereby approved, with such changes therein not inconsistent with this Ordinance and not substantially adverse to the Corporation as may be permitted by the Act and approved by the Judge/Executive of the County as President of the Corporation and the officers executing the same on behalf of the Corporation. The approval of such changes, and that such are not substantially adverse to the Corporation, shall be conclusively evidenced by the execution of such Indenture.

SECTION 4. AUTHORIZATION OF LEASE. The County hereby expressly approves and directs the execution and delivery by the Corporation of a Lease between the Corporation and the Hospital Corporation or an amendment to the Lease Agreement dated January 21, 2022, by and between the Corporation and the Hospital Corporation (as amended, the "Lease"), substantially in the form attached hereto as Exhibit B, providing for the lease of the Project to the Hospital Corporation. The Lease is hereby authorized to be executed by the Corporation as may be permitted by the Act and approved by the Judge/Executive as President of the Corporation. The approval of such changes, and that such are not substantially adverse to the Corporation, shall be conclusively evidenced by the execution of such Lease. The Lease as so executed by the Corporation and the Hospital Corporation in connection with the issuance of the Bonds and upon execution thereof by the Corporation and the Hospital Corporation shall be duly recorded in the office of the Ohio County Clerk.

SECTION 5. AUTHORIZATION OF SECURITY DOCUMENTS. The County hereby expressly approves and directs the execution and delivery by the Corporation of one or more security documents, including a Mortgage and a Security Agreement (collectively, the "Security Documents"), substantially in the form attached hereto as Exhibit C. The Security Documents are hereby authorized to be executed by the Corporation as may be permitted by the Act and approved by the Judge/Executive as President of the Corporation. The approval of such changes, and that such are not substantially adverse to the Corporation, shall be conclusively evidenced by the execution of such Security Documents. The Security Documents as so executed by the Corporation in connection with the issuance of the Bonds and upon execution thereof by the Corporation and the Hospital Corporation, as applicable shall be duly recorded in the office of the Ohio County Clerk.

SECTION 6. FURTHER COUNTY ACTIONS AND INSTRUMENTS. The Judge/Executive and Fiscal Court Clerk are each hereby separately authorized to take any and all actions and to execute on behalf of the County such security instruments, financing statements, assignments, certificates and other instruments that may be necessary or appropriate for the formal authorization, sale and issuance of the Bonds and the intent of this Ordinance.

SECTION 7. FURTHER CORPORATION ACTIONS. In connection with the undertaking and implementation by the Corporation of the financing herein described, the Corporation, its Board of Directors and its officers are hereby authorized and directed to continue to take and carry out any and all necessary, desirable or appropriate actions that may be necessary or appropriate for the formal authorization, sale and issuance of the Bonds and the intent of this Ordinance.

SECTION 8. SEVERABILITY. If any section, paragraph, clause or provision of this Ordinance shall be held invalid, the invalidity of such section, paragraph, clause or provision shall not affect any of the remaining provisions.

SECTION 9. CONFLICTS. All ordinances, resolutions, orders or parts thereof in conflict with the provisions of this Ordinance are, to the extent of such conflict, hereby repealed.

SECTION 10. OPEN MEETINGS LAW. This Fiscal Court hereby finds and determines that all formal actions relative to the adoption of this Ordinance were taken in an open meeting of this Fiscal Court, and that all deliberations of this Fiscal Court and of its committees, if any, which resulted in formal action, were in meetings open to the public, in full compliance with applicable legal requirements.

SECTION 11. EFFECTIVE DATE. This Ordinance shall be in full force and effect from and after its adoption and publication of a summary thereof as provided by law.

FIRST READING HELD on January 13, 2026

DULY ADOPTED AFTER SECOND READING on January 27, 2026

ATTEST:


SONJA DAVIS
FISCAL COURT CLERK/ASSISTANT

COUNTY OF OHIO, KENTUCKY


DAVID JOHNSTON
OHIO COUNTY JUDGE EXECUTIVE

CERTIFICATION

The undersigned, Fiscal Court Clerk of the County of Ohio, Kentucky, does hereby certify that the foregoing is a true copy of an Ordinance duly adopted by the Fiscal Court of the County of Ohio, Kentucky, at a duly convened meeting properly held on January 27, 2026, signed by the Judge/Executive and now in full force and effect, as shown by the official records in my custody and under my control.

WITNESS my hand as of this January 27, 2026


SONJA DAVIS
FISCAL COURT CLERK/ASSISTANT

Ride for the Refuge Poker Run Set May 16 at Ohio County Park

A day of motorcycles, classic vehicles, family activities and live entertainment will come together for a good cause on Saturday, May 16, during the Ride for the Refuge Poker Run benefiting Agape Love Women's Refuge.

The event will take place from 9 a.m. to 4 p.m. at Ohio County Park and will feature a variety of activities for the entire family.

Motorcycle participants will begin the day with bike registration from 9 to 9:45 a.m., followed by a ride meeting at 9:45 a.m. Riders will depart at 10 a.m. when kickstands go up for the poker run.

along with food trucks, vendors, kids activities, live music, and a live auction. A 50/50 drawing will also be held during the day.

Organizers say the event is designed to bring the community together while raising support for Agape Love Women's Refuge, which provides assistance and support services for women in need.

Individuals interested in registering for the vehicle shows, becoming a vendor, or seeking additional information can contact Wendy at 270-775-3750 or email info@agapelovewomensrefuge.org.

More information about the organization can also be found at www.agapelovewomensrefuge.org.

In addition to the ride, the event will feature a bike show, car show, and tractor show,