

2006 COMMON FORM FILING INSTRUCTIONS, FORM CF-1040

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COMMON FORM

Starting with tax year 2002, 13 Michigan cities imposing an income tax approved use of a new return form, the Common Form, for use in filing computer-generated individual income tax returns. For 2006, 17 cities accept returns filed using the Common Form. The Common Form, CF-1040, may be different from a city's standard printed return form.

MICHIGAN CITIES ACCEPTING THE COMMON FORM

Albion	Ionia	Pontiac
Battle Creek	Jackson	Portland
Big Rapids	Lansing	Saginaw
Grand Rapids	Lapeer	Springfield
Grayling	Muskegon	Walker
Hamtramck	Muskegon Heights	

MI CITIES NOT ACCEPTING THE COMMON FORM

Detroit Flint Highland Park Hudson Port Huron

FILING THE COMMON FORM

The Common Form must be printed and filed on paper with the city. Mail the return and all required attachments. See Appendix F for a listing of the mailing addresses for specific cities accepting the Common Form and Appendix E for a listing of required return attachments.

Electronic filing is not available for cities accepting the Common Form for except for the City of Grand Rapids. For 2006 returns, Grand Rapids will be accepting electronically filed returns, but all software companies may not support e-filing for Grand Rapids.

USING THE COMMON FORM

The Common Form has been designed with the assistance of the National Association of Computerized Tax Processors (NACTP). The top of the form, when printed, identifies the type of the form and the due date (left corner), the city (center) and the tax year and form number (right corner). Below the top line, in the left half of the form is the area for printing the primary and secondary social security numbers (SSN), the primary and secondary taxpayers' names, their full address, their residency status, the spouse's SSN and name if filing separate returns, and the address from the taxpayers' previous year's return.

The top right half of the form is the scan area, 3.5 inches by 1.75 inches, which is set aside for printing of the 2D barcode. Below this is the exemption area.

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The numbered lines of the return start after the above area. These lines go across the entire form. The first 17 numbered lines match the federal Form 1040 lines 7 through 22, with the exception of two lines not found on federal Form 1040. The first exception is line 12, Subchapter S corporation distributions, and the second is an unnumbered line, Total additions, located between lines 16 and 17.

Each line of the Common Form has three areas for data. Column one is for data from the taxpayer's federal return. Column 2 is for the total of the exclusions and adjustments to federal income tax data. Column 3 is the income subject to tax, the difference between the amount from the federal income tax return and the exclusions and adjustments amount.

PRINTING THE COMMON FORM RETURN FOR FILING

The Common Form, CF-1040, is to be printed and assembled in order. i.e. CF-1040, page 1, CF-1040, page 2, Schedule TC if needed by a part-year resident, and then each line detail schedule if used in order. The line detail schedules are not required to be printed on their own page, but may be printed one after the other on the same page or on as many pages as it takes to print them. Following the line schedules should be the copies of federal forms and then any supplemental schedules. W-2 forms are to be attached to the first page of the return.

See Appendix E for a listing of required return attachments. **Failure to attach W-2 forms, schedules and documentation or attaching incomplete schedules and documentation will delay the processing of a return and may result in losses or deductions being disallowed.**

WHO MUST FILE A RETURN

Every individual with taxable income greater than the value of their personal and dependency exemptions must file a tax return. Note: the value of an exemption varies among the different cities. See Appendix D to determine value of an exemption for a specific city. Also, the type of personal exemptions allowed varies by city. See Appendix A to determine the types of personal exemptions allowed by a specific city.

TAXABLE INCOME OF A RESIDENT

Resident taxpayers are required to report the same kinds of taxable income on their city return they report on their federal return with **EXCEPTION OF THE FOLLOWING NONTAXABLE INCOME:**

1. Social security, pensions and annuities (including disability pensions), Individual Retirement Account (IRA) distributions received after reaching age 59½.
2. Proceeds of insurance where the taxpayer paid policy premiums. (Payments from a health and accident policy paid for by employer are taxable to the same extent as provided by the Internal Revenue Code).
3. Unemployment compensation and supplemental unemployment benefits.
4. Interest from obligations of the United States, the states or subordinate units of government of the states and gains or losses on the sales of obligations of the United States.
5. Military pay of members of the armed forces of the United States, including Reserve and National Guard pay.
6. Michigan Lottery prizes won on or before December 30, 1988. (Michigan lottery prizes won after December 30, 1988 are taxable.)
7. Subchapter S corporation flow through income or loss. Note: Actual adjustments received by a resident from a Subchapter S corporation are taxable under the Uniform City Income Tax Ordinance. These include distributions the Subchapter S corporation reports on Form 1020S, Schedule M-2, Line 7, columns a, b and c, Accumulated Adjustments Account, Other Adjustments Account and Shareholders' Undistributed Taxable Income Previously Taxed (PTI).

TAXABLE INCOME OF A NONRESIDENT

The following income of a nonresident is subject to tax:

1. Compensation received for work done or services performed in the city (includes salaries, wages, bonuses, commissions, fees, tips, incentive payments, severance pay, vacation pay and sick pay).

2. Net profits of from the operation of an unincorporated business, profession or other activity attributable to business activity conducted in the city, whether or not such business is located in the city.
3. Gains or losses from the sale or exchange of real or tangible personal property located in the city.
4. Net profits from the rental of real or tangible personal property located in the city.
5. Premature distributions from an Individual Retirement Account (IRA) where a deduction was claimed on a current or previous year's city income tax return.
6. Premature distributions from a pension plan attributable to work performed in the city.
7. Deferred compensation earned in the city.

FILING A RESIDENT OR NONRESIDENT RETURN

The Common Form is designed for use by resident, nonresident and part-year resident taxpayers. The differences between using the form as a resident or as a nonresident are the filing status, the different exclusions and adjustments, and the different tax rate.

The resident taxpayer filing status is used by an individual or an individual and spouse filing a joint return who maintained their primary residence in the taxing city for the entire tax year. The nonresident taxpayer filing status is used by an individual or an individual and spouse filing a joint return whose primary residence was located outside the taxing city for the entire tax year. The part-year resident filing status is used by an individual or an individual and spouse filing a joint return if the individual and/or spouse changed their primary residence during the year from one inside the taxing city to one outside the taxing city or vice versa.

FILING A PART-YEAR RESIDENT RETURN

A part-year resident must use Schedule TC to report the income and calculate the city's income tax. Schedule TC is laid out similar to Form CF-1040 except it has four columns. The third column of Form CF-1040 is replaced by two columns, one column for reporting income while a resident, and another column for reporting income earned in the city while a nonresident. The tax due in each residency status is calculated on Schedule TC and the total is transferred to the tax due line of Form CF-1040. When entering the tax due from Schedule TC on the tax due line of Form CF-1040, write in the phrase "Sch. TC" to the left of the reported tax due.

DECEASED TAXPAYER

Attach a copy of federal Form 1310, or a copy of the death certificate, if the taxpayer or spouse is deceased.

ESTIMATED TAX PAYMENTS FOR YEAR

Estimated tax payments are **REQUIRED** if your city income not subject to withholding will generate an income tax of \$100 or more. A Declaration of Estimated Income Tax **MUST** be filed by April 30, of the tax year and one-fourth (¼) of the estimated tax must be paid with the declaration. The three remaining estimated tax payments are due June 30 and September 30 of the tax year and January 31 of the following year.

Failure to make required estimated tax payments or underpayment of estimated tax will result in assessment of penalty and interest.

If at any time during the year your income increases to such a level that one hundred dollars or more of tax will be due, a Declaration of Estimated Tax must be filed at that time.

The Declaration of Estimated Tax is available from the city's income tax department or on the city's web site. See Appendix F for a listing of mailing addresses for filing the various cities estimated income tax forms.

EXTENSION OF TIME TO FILE

The due date of the annual income tax return may be extended for a period not to exceed six months. Application for an extension must be made and the tentative tax due must be paid (MCL 141.664). Applying for a federal extension does not satisfy the requirement for filing a city

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extension. Filing an extension with payment is not a substitute for making estimated tax payments.

AMENDED RETURNS

Amended returns should be filed on the applicable resident or nonresident form and clearly marked **AMENDED** in the top margin. All supporting schedules should accompany the filing with an explanation for each change. Tax paid or refunds received from the original return should be noted to the left of the box on line 32. Tax paid should be added and refunds received should be subtracted from other payments with the total entered on line 32.

If a change on your federal return affects a city's taxable income, you must file an amended return within 90 days of the change and pay the tax due. Interest and penalty may not be applied to tax due on an amended return filed within 90 days of a final federal tax determination.

EXEMPTIONS SCHEDULE

All taxpayers must complete the Exemptions Schedule. An individual taxpayer is allowed to claim personal and dependency exemptions allowed under rules for determining exemptions and dependents as provided in the internal revenue code. Additional personal exemptions may be allowed by a specific city for a taxpayer or spouse who is 65 years old or older, blind, deaf or disabled. See Appendix A to determine the types of personal exemptions allowed by a specific city.

Most cities allow an individual to claim a personal exemption even if they can be claimed as a dependent on another taxpayer's return. See Appendix A for information on cities that do not allow an individual to claim a personal exemption if the individual can be claimed as a dependent on another taxpayer's return.

The value of an exemption varies by city. See Appendix D to determine value of an exemption for a specific city.

LINE BY LINE INSTRUCTIONS

LINE 1 – WAGES, SALARIES, TIPS ETC.

Use the Line 1 Detail schedule to list all wages, salaries, tips, sick pay, bonuses, deferred compensation, severance pay and other compensation earned.

RESIDENTS

Adjustments and exclusions to wages must be explained in the Line 1 Detail schedule. **Box 18 of Form W-2 is not to be used in reporting wages taxable to a city.** Wages earned by a resident of a city are taxable regardless of where earned.

Attach W-2 forms showing all wages and the tax withheld for the city.

NONRESIDENTS

Adjustments and exclusions to wages must be explained in the Line 1 Detail schedule. **Box 18 of Form W-2 is not to be used in reporting wages taxable to a city.** A nonresident who worked 100% of the time in a city must report all wages, salaries, tips, sick pay, bonuses, deferred compensation, severance pay and other compensation (box #1 of Form W-2) as taxable income.

A nonresident who performed only part of his or her services for an employer in a city must allocate these wages (box #1 of Form W-2) to compute the amount excludable. Use the wage allocation section of the Line 1 Detail schedule to allocate wages.

A nonresident working totally outside the city for an employer should exclude all wages from this employer on the Line 1 Detail schedule.

All W-2 forms showing income earned in the city and/or tax withheld for the city must be attached to the return form.

NONRESIDENT WAGE ALLOCATION

Wages are normally allocated using the actual number of days or hours worked in and outside the city during the tax year for an employer. A nonresident salesperson paid on a commission basis or other results achieved shall allocate wages based upon the commissions received or other results achieved attributable to efforts expended in the city. A nonresident insurance salesperson paid sales commissions and renewal commissions shall allocate compensation on the following basis: commissions from life, health, accident and vehicle (auto) insurance shall be allocated based upon the location (residence) of the purchaser; commissions from group insurance shall be allocated based upon the location of the group; and commissions from fire and casualty

insurance shall be allocated based upon the location of the risk insured. A separate wage allocation must be completed for each employer.

Vacation time, sick time and holidays are not included in total days worked in arriving at the wage allocation percentage. Compensation for vacation time, sick time, holidays, bonuses, severance pay, etc. is taxable on the same ratio as normal earnings of the employee.

PART-YEAR RESIDENTS

The wages of a part-year resident are reported on Schedule TC as follows:

In the first column enter the amount of wages from Federal Form 1040, Form 1040A, Form 1040EZ, etc.

In the second column report the exclusions and adjustments to wages as calculated on the Line 1 Detail schedule. The exclusions and adjustments are calculated in the same manner as they are for a resident or a nonresident.

Taxable wages while a resident are reported in the resident column of Schedule TC, and taxable wages while a nonresident are reported in the nonresident column.

LINE 2 – INTEREST

RESIDENTS

Interest income of a resident is taxable except for interest income from U.S. government bonds, U. S. treasury bills and U. S. treasury notes.

Adjustments and exclusions to interest income must be explained in the Line 2 Detail schedule. Adjustments and exclusions to interest income include interest from obligations of the United States and interest income from Subchapter S corporations.

NONRESIDENTS

Interest income is not taxable to nonresidents. No explanation (line detail schedule) for this exclusion is required as it is automatically excluded.

PART-YEAR RESIDENTS

The interest income taxable to a part-year resident is the interest income received while a resident. Exclusions of interest income are the same as those in the resident section above. Exclusions of interest income received as a resident must be explained in the Line 2 Detail schedule. The interest income received while a nonresident is totally excludable.

LINE 3 – DIVIDENDS

RESIDENTS

Dividend income of a resident is taxable except for dividend income from U.S. government bonds, U.S. treasury bills and U.S. treasury notes.

Adjustments and exclusions to dividend income must be explained in the Line 3 Detail schedule. Adjustments and exclusions to dividend income include dividends from obligations of the United States and flow-through dividend income from Subchapter S corporations.

NONRESIDENTS

Dividend income is not taxable to nonresidents. No explanation (line detail schedule) for this exclusion is required.

PART-YEAR RESIDENTS

The dividend income taxable to a part-year resident is the dividend income received while a resident. Exclusions of dividend income are the same as those in the resident section above. Exclusions of dividend income received as a resident must be explained in the Line 3 Detail schedule. The dividend income received while a nonresident is totally excludable.

LINE 4 – TAXABLE REFUNDS, CREDITS OR OFFSETS

Refunds, credits or offsets reported as taxable income on the federal return are not taxable to cities. No explanation for this exclusion is required as this income is automatically excluded.

LINE 5 – ALIMONY RECEIVED

RESIDENTS

Alimony received by a resident is taxable income without exception.

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NONRESIDENTS

Alimony reported as income on the federal return of a nonresident is totally excludable from tax on the city return. No explanation (Line Detail schedule) for this exclusion is required.

PART-YEAR RESIDENTS

Alimony received while a resident is taxable income. Alimony received while a nonresident is excludable.

LINE 6 – PROFIT (OR LOSS) FROM BUSINESS, ETC

RESIDENTS

A resident's profit (or loss) from the operation of a business or profession is included in city income as reported on the federal return regardless of where the business is located. There are no exclusions. **Attach a complete copy of federal Schedule C.** Federal rules concerning passive losses are applicable to losses deducted on a city return.

NONRESIDENTS

A nonresident's profit (or loss) from the operation of a business or profession are included in city income to the extent they result from work done, services rendered or other business activities conducted in the city. The portion of the profit (or loss) reported on the city return is determined by use of the three factor Business Allocation Percentage formula.

Where no work is done, services rendered or other business activity is conducted in the city, the entire profit (or loss) is excluded.

Complete the Line 6 Detail Schedule to exclude profit or loss from the operation of a business or profession.

PART-YEAR RESIDENTS

The resident portion of the net profit (or loss) from the operation of a business or profession is reported in the resident column of Schedule TC. The resident portion of the net profit (or loss) of a part-year resident must be calculated on the basis of time the activity was operated while a resident divided by total time operated during the tax year.

The nonresident portion of the net profit (or loss) made from the operation of a business or profession in the city is reported in the nonresident column of Schedule TC. The nonresident excludable portion of the net profit (or loss) of a part-year resident must be calculated using the three factor Business Allocation Percentage formula and listed on the Line 6 Detail schedule.

A net operating loss carried over from the previous tax year is reported under Other Income on line 16.

LINE 7 – CAPITAL GAINS OR LOSSES

RESIDENTS

The Uniform City Income Tax Ordinance follows the Internal Revenue Code regarding capital gains. All capital gains realized while a resident of a city are taxable regardless of where the property is located, with the following exceptions:

1. Capital gains on sales of obligations of the United States and subordinate units of government.
2. The portion of the capital gain (or loss) on property purchased prior to the inception of the city's income tax ordinance that is attributed to the time before inception ordinance.
3. Capital loss carryovers that originated prior to the taxpayer becoming a resident of the city are not deductible.

Capital losses are allowed to the same extent they are allowed under the Internal Revenue Code and limited to \$3,000 per year. Unused net capital losses may be carried over to future tax years. The capital loss carryover for the city may be different than the carryover for federal income tax purposes.

Deferred capital gain income from installment sales and like-kind exchanges are taxable in the year recognized on the taxpayer's federal income tax return.

Flow through income (or loss) from a Subchapter S corporation reported on Schedule D of a resident is excluded on the Line 7 Detail schedule.

Attach copies of federal Schedule K-1 (Form 1120S).

Residents reporting capital gains (or losses) must **attach a copy of federal Schedule D.**

The excluded capital gains must be explained on the Line 7 Detail schedule.

NONRESIDENTS

Capital gains (or losses) of a nonresident are included in taxable income to the extent the gains (or losses) are from property located in the city.

Capital losses from property located in the city are allowed to the same extent they are allowed under the Internal Revenue Code. Unused net capital losses may be carried over to future tax years. The capital loss carryover for the city may be different than the carryover for federal income tax purposes.

Deferred capital gain income from installment sales and like-kind exchange of property located in the city are taxable in the year recognized on the taxpayer's federal income tax return.

Use the Line 7 Detail Schedule to compute exclusions and adjustments to capital gains reported on the taxpayer's federal income tax return.

NOTE: A common error on a nonresident return is the failure to complete the Line 7 Detail schedule to exclude the capital loss carryover reported on the taxpayer's federal income tax return.

PART-YEAR RESIDENTS

Part-year residents must separate capital gains (or losses) realized while a resident from those realized while a nonresident. Use the resident column of Schedule TC to report the taxable capital gains realized as a resident, and use the nonresident column to report the taxable capital gains realized from property located in the city as a nonresident. Use the Line 7 Detail Schedule to compute exclusions and adjustments to capital gains reported on the taxpayer's federal income tax return.

LINE 8 – OTHER GAINS AND LOSSES

RESIDENTS

The Uniform City Income Tax Ordinance follows the Internal Revenue Code regarding taxability of other gains and losses. Other gains and losses realized while a resident of the city are taxable regardless of where the property is located except the portion of the gain or loss on property purchased prior to the inception of the city's income tax ordinance.

Deferred other gains from installment sales and like-kind exchanges are taxable in the year recognized on the taxpayer's federal income tax return. Deferred gains must be supported by attaching a copy of federal Form 6252 and/or Form 8824.

Residents reporting other gains and losses must **attach a copy of federal Form 4797.**

Flow through income (or loss) from a Subchapter S corporation reported on federal Form 4797 of a resident is excluded on the Line 8 Detail schedule. **Attach copies of federal Schedule K-1 (Form 1120S).**

Use the Line 8 Detail Schedule to compute exclusions and adjustments to other gains (or losses) reported on the taxpayer's federal income tax return.

NONRESIDENTS

Other gains and losses of a nonresident are included in taxable income to the extent the gains (or losses) are from property located in the city.

Deferred other gains and losses from installment sales and like-kind exchanges of property located in the city are taxable in the year recognized on the taxpayer's federal income tax return. Deferred other gains must be supported by attaching a copy of federal Form 6252 and/or Form 8824.

Nonresidents reporting other gains and losses must **attach a copy of federal Form 4797.**

Use the Line 8 Detail Schedule to compute exclusions and adjustments to other gains and losses reported on the taxpayer's federal income tax return.

PART-YEAR RESIDENTS

Part-year residents must separate other gains and losses realized while a resident from those realized while a nonresident. Use the resident column of Schedule TC to report the taxable other gains and losses realized as a resident, and use the nonresident column to report the taxable other gains and losses realized as a nonresident. Use the Line 8 Detail Schedule to compute exclusions and adjustments to other gains and losses reported on the taxpayer's federal income tax return.

Part-year residents with other gains and losses must **attach a copy of federal Form 4797.**

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LINE 9 – IRA DISTRIBUTIONS

ALL INDIVIDUALS

IRA distributions received after age 59 ½ or described by Section 72(t)(2)(A)(iv) of the IRC are not taxable.

RESIDENTS

Premature IRA distributions (those reported on Form 1099-R, box 7 distribution code 1) and IRA distributions made to a decedent's beneficiary other than the decedent's spouse (Form 1099-R, Box 7, distribution code 4). All other IRA distributions are nontaxable and should be excluded using the Line 9 Detail schedule.

NONRESIDENTS

That portion of a premature IRA distribution that was deducted from a city's taxable income in the current or a prior tax year (those reported on Form 1099-R, box 7, distribution code 1) are taxable to a nonresident.

PART-YEAR RESIDENTS

Premature IRA distributions received while a resident are taxable and the portion of a premature IRA distribution that was deducted from a city's taxable income in the current or a prior tax year (those reported on Form 1099-R, box 7, distribution code 1) are taxable to a nonresident.

LINE 10 – TAXABLE PENSION DISTRIBUTIONS

RESIDENTS, NONRESIDENTS AND PART-YEAR RESIDENTS

Qualifying pension and retirement benefits included as taxable income on the federal return may be excluded from income on the city return. Premature pension plan distributions (those received prior to qualifying for retirement) are taxable.

Pension and retirement benefits qualifying for exclusion on the city return include benefits received from the following:

1. Pension plans that define eligibility for retirement and set contribution and benefit amounts in advance;
2. Qualified retirement plans for the self-employed;
3. Distributions from a 401(k) or 403(b) plan attributable to employer contributions or attributable to employee contributions to the extent they result in matching contributions by the employer;
4. IRA distributions received after age 59 ½ or described by Section 72(t)(2)(A)(iv) of the IRC;
5. Benefits from any of the previous plans received on account of disability or as a surviving spouse if the decedent qualified for the exclusion at the time of death;
6. Benefits paid to a senior citizen (age 65 or older) from a retirement annuity policy that are paid for life (as opposed to a specified number of years).

You may not exclude amounts received from deferred compensation plans that let the employee set the amount to be put aside and do not set retirement age or requirements for years of service. These plans include, but are not limited to, plans under Sections 401(k), 457 and 403(b) of the Internal Revenue Code (IRC). Amounts received before the recipient could retire under the plan provisions, including amounts paid on separation, withdrawal or discontinuance of the plan. Amounts received as early retirement incentives, unless the incentives were paid from a pension trust.

LINE 11 – RENTAL REAL ESTATE, ROYALTIES, PARTNERSHIPS, ESTATES, TRUSTS, ETC.

RESIDENTS

All income reported on federal Schedule E by a resident of the city is taxable on the city return except for flow-through income from a Subchapter S corporation. **Attach copies of federal Schedule E, Form K-1 (1065) and Form 8582.**

A resident must include as taxable all income from an estate or trust. This income must be included regardless of the location of the estate or trust, or the location of property it owns.

Subchapter S corporation flow-through income (or loss) reported on Schedule E of a resident is excluded on the Line 11 Detail schedule. **Attach copies of federal Schedule K-1 (Form 1120S).**

NONRESIDENTS

A nonresident must include in taxable income on their city return all income reported on federal Schedule E that comes from business activity in the city or property located in the city.

All income of a nonresident reported on federal Schedule E that comes from business activity or property located outside the city is to be excluded on the Line 11 Detail schedule.

Subchapter S corporation flow through income (or loss) reported on Schedule E of a nonresident is excluded on the Line 11 Detail schedule.

A nonresident's income from estates and trusts is totally excluded using the Line 11 Detail schedule. When an estate or trust has taxable income in a city, the estate or trust must file a return and remit the tax due on distributions to nonresidents.

PART-YEAR RESIDENTS

A part-year resident reports the income while a resident using the resident instructions and the income while a nonresident using the nonresident instructions. List the excluded income on the Line 11 Detail schedule.

LINE 12 – SUB S CORPORATION DISTRIBUTIONS

Do not include gains, losses or other deductions from Subchapter S corporations on a city return. Subchapter S corporation gains are not taxable and losses are not deductible by a resident. All corporations, including Subchapter S corporations, taxed under the City Income Tax Ordinance must file a city corporation income tax return.

RESIDENTS

Subchapter S corporation distributions received by a resident from the corporation's Accumulated Adjustments Account, Other Adjustments Account and/or the Shareholder's Undistributed Taxable Income Previously Taxed Account (federal Form 1120S, Schedule M-2, line 7) are income on a city return. These distributions are found on federal Schedule K-1 (1120), line 20. **Attach copies of federal Schedule K-1 (Form 1120S).**

NONRESIDENTS

None of these distributions are taxable to a nonresident.

PART-YEAR RESIDENTS

Subchapter S corporation distributions received while a resident must be included in adjustments and reported as taxable income. Those received while a nonresident need not be listed as an adjustment as they are not taxable income.

LINE 13 – FARM INCOME (OR LOSS)

RESIDENTS

A resident's profit (or loss) from the operation of a farm is included in city income as reported on their federal return regardless of where the farm is located. There are no exclusions. **Attach a complete copy of federal Schedule F.**

NONRESIDENTS

A nonresident's profit (or loss) from a farm are included in city income to the extent the profit (or loss) results from work done, services rendered or other activities conducted in the city. The portion of the profit (or loss) reported on the city return is determined by use of the three factor Business Allocation Percentage formula.

Where no work is done, services rendered or other business activity is conducted in the city, the entire farm profit (or loss) is excluded.

Complete the Line 13 Detail Schedule to exclude profit or loss from the operation of a farm.

PART-YEAR RESIDENTS

The resident portion of the net profit (or loss) from a farm is reported in the resident column of Schedule TC. The resident portion of the net profit (or loss) of a part-year resident must be calculated on the basis of time the activity was operated while a resident divided by total time operated during the tax year.

The nonresident portion of the net profit (or loss) from a farm in the city is reported in the nonresident column of Schedule TC. The nonresident excludable portion of the net profit (or loss) of a part-year resident must be calculated using the three factor business allocation percentage formula and listed on the Line 13 Detail schedule.

LINE 14 – UNEMPLOYMENT COMPENSATION

Unemployment reported as taxable income on the federal return is not taxable on a city return. No explanation (line detail schedule) for this exclusion is required as this income is automatically excluded.

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LINE 15 – SOCIAL SECURITY BENEFITS

Social security benefits reported as taxable income on the federal return are not taxable on a city return. No explanation for this exclusion is required as this income is automatically excluded.

LINE 16 – OTHER INCOME

RESIDENTS

Other income reported on the federal return of a resident is taxable on the city return except for other income from recoveries related to federal itemized deductions from prior tax years. A net operating loss carryover from the previous tax year is reported on this line. Use the Line 16 Detail schedule to document exclusions and adjustment to other income.

NONRESIDENTS

The other income of a nonresident taxable on a city return if it is from work performed or other activities conducted in the city. A net operating loss carryover from the previous tax year is reported on this line. Use the Line 16 Detail schedule to document exclusions and adjustment to other income.

PART-YEAR RESIDENTS

The resident portion of other income is reported in the resident column of Schedule TC. The resident portion of other income of a part-year resident must be calculated on the basis of date received. The resident excludable portion of a part-year resident's other income is listed and explained on the Line 16 Detail schedule.

The nonresident portion of other income from activities conducted in the city is reported in the nonresident column of Schedule TC. The nonresident excludable portion of a part-year resident's other income is listed and explained on the Line 16 Detail schedule.

LINE 17 – TOTAL INCOME

Add lines 1 through 16 of each column and enter the amounts on line 17.

DEDUCTIONS

Deductions are limited to the amount claimed on your federal return, except meals. The deductions are limited by the extent they apply to income taxable under the city's income tax ordinance. A part-year resident must allocate deductions the same way related income is allocated.

LINE 18 – IRA DEDUCTION

Contributions to an Individual Retirement Account are deductible to the same extent deductible under the Internal Revenue Code. **Attach page 1 of federal return and evidence of contribution** (a copy of receipt for IRA contribution, a copy of federal Form 5498, a copy of a cancelled check that clearly indicates it is for an IRA contribution, etc.

Contributions to a Roth IRA are not deductible.

A nonresident's IRA deduction is allowable on the same basis the related earned income taxable in the city.

Use the Line 18 Detail schedule to compute the allowable IRA deduction. A nonresident's IRA deduction is limited to the percentage city earned income (wages) is to total federal earned income. The rules controlling IRA deductions on this return are the same as under the Internal Revenue Code. **Attach page 1 of federal return and evidence of payment.**

LINE 19 – SELF EMPLOYED SEP, SIMPLE AND QUALIFIED RETIREMENT PLAN DEDUCTION

Contributions of a self employed individual to a SEP, SIMPLE and other qualified retirement plan are deductible to the same extent deductible under the Internal Revenue Code. **Attach page 1 of federal return and evidence of contribution.**

A self employed nonresident's retirement plan contributions are deductible at the same percentage the related income is taxable.

LINE 20 – EMPLOYEE BUSINESS EXPENSES DEDUCTION

Employee business expenses are an allowable deduction only when incurred in the performance of service for an employer and only to the extent not reimbursed by the employer. Meal expenses are not subject to the reductions and limitations of the Internal Revenue Code. Under the Uniform City Income Tax Ordinance meals must be incurred while away from home overnight on business to be deductible.

BUSINESS EXPENSES ARE LIMITED TO THE FOLLOWING:

1. Expenses of transportation (but not transportation to and from work).
2. Expenses of travel, meals and lodging while away from home overnight on business for an employer.
3. Expenses incurred as an "outside salesperson" away from the employer's place of business. This does not include a driver-salesperson whose primary duty is service and delivery).
4. Expenses reimbursed under an expense account or other arrangement with your employer, if the reimbursement has been included in reported gross earnings.

IMPORTANT: Business expenses claimed on line 4 of federal Form 2106 are not an allowable deduction on the city return unless the taxpayer qualifies as an outside salesperson.

Attach a copy of federal Form 2106 or a list of your employee business expenses.

LINE 21 – MOVING EXPENSE DEDUCTION

Moving expenses for moving **into** the area of a city are deductible to the same extent deductible under the Internal Revenue Code. Moving must be related to starting work in a new location. **Attach a copy of federal Form 3903 or a list of moving expenses including the distance in miles from where you moved.**

LINE 22 – ALIMONY PAID DEDUCTION

Alimony, separate maintenance payments and principal sums payable in installments (to the extent included in the spouse's or former spouse's adjusted gross income under the federal Internal Revenue Code) and deducted on the federal return are deductible. Child support is not deductible. **Attach a copy of page 1 of your federal return.**

LINE 23 – RENAISSANCE ZONE DEDUCTION

Only a few cities have Renaissance Zones and allow the Renaissance Zone Deduction. See Appendix B for cities having Renaissance Zones.

A Renaissance Zone deduction may be claimed by a qualified resident domiciled in a Renaissance Zone, an individual with income from rental real estate located in a Renaissance Zone and an individual proprietor or a partner in a partnership that has business activity within a Renaissance Zone.

Individuals who qualify for the deduction **must attach Schedule RZ** to their return to claim the deduction. Residents are not qualified to claim the deduction until they have been domiciled in a Renaissance Zone for 183 consecutive days. Individuals are not qualified to claim the Renaissance Zone deduction if they are delinquent for any Michigan or city taxes. An income tax return must be filed to qualify and claim this deduction. Contact the Income Tax Department to request Schedule RZ.

LINE 24 – TOTAL DEDUCTIONS

Add the deductions listed on lines 18 through 23 and enter on this line.

LINE 25 – TOTAL INCOME AFTER DEDUCTIONS

Subtract the total amount of deductions on line 24 from line 17, and enter the remainder on this line.

LINE 26 – AMOUNT FOR EXEMPTIONS

Multiply the number of exemptions by the value per exemption and enter the total on this line. See Appendix A to determine the types of personal exemptions allowed by a specific city. See Appendix D to determine value of an exemption for a specific city.

2006 COMMON FORM FILING INSTRUCTIONS, FORM CF-1040

LINE 27 – TOTAL INCOME SUBJECT TO TAX

Subtract the total amount for personal exemptions on line 26 from line 25, and enter the remainder on this line. The amount cannot be less than zero.

LINE 28 – INCOME TAX

Multiply line 27 by the tax rate for the city and enter the amount on this line. Refer to Appendix D for tax rates for the various cities.

If Schedule TC is used to compute the income tax, do not complete lines 1 through 27 of this return. Enter the tax from Schedule TC on line 28. Indicate to the left of the amount entered on line 28 that the tax was computed on Schedule TC.

LINE 29 THROUGH LINE 32 – PAYMENTS AND CREDITS

On line 29 enter the amount of the city's tax withheld as shown on your W-2 forms. **The City copy of your W-2 form clearly showing the locality as the city and the amount of tax withheld in box 19 must be submitted with your return before credit can be allowed for the city's tax withheld.**

On line 30, enter the total of the following: the estimated tax paid, the tax paid with an extension and the prior year credit forward.

On line 31 enter the credit claimed for tax paid to another city. A resident subject to income tax in another city may claim a credit for the net amount paid to the other city on income that is taxable by both cities. This credit may not exceed the tax that a nonresident of the taxing city would pay on the same income earned in the taxing city. Report only the amount you actually paid to another city, not the amount withheld. **You must attach a copy of the city income tax return you filed with the other city to receive this credit.**

Also enter on line 31 the income tax paid in your behalf by a partnership. Clearly indicate to the left of the credit that it was paid by a partnership.

Add the payments and credits listed on lines 29 through 31 and enter on line 32.

LINE 33 – TAX DUE

If the tax due on line 28 exceeds the total Payments and Credits on line 32, enter the difference, the tax due, on this line. The taxpayer is to pay the tax due when filing the return or, for cities allowing payment to be made via direct bank account withdrawal (See Appendix H), check the "Pay tax due – Direct withdrawal" box on line 38 and complete the bank account information.

To pay via a check or money order, make the check or money order payable to CITY TREASURER for the specific city, and mail the payment with the return to the city. See Appendix F for the mailing address of the specific city.

To make payment via direct withdrawal, complete line 38, checking the box to "Pay tax due – Direct withdrawal" and entering the routing number, account number, type of account and the direct withdrawal effective date. If the direct withdrawal effective date is left blank and the other required data is completed, the taxing city will select the effective date for processing the direct withdrawal payment.

LINE 34 – OVERPAYMENT

If the total payments and credits on line 32 exceed tax on line 28, enter the amount of the overpayment on line 34. Use lines 35 through 38 to indicate how the refund is to be distributed and whether any refund is to be made via direct deposit.

LINE 35 – DONATIONS

Eleven of the cities accepting the Common Form allow taxpayers to donate all or a part of their overpayment. Some cities have more than one donation option and allow taxpayers to split the donations between options, and some cities require taxpayers to pick only one donation option. See Appendix C for a list of the cities accepting donations and for the donation options for each city.

There are three donation boxes on line 35 (see Appendix C). To donate to the first listed option for a city, enter the amount to be donated into the Donation 1 box; to donate to the second listed option for a city, enter

the amount to be donated into the Donation 2 box; to donate to the third listed option for a city, enter the amount to be donated into the Donation 3 box.

LINE 36 – CREDIT FORWARD

Enter on line 36 the amount of the overpayment to be credited to the next tax year.

LINE 37 – REFUND

Enter on Line 37 the amount of the overpayment to be refunded. If the taxpayer wants the refund to be made electronically via direct deposit, complete line 38 checking the box for "Refund – Direct Deposit" and entering the routing number, account number and type of account. See the instructions for line 38 for more details on entering the bank account data.

LINE 38 – BANK ACCOUNT DATA FOR DIRECT DEPOSIT REFUND OR DIRECT DEBIT PAYMENT

DIRECT DEPOSIT REFUND ELECTION: See Appendix H for a list of the cities allowing direct deposit refunds. A taxpayer electing to receive a direct deposit refund must complete line 38 by placing a checkmark in the box "Refund – Direct Deposit" and (a) entering the bank routing number; (b) entering the bank account number; and (c) marking the box for the type of account, checking or savings.

DIRECT WITHDRAWAL PAYMENT OF TAX DUE: See Appendix H for a list of the cities allowing direct withdrawal (direct debit) payment of tax due. A taxpayer electing to pay tax due via direct withdrawal (direct debit) must complete line 38 by: placing a checkmark in the box to "Pay tax due – Direct withdrawal" and (a) entering the bank routing number; (b) entering their bank account number; (c) placing a checkmark in the box for the type of account, checking or savings, and entering the direct withdrawal effective date.

INSTRUCTIONS FOR FORM CF-1040, PAGE 2

EXEMPTIONS SCHEDULE

All taxpayers must complete the Exemptions Schedule. An individual taxpayer is allowed to claim personal and dependency exemptions allowed under rules for determining exemptions and dependents as provided in the internal revenue code. Additional personal exemptions may be allowed by a specific city for a taxpayer or spouse who is 65 years old or older, blind, deaf or disabled. See Appendix A to determine the types of personal exemptions allowed by a specific city.

Most cities allow an individual to claim a personal exemption even if they can be claimed as a dependent on another taxpayer's return. See Appendix A for information on cities that do not allow an individual to claim a personal exemption if the individual can be claimed as a dependent on another taxpayer's return.

The value of an exemption varies by city. See Appendix D to determine value of an exemption for a specific city.

For the taxpayer, and spouse if a joint return, enter the date of birth and mark the box for each specific exemption claimed. Enter the total number of boxes checked in Box A.

For each dependency exemption claimed, enter the dependent's first and last name, the Social Security number, the relationship and date of birth. Enter the total number of dependency exemptions claimed in Box B. Enter the sum of the numbers in Boxes A and B in Box C.

RETURN FORM MAILING CHECK BOX

Mark the box below the Exemption Schedule if the taxpayer does not need a return form mailed next year.

ADDRESSES WHERE THE TAXPAYER AND/OR SPOUSE RESIDED DURING THE TAX YEAR

If the taxpayer and/or spouse, if a joint return, maintained their principal residence at more than one location during the tax year, list each such complete principal residence address, mark whether the address was for the taxpayer (T), spouse (S) or both (B) the taxpayer and spouse and enter the beginning and ending dates of residence for each address listed.

2006 COMMON FORM FILING INSTRUCTIONS, FORM CF-1040

DONATION DATA

For a taxpayer making donation of all or a portion of the overpayment, list the donation recipient and the amount donated to each as reported on page 1, line 35.

THIRD-PARTY DESIGNEE

A taxpayer wishing to allow a friend, family member or any other person to discuss the tax return data with the Income Tax Department of the taxing city, may mark the "Yes" box in the "Third party designee" area of the return and enter the designee's name, phone number and any five digits the designee chooses as his or her personal identification number (PIN). To designate the preparer who signed the return as your designee, enter "Preparer" in the space for the designee's name.

If the "Yes" box is checked, the taxpayer and spouse, if filing a joint return, are authorizing the Income Tax Department of the taxing city to call the designee to answer any questions that may arise during the processing of the return. Also, the designee is authorized to give the Income Tax Department of the taxing city any information that is missing from the return; call the Income Tax Department for information about the processing of the return or the status of any related refund or payments; receive copies of notices or transcripts related to the return on request; and respond to notices about math errors, offsets and return preparation.

SIGNING THE RETURN

The taxpayer must sign and date the return and the return must be received by the Income Tax Department of the taxing city for it to be a valid return. If the return is filed joint, both the taxpayer and spouse must sign and date the return.

PREPARER'S SIGNATURE

If someone other than the taxpayer or spouse prepared the return, they are required to sign and date the return and provide their address and telephone number.

DISCLAIMER NOTICE

These instructions are interpretations of the Uniform City Income Tax Ordinance, MCLA 141.601 et seq. The specific city's Ordinance will prevail in any disagreement between these instructions and the Ordinance.

PROBLEMS NOTED ON PAST COMMON FORMS FILED

- Using Part-Year Resident filing status in error when the taxpayer is a nonresident allocation wages because they work both in and outside the city.
- Failure to print and attach page 2 of the form.
- Failure to attach W-2 forms supporting taxable wages and the city tax withheld.
- Failure to attach the line detail schedules supporting exclusions or adjustments to income reported on the federal return.
- Failure to print and attach the Line 1 Detail schedule when wages are reported.
- Failure to complete and include all necessary data on the Line 1 Detail schedule of nonresident and part-year resident returns; namely, the address of the actual work location, the dates of employment at the employer and the reason the excluded income is excludible.
- Failure to adjust and exclude, on nonresident returns, the capital losses on property located outside the taxing city. (Cf-1040, line 7, and the Line 7 Detail schedule.
- Improper calculation of the IRA Deduction on nonresident returns for a taxpayer with earned income in and outside the city. (CF-1040, Line 18 and the Line 18 Detail schedule.)
- On Schedule TC, Part-Year Resident Tax Calculation. The allocation and flow of wages and all other income to the resident and nonresident income columns has been a problem. Many part-year resident returns report 100% of the wages in the nonresident column and no wages in the resident column. Wages and all other income items are to be allocated based upon the income earned while a resident, the income earned in the taxing city while a nonresident and the excludable income earned outside the taxing city while a nonresident.
- On part-year resident returns, many returns are received with tax calculation errors. Namely, use of the nonresident tax rate for calculating the tax due while a resident and while a nonresident. When using Schedule TC, Form CRF-1040, Lines 1 through 27, should remain blank, line 28, Tax due, should report the tax due as calculated on Schedule TC and the phrase "Sch. TC" should be entered in the area where the tax rate is to be printed and also entered immediately to the left of the amount of tax due.

2006 COMMON FORM FILING INSTRUCTIONS, FORM CF-1040

COMMON CITY INCOME TAX FORM, CF-1040 Revised: 9/27/2006

APPENDIX A

Exemptions Allowed

City	Regular	65 & over	Blind	Deaf	Perm. Disabled
Albion	X	X			
Battle Creek	X	X	X	X	X
Big Rapids	X				
Grand Rapids	X	X	X		
Grayling	X	X	X		X
Hamtramck	X	X	X	X	X
Ionia	X	X	X	X	X
Jackson	X	X	X		X
Lansing	X	X	X	X	X
Lapeer	X	X	X	X	X
Muskegon	X	X	X	X	X
Muskegon Heights	X	X	X	X	X
Pontiac	X	X	X		
Portland	X	X	X	X	X
Saginaw	X	X	X		
Springfield	X	X	X	X	X
Walker	X	X	X		

All cities listed above except Albion, Big Rapids and Pontiac allow a taxpayer or spouse to claim an exemption for themselves even though they may be claimed as a dependent on another person's income tax return.

For the Cities of Albion, Big Rapids and Pontiac, no tax is due for a taxpayer having less than \$600 of income.

COMMON CITY INCOME TAX FORM, CF-1040

APPENDIX B

Revised: 8/25/2006

Cities with Renaissance Zones

City	Renaissance Zone(s)
Albion	No
Battle Creek	Yes
Big Rapids	No
Grand Rapids	Yes
Grayling	No
Hamtramck	No
Ionia	No
Jackson	Yes
Lansing	Yes
Lapeer	No
Muskegon	Yes
Muskegon Heights	Yes
Pontiac	No
Portland	No
Saginaw	Yes
Springfield	No
Walker	No

2006 COMMON FORM FILING INSTRUCTIONS, FORM CF-1040

COMMON CITY INCOME TAX FORM, CF-1040 APPENDIX C	
Revised 10/02/2006	
Donation of Overpayment	
City	Donations Allowed
Albion	City of Albion
Battle Creek	None
Big Rapids	1. Community Library 2. Community Pool
Grand Rapids (1)	1. American Flags for Veterans Graves in Grand Rapids 2. Grand Rapids Children's Fund
Grayling	None
Hamtramck	City of Hamtramck
Ionia (2)	1. Hall-Fowler Memorial Library 2. Ionia Theater 3. Youth Recreation
Jackson	None
Lansing	None
Lapeer	None
Muskegon	Annual Project
Muskegon Heights	Youth Recreation
Pontiac	City of Pontiac
Portland	City of Portland
Saginaw	Fireworks
Springfield	None
Walker (3)	1. Comstock Park Education Foundation 2. Grandville Education Foundation 3. Kenowa Hills Education Foundation
<p>(1) Grand Rapids: Taxpayer allowed to make donation of all or part of their overpayment to one of the listed projects</p> <p>(2) Ionia: Taxpayer may designate the amount of their overpayment donated to each of the listed recipients.</p> <p>(3) Walker: A taxpayer must donate the entire overpayment to one of the education foundations listed. The overpayment cannot be split among foundations or partially refunded.</p>	

COMMON CITY INCOME TAX FORM, CF-1040				Revised: 8/25/2006	
APPENDIX D					
Ordinance Effective Date, Exemption Amount and Tax Rates for 2006					
City	Effective Date	Exemption Amount	Exemption Prorated for Part-Year Residency	Tax Rates	
				Resident	Non-Resident
Albion	1/1/1972	600	No	1.00%	0.50%
Battle Creek	7/1/1967	750	No	1.00%	0.50%
Big Rapids	1/1/1970	600	No	1.00%	0.50%
Grand Rapids	7/1/1967	750	No	1.30%	0.65%
Grayling	1/1/1972	3,000	No	1.00%	0.50%
Hamtramck	7/1/1962	600	No	1.00%	0.50%
Ionia	1/1/1994	700	Yes	1.00%	0.50%
Jackson	1/1/1970	600	No	1.00%	0.50%
Lansing	1/1/1968	600	No	1.00%	0.50%
Lapeer	1/1/1967	600	No	1.00%	0.50%
Muskegon	7/1/1993	600	Yes	1.00%	0.50%
Muskegon Heights	1/1/1989	600	No	1.00%	0.50%
Pontiac	1/1/1968	600	No	1.00%	0.50%
Portland	1/1/1984	1,000	No	1.00%	0.50%
Saginaw	7/1/1965	750	Yes	1.50%	0.75%
Springfield	1/1/1989	1,500	No	1.00%	0.50%
Walker	1/1/1988	750	No	1.00%	0.50%

2006 COMMON FORM FILING INSTRUCTIONS, FORM CF-1040

COMMON CITY INCOME TAX FORM, CF-1040
APPENDIX E

Revised: 12/12/2005

Required Return Attachments

Required Attachments	Resident and Part-Year Resident Returns	Nonresident Returns
Form(s) W-2	All employers	W-2 form(s) for employers with wages earned in the city
Page 1 of federal 1040	All returns	If alimony and/or IRA deduction on return
Federal Form 1099R	For excluded income	For excluded income applicable to city
IRA contribution receipt	If applicable	If applicable
Federal Schedule C	If applicable	If applicable to city income
Federal Form 8332	If applicable	If applicable to city income
Federal Form 8829	If applicable	If applicable to city income
Federal Schedule D	If applicable	If applicable to city income
Federal Form 4797	If applicable	If applicable to city income
Federal Form 6252	If applicable	If applicable to city income
Federal Form 8824	If applicable	If applicable to city income
Federal Schedule E, pages 1 and 2	If applicable	If applicable to city income
Schedule K-1 for any S corporation(s) shown on Schedule E	If applicable	Not required
Federal Schedule 8582	If applicable	If applicable to city income
Federal Form 2106	If applicable	If applicable to city income
Federal Form 3903	If applicable	If applicable to city income
Page 1 of other city's return(s)	If credit claimed	Not required
If claiming additional exemption for any disability, a doctor's statement must be attached	If applicable	If applicable
Federal Form 1310	If applicable	If applicable to city income
If allocating wages from any employer, a statement from the employer supporting the allocation must be attached.	Not required	If applicable to city income for the following cities: Battle Creek, Big Rapids, Grayling, Hamtramck, Ionia, Lapeer, Muskegon, Portland and Springfield.

All supplementary schedules to Federal forms and schedules must be attached.

COMMON CITY INCOME TAX FORM, CF-1040
APPENDIX F

Revised: 8/25/2006

Mailing addresses for mailing returns to cities accepting the Common Form

CITY

RETURN TYPE

RETURN MAILING ADDRESS

Albion

All individual income tax returns, estimated tax payments and extensions

City of Albion
Income Tax Division
112 W Cass St
Albion MI 49224-0900

Battle Creek

Tax due returns, estimated income tax payments and extensions

Battle Creek City Treasurer
PO Box 1982
Battle Creek MI 49016-1982

Refund and no tax due returns

City Income Tax Division
PO Box 1657
Battle Creek MI 49016-1657

Big Rapids

Tax due returns and estimated income tax payments

City of Big Rapids
Treasurer's Office
226 North Michigan Avenue
Big Rapids MI 49307

Refund, no tax due returns and extensions

City of Big Rapids
Income Tax Office
226 North Michigan Avenue
Big Rapids MI 49307

CITY

RETURN TYPE

RETURN MAILING ADDRESS

Grand Rapids

All individual income tax returns

Grand Rapids Income Tax Department
PO Box 2528
Grand Rapids MI 49501-2528

Estimated income tax payments and extensions

Grand Rapids Income Tax Department
PO Box 347
Grand Rapids MI 49501-0347

Grayling

All individual income tax returns, estimated tax payments and extensions

City of Grayling
Income Tax Division
PO Box 549
Grayling MI 49738

Hamtramck

All individual income tax returns, estimated tax payments and extensions

City of Hamtramck
Income Tax Department
3401 Evaline St
Hamtramck MI 48212

Ionia

All individual income tax returns, estimated tax payments and extensions

City of Ionia
Income Tax Division
PO Box 512
Ionia MI 48846

Jackson

All individual income tax returns, estimated tax payments and extensions

City Income Tax
City of Jackson
161 W Michigan Ave
Jackson MI 49201

CITY

RETURN TYPE

RETURN MAILING ADDRESS

Lansing

Tax due returns and estimated tax payments and extensions

Lansing City Treasurer
PO Box 40752
Lansing MI 48901

Refunds and zero balance returns

Income Tax office
G029 - City Hall
124 Michigan Avenue
Lansing MI 48933

Lapeer

All individual income tax returns, estimated tax payments and extensions

City Income Tax Division
576 Liberty Park
Lapeer MI 48446-2189

Muskegon

All individual income tax returns, estimated tax payments and extensions

Income Tax Department
PO Box 29
Muskegon MI 49443-0029

Muskegon Heights

All individual income tax returns, estimated tax payments and extensions

Muskegon Heights City Income Tax Division
Muskegon Heights City Hall
2724 Peck St
Muskegon Heights MI 49444

Pontiac

Tax due returns

City Treasurer
City of Pontiac
PO Box 430779
Pontiac MI 48343-0779

CITY

RETURN TYPE

RETURN MAILING ADDRESS

Pontiac (continued)

Refund, no tax due returns and extensions

Income Tax Division

City of Pontiac

47450 Woodward

Pontiac MI 48342

Estimated income tax payments

City of Pontiac Estimated Income Tax

PO Box 430092

Pontiac MI 48343-0092

Portland

All individual income tax returns, estimated tax payments and extensions

Income Tax Division

City Hall

Portland MI 48875

Saginaw

Refund returns, no tax due returns and extensions.

Income Tax Division

1315 S Washington Ave

Saginaw MI 48601

Tax due returns and estimated income tax payments

Income Tax Division

PO Box 5081

Saginaw MI 48605-5081

Springfield

All individual income tax returns, estimated tax payments and extensions

City of Springfield

Income Tax Department

601 Avenue A

Springfield MI 49015-1499

Walker

All individual income tax returns, estimated tax payments and extensions

Walker City Income Tax Department

PO Box 153

Grand Rapids MI 49501-0153

2006 COMMON FORM FILING INSTRUCTIONS, FORM CF-1040

COMMON CITY INCOME TAX FORM, CF-1040
 APPENDIX H Revised: 9/27/2006
 Cities Allowing Direct Deposit Refunds and/or
 Direct Debit Payment of Tax Due

City	Allowing Direct Deposit Refunds	Allowing Direct Debit Payment of Tax Due
Albion	NO	NO
Battle Creek	YES	NO
Big Rapids	NO	NO
Grand Rapids	YES	YES
Grayling	NO	NO
Hamtramck	NO	NO
Ionia	YES	NO
Jackson	NO	NO
Lansing	NO	NO
Lapeer	YES	NO
Muskegon	YES	YES
Muskegon Heights	NO	NO
Pontiac	NO	NO
Portland	YES	NO
Saginaw	NO	NO
Springfield	YES	YES
Walker	NO	NO

COMMON CITY INCOME TAX FORM, CF-1040
 APPENDIX I Revised: 8/25/2006
 Cities Allowing Check Box Power of Attorney

City	Allowing Check Box POA
Albion	YES
Battle Creek	YES
Big Rapids	YES
Grand Rapids	YES
Grayling	YES
Hamtramck	YES
Ionia	YES
Jackson	YES
Lansing	YES
Lapeer	YES
Muskegon	YES
Muskegon Heights	YES
Pontiac	YES
Portland	YES
Saginaw	YES
Springfield	YES
Walker	YES

COMMON CITY INCOME TAX FORM, CF-1040
 APPENDIX J Revised: 8/25/2006
 Cities Scanning 2D Barcode

City	Scanning 2D Barcode
Albion	NO
Battle Creek	NO
Big Rapids	NO
Grand Rapids	YES
Grayling	NO
Hamtramck	NO
Ionia	YES
Jackson	NO
Lansing	YES
Lapeer	NO
Muskegon	NO
Muskegon Heights	NO
Pontiac	YES
Portland	NO
Saginaw	YES
Springfield	YES
Walker	NO