

**2025**  
**CITY OF GRAND RAPIDS INCOME TAX**

**NON-RESIDENT FORMS AND INSTRUCTIONS**  
**Form GR-1040NR—Individual Return**

For use by individuals who did not live in the City of Grand Rapids at all in 2025 tax year but had business activity, worked, or other income derived in the City.

**FILING DATE:** Your return must be filed by April 30th, 2026

**REMITTANCE:** Make remittance payable to: GR City Income Tax

**MAILING ADDRESS:** Mail your return and remittance, with W-2 forms to:

Grand Rapids Income Tax  
P.O. Box 106  
Grand Rapids, MI 49501-0106



Telephone number: (616) 456-3415 Option 0



Office & Phone hours:

Monday, Tuesday, Thursday, Friday 8 a.m. to 5:00 p.m.  
Wednesday - 8am to 7pm (March 4th to April 29th)  
Saturday 8am- 2pm **March 14th, March 28th, April 11th, April 18th, & April 25th**



Website: [www.grcity.us/incometax](http://www.grcity.us/incometax)  
Email: [Grincometax@grcity.us](mailto:Grincometax@grcity.us)

## GENERAL INSTRUCTIONS FOR ALL FILERS

This section contains general information regarding all returns. Specific instructions are attached for RESIDENT, NON-RESIDENT and 2025 PART-YEAR returns.

**PLEASE INCLUDE W-2 FORM(S) WITH YOUR RETURN.** The processing of your return may be delayed if the W-2 Forms are not attached.

### WHO MUST FILE A RETURN

If you had Grand Rapids taxable income greater than the total of your personal and dependency exemptions, you must file a tax return — even if you did not file a federal tax return. See Exemptions Schedule for more information on your allowable exemptions. **You are required to file a tax return and pay tax even if your employer did not withhold Grand Rapids tax from your paycheck.** You will be required to make quarterly estimated income tax payments if you work for an employer not withholding Grand Rapids tax from your wages.

### ESTIMATED TAX PAYMENTS

When your total income tax is greater than the amount of tax withheld plus other credits by \$100 or more, you may be required to make quarterly estimated tax payments. File Form GR-1040ES (available on the Grand Rapids website) by April 30 of the tax year and pay at least one-fourth (¼) of the estimated tax. The remaining estimated tax is due in three equal payments on June 30 and September 30 of the tax year and January 31 of the following year. Adjust the remaining quarterly payments if your income increases or decreases during the year.

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

If you have made estimated tax payments and do not owe additional tax for the year, you still must file a tax return.

### DUE DATE AND EXTENSIONS

Returns are due on or before April 30<sup>th</sup> each year. If a due date falls on a weekend or holiday, the due date becomes the next business day. **2025 DUE DATE: APRIL 30th, 2026. RETURNS MUST BE POSTMARKED BY THIS DATE.**

The due date of the annual income tax return may be extended for a period not to exceed six months. To apply for an extension, file Form GR-4868, Application for Automatic Extension of Time to File an Individual Income Tax Return. Applying for a federal extension does not satisfy the requirement for filing a Grand Rapids extension. Application for an extension must be made and the tentative tax due must be paid (MCL 141.664). Filing an extension with payment is not a substitute for making estimated tax payments. **An extension does not extend the time for paying the tax due.**

When an extension form is filed and the balance due is paid, it may be assumed that the extension is automatically granted unless otherwise notified. Interest and penalty is charged on taxes paid late even if an extension of time to file is granted. Penalty may be waived by the Income Tax Administrator if the tax paid by the original due date is not understated by more than 5% of tax or the taxpayer is able to show that the failure to pay on time was due to reasonable cause.

### CHARGES FOR LATE PAYMENTS

All taxes remaining unpaid after the due date are subject interest at the rate of 1% above the adjusted prime rate on an annual basis and to penalty at a rate of 1% per month, not to exceed a total penalty of 25% of the tax. The minimum charge for interest and penalty is \$2.00. **Charges begin to accrue on tax not paid by the due date even if the return is filed on time.**

### AMENDED RETURNS

If you have already filed a return and need to make changes, you may file an amended return. If your federal return is adjusted and the change affects your Grand Rapids income, an amended return must be filed and paid within 90 days. You may use the GR-1040X amended form available on our website. If you are writing corrections on a copy of the original tax return, please clearly write AMENDED at the top of the return. **Please be sure to provide an explanation for the amendment.** This information can be

provided on page 2 of the 1040X in Part III: Explanation of Changes or by attaching a separate sheet. Amended returns may be mailed to: Grand Rapids Income Tax Dept, PO BOX 347, Grand Rapids, MI 49501-0347. If applicable, please attach a copy of the amended federal return or the IRS notice detailing why your federal return was adjusted.

### DISCLAIMER

These instructions are interpretations of the Grand Rapids Income Tax Ordinance, MCLA 141.601 et seq. The City of Grand Rapids Ordinance will prevail in any disagreement between these instructions and the Ordinance.

### COMPLETING YOUR RETURN

#### NAME, ADDRESS, SOCIAL SECURITY NUMBER

- **Always write your Social Security number(s) on the return.** Your Social Security number must match the SSN on the W-2 Form(s) attached to your return.
- Enter your name and, if a joint return, your spouse's name.
- If the taxpayer or spouse is deceased: attach a copy of federal Form 1310 or a copy of the death certificate and mark (X) the box under the Social Security numbers indicating the taxpayer and/or spouse is deceased. Write "deceased" in the signature area on page 2 and enter the date of death in the box on the right side of the signature line.
- Enter your current home address on the present home address line. If using a PO Box for mailing purposes, enter the PO Box number on address line 2. If using an in care of address that is not your legal residence (domicile), you must report your residence (domicile) address in the Address Schedule on page 2.

### RESIDENCY STATUS

Indicate your residency status by marking (X) the proper box at the top of page 1.

**Resident** – a person whose domicile (principle residence) was in the city limits of Grand Rapids all year. File as a resident if you were a resident the entire year.

**Non-Resident** – a person whose domicile (principle residence) was outside the city limits of Grand Rapids all year. File as a nonresident if you were a nonresident the entire year.

**Part-Year Resident** – a person who changed their domicile (primary residence) during the year from one inside Grand Rapids to one outside Grand Rapids or vice versa. If you were a resident for only part of 2025, use Form GR-1040TC to calculate the tax and attach it to the GR-1040.

**Check Residency.** Grand Rapids Street Directory to check if an address is located in the city: [grandrapidsmi.gov/Government/Departments/Income-Tax-Department/Street-Directory](http://grandrapidsmi.gov/Government/Departments/Income-Tax-Department/Street-Directory)

**Married with Different Residency Status.** If you were married during the tax year and had a different residency status from that of your spouse, file separate returns or file a part-year resident return using Form GR-1040TC to compute the tax.

### FILING STATUS

Indicate filing status by marking (X) the proper box. If married filing separately, enter spouse's Social Security number in the spouse's SSN box and enter the spouse's full name in the filing status box.

### INCOME EXEMPT FROM CITY TAX

Grand Rapids does not tax the following types of 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 by an employer are taxed the same as under the Internal Revenue Code).
3. Welfare relief, 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 to residents.)
7. City, state and federal refunds.

#### ITEMS NOT DEDUCTIBLE ON THE GRAND RAPIDS RETURN

Grand Rapids does **not** allow deductions for items such as taxes, interest, medical expenses, charitable contributions, casualty and theft losses, etc. In addition, the following federal adjustments are not deductible on the Grand Rapids return: student loan interest, Archer MSA deduction, self-employed health insurance deduction, one-half or self employment tax, and penalty for early withdrawal of savings. Grand Rapids allowable deductions can be found under the DEDUCTIONS SCHEDULE on page 2 of the tax form.

The **Standard Federal Deduction** is not applicable to Grand Rapids and cannot be subtracted from taxable income.

**PAGE 1:** All taxpayers should complete the **EXEMPTIONS SCHEDULE** at the top of the page. All taxpayers are to claim 1 exemption for self – even if claimed as a dependent on another person’s return. Dependents should be the same as reported on your federal tax return – if you cannot claim a dependent on the federal return, you cannot claim them on the Grand Rapids return.

**INCOME:** The tax form has 3 columns. **Column A** should have all income as reported on your federal tax return. **Column B** is where income NOT taxable to Grand Rapids will be reported, such as excludible non-resident wages (see non-resident instructions). **Column C** should contain only the income taxable to Grand Rapids.

**Line 17** is where your total taxable income after subtracting applicable deductions and exemptions will be reported. This amount will be multiplied by either the resident rate (.015) or the non-resident rate (.0075) depending on your filing status on **Line 18**. If you were a part-year resident, the tax amount will be carried to Line 18 from the Sch TC (part-year resident schedule).

**Line 19.** On Line 19, you will report Grand Rapids tax withheld by your employer(s) in Box 19a – **ATTACH W-2 FORMS SHOWING THE GRAND RAPIDS TAX WITHHELD**. Estimated tax paid, tax paid with extension and credits from the previous tax year are reported in Box 19b. Corporate and partnership tax credits are also to be claimed in Box 19b. Credit for tax paid to another city is claimed in Box 19c – **ATTACH PAGE 1 OF THE OTHER CITY’S TAX FORM (this is only for residents)**. Failure to attach W-2 Forms and other city tax forms may result in a delay in processing your tax return.

**Line 21 (TAX DUE).** If Line 19d (or 20c) is LESS than Line 18b, you owe tax and will report the amount on Line 21. To pay with a check or money order, please make payable to GRAND RAPIDS CITY TREASURER. Be sure your name and Social Security or account number is on the payment. You may also have the money directly withdrawn from your checking or savings account by filling out the bank account information at the bottom of the form. Additional options for payment are available on our website: [grandrapidsmi.gov/Payments/Income-Tax-Payments](http://grandrapidsmi.gov/Payments/Income-Tax-Payments). If you will be mailing a payment with a payment voucher separately from the tax return, do not provide your bank account on the tax return. **SEE MAILING ADDRESS AT THE BOTTOM OF PAGE.**

**Line 22 (OVERPAYMENT).** If Line 19d (or 20c) is MORE than Line 18b, you are due a refund and will report the amount on Line 22. If you would like the full amount to be refunded, put the amount on **Line 25**. Options for donating all or part of your refund are on **Line 23**. If you would like your refund to be issued as a direct deposit, please fill out the bank account information at the bottom of the form. Please allow 45 days before contacting our office to inquire about refund status. **SEE MAILING ADDRESS AT THE BOTTOM OF PAGE.**

**Line 24.** If you would like all or part of your refund to be credited to the next year, put the amount on Line 24.

**PAGE 2. SCHEDULE A – OTHER INCOME.** All items in Sch A are taxable to residents. Alimony, S-Corp and Gambling income is not taxable to non-residents. See specific non-resident instructions.

**EXCLUDED WAGES AND TAX WITHHELD SCHEDULE** (Attach W-2 Forms even if completing this schedule). All wages of RESIDENTS are taxable – even if earned outside of the Grand Rapids city limits. For NON-RESIDENTS, wages earned outside of the Grand Rapids city limits are not taxable, however **documentation from the employer will be required if Grand Rapids tax was withheld on the excluded wages**. Additional information can be found with the non-resident instructions.

**DEDUCTIONS SCHEDULE.** Deductions are allowed to the same extent as the federal return, however must be pro-rated if you were a non-resident or part-year resident. For example, if you contributed to an IRA as a non-resident but only 50% of your wages were taxable to Grand Rapids, only 50% of the IRA contribution can be claimed.

Allowable deductions include: **1. Contributions to an Individual Retirement Account (IRA).**

**2. Self-Employed SEP, SIMPLE and Qualified Plans.**

**3. Employee Business Expenses.** Employee business expenses are deductible 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 Grand Rapids Income Tax Ordinance, meals must be incurred while away from home overnight on business.

BUSINESS EXPENSES ARE LIMITED TO THE FOLLOWING:

- A. Expenses of transportation, but not to and from work.
- B. Expenses of travel, meals and lodging while away from home overnight on business for an employer.
- C. Expenses incurred as an “outside salesperson” away from the employer’s place of business. This does not include driver-salesperson whose primary duty is service and delivery.
- D. Expenses reimbursed by employer from an expense account or other arrangement if included in gross earnings.

NOTE: Business expenses claimed on line 4 of federal Form 2106 are not allowed unless taxpayer qualifies as an outside salesperson.

**Please attach federal Form 2106 to support the deduction claimed.**

**4. Moving Expenses.** For tax years after 2017, only members of the military are eligible to claim moving expense. If applicable, attach federal Form 3903.

**5. Alimony Paid** (do not include child support). Attach the federal return showing the recipient’s Social Security number and amount paid.

**6. Renaissance Zone Deduction;** attach Sch RZ if applicable.

**ADDRESS SCHEDULE** (Taxpayer, Spouse or Both). Please complete this section with all home addresses for the tax year.

**THIRD PARTY DESIGNEE.** If you would like to authorize another person to discuss the tax return, check the box for YES and provide their information. If you are a parent preparing the return for a dependent, this will need to be completed before information about the return can be shared. **SIGN AND DATE THE RETURN.**

#### WHERE TO MAIL FORMS AND PAYMENTS

Grand Rapids Income Tax Dept, Grand Rapids MI 49501

PO Box 106 – Tax returns showing a refund

PO Box 107 – Tax returns with a payment attached, direct withdrawal information for tax due or zero due returns

PO Box 108 – Payment voucher with check attached or EFT direct withdrawal information and payments being made for bills

PO Box 109 – Corporate and Partnership Returns

PO Box 347 – Correspondence, withholding and amended returns

## NONRESIDENTS

If you lived outside of the Grand Rapids city limits for the entire year but had income earned inside of the Grand Rapids city limits, you will file a non-resident tax return. If you moved during the year and lived both inside and outside of the Grand Rapids city limits, you will file as a part-year resident. See separate part-year tax form, instructions and Sch TC (part-year resident schedule) if applicable.

For non-residents, only income earned in the city limits is taxable. Alimony received and gambling winnings are not taxable to non-residents.

### NONRESIDENT INCOME SUBJECT TO TAX:

1. Compensation for work done or services performed in the Grand Rapids city limits which includes, but is not limited to, the following: bonuses, commissions, fees, tips, incentive payments, severance pay, vacation pay and sick pay.
2. Net profits from the operation of an unincorporated business, profession or other activity attributable to business activity conducted in Grand Rapids, whether or not such business is located in Grand Rapids. This includes business interest income from business activity in Grand Rapids.
3. Gains or losses from the sale or exchange of real or tangible personal property located in the Grand Rapids city limits.
4. Net profits from the rental of real or tangible personal property located in Grand Rapids.
5. Premature distributions from an Individual Retirement Account (IRA) where a deduction was claimed on a current or previous year's Grand Rapids income tax return.
6. Premature distributions from a pension plan attributable to work performed in Grand Rapids.
7. Deferred compensation earned in Grand Rapids.

**Wages received while on vacation, holiday and sick pay are taxable at the same percentage as your taxable wages, as is third party sick pay. Severance pay is also taxable at the same percentage as your wages had been taxable. If you allocated wages prior to receiving severance pay, a 3 to 5 year average should be used. This income cannot be excluded merely because it was paid to you after you stopped physically working in the Grand Rapids city limits.**

**Wage Allocations on Commissions, etc.** A nonresident salesperson paid on a commission basis or other results achieved should allocate wages based on commissions received or other results achieved attributable to efforts expended in Grand Rapids. A nonresident insurance salesperson paid sales commissions and renewal commissions should allocate compensation on the following basis: Allocate commissions from life, health, accident and vehicle (auto) insurance based on the location (residence) of the purchaser. Allocate commissions from group insurance based on the location of the group. Allocate commissions from fire and casualty insurance based on the location of the risk insured.

**Line 1 – Taxable wages.** In Column A, you will report 100% of your wages as shown on the federal return. In Column B, you will report wages earned outside of the Grand Rapids city limits. If excluding wages in Column B, you will need to complete the EXCLUDED WAGES AND TAX WITHHELD SCHEDULE on Page 2.

**Please note that if you exclude 100% of your wages from an employer that withheld tax for Grand Rapids, you will be asked to provide a statement from the employer that no work duties were done in the Grand Rapids city limits. If you will not be working in the city limits for the employer, we also ask for the date that they stopped withholding tax for Grand Rapids. Grand Rapids tax should not be withheld on wages earned outside of the Grand Rapids city limits by non-residents. You may need to file an updated W-4 Form with your payroll department to indicate you do not live or work in the Grand Rapids city limits. Employer verification may also be requested if you indicate a large percentage of your time was spent working outside of the Grand Rapids city limits.**

**Wages earned while working from home.** The same verification from the employer will be requested if you exclude wages earned while working at home when Grand Rapids tax was withheld. If you are permanently working remotely and will not be returning to a Grand Rapids work location,

withholding for Grand Rapids should be ceased. Starting with tax year 2022, the CF-COV Covid work allocation worksheet will not be accepted as mandatory government stay home orders were no longer in place. The Grand Rapids Income Tax Ordinance (Sec. 141.613, Reg. 13.2) states the following: the mere fact that a nonresident employee takes work home with them and performs such work at their home does not permit for the allocation of compensation. If an office or other work space is maintained for you in the city limits and you choose to work from home, this compensation cannot be allocated/excluded.

Wages are only to be taken from Box 1 of the W-2 form. Wages are not to be taken from Box 18. If you are allocating wages and Box 18 is the correct taxable amount, you are still required to fill out EXCLUDED WAGES AND TAX WITHHELD SCHEDULE.

**Line 2 – Taxable interest.** In general, interest income is not taxable to non-residents unless related to business income. For example, if you own commercial property in the Grand Rapids city limits and receive income (such as interest paid on land contract) the interest is taxable.

**Line 3 – Dividends.** Not taxable unless attributable to a Grand Rapids source

**Line 4 – Business income (or loss) – PLEASE ATTACH FEDERAL SCH C.** Any business income earned in the Grand Rapids city limits is taxable to non-residents. If you are claiming a loss, please be sure the actual address of the business is provided so we may verify it was in the Grand Rapids city limits or the loss may be disallowed.

**Line 5 – Capital Gains (or Losses).** Capital gains or losses of a nonresident are included in taxable income to the extent the gains or losses are from property located in Grand Rapids. Capital losses from property located in Grand Rapids are allowed to the same extent they are allowed under the Internal Revenue Code. Unused capital losses may be carried over to future tax years. The capital loss carryover for Grand Rapids 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 Grand Rapids are taxable in the year recognized on the taxpayer's federal income tax return. Flow through income or loss from an S corporation reported on a nonresident's federal Schedule D is excluded on the Exclusions and Adjustments to Capital Gains or (Losses) schedule. Attach copies of federal Schedule K-1 (Form 1120S). Use the Exclusions and Adjustments to Capital Gains or (Losses) schedule to compute exclusions and adjustments to capital gains. NOTE: A common error on a nonresident return is failure to complete the Exclusions and Adjustments schedule to exclude the capital loss carryover reported on the taxpayer's federal income tax return.

**Line 6 – Other Gains (or Losses).** A nonresident's other gains and losses are included in taxable income to the extent the gains or losses are from property located in Grand Rapids. Deferred other gains and losses from installment sales and like-kind exchanges of property located in Grand Rapids 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. Flow through income or loss from an S corporation reported on federal Form 4797 is excluded on the Exclusions and Adjustments to Other Gains and (Losses) schedule. Attach copies of federal Schedule K-1 (Form 1120S). Nonresidents reporting other gains and losses must attach a copy of federal Form 4797. Use the Exclusions and Adjustments to Other Gains and Losses schedule to compute exclusions and adjustments to other gains and losses reported on the federal income tax return. On line 4 of the schedule enter the total excluded other gains or losses and also enter this total on page 1, line 8, column B.

**Line 7 – IRA Distributions.** That portion of a premature IRA distribution that was deducted from Grand Rapids taxable income in the current or a prior tax year (reported on Form 1099-R, box 7, distribution code 1) are taxable to a nonresident. IRA distributions received after age 59 ½ or described by Section 72(t)(2)(A)(iv) of the IRC are not taxable.

**Line 8- Taxable Pensions and Annuities.** Premature pension plan distributions (those received by a nonresident prior to qualifying for retirement) are taxable to the same extent the normal wages from the employer are taxable. A nonresident remaining employed by the particular employer in Grand Rapids 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. Form 1099-R, box 7, code 8, Excess contributions or excess deferrals taxable in current tax year are taxable to a nonresident to the same extent and on the same basis as the normal earning from the specific employer are taxable. Note: Form 1099-R, box 7, code P, reports excess contributions or excess deferrals taxable in the prior tax year and may require a nonresident to file an amended return for the prior tax year. See Line 10 under "Residents" for additional information on nontaxable pension and retirement benefits.

**Line 9 – Rental real estate, royalties, partnerships, S Corporations, trusts, etc. – PLEASE ATTACH FEDERAL SCHEDULE E.** All income reported on the federal Schedule E that comes from business activity in Grand Rapids or property located in Grand Rapids is taxable to nonresidents. When an estate or trust has taxable income in Grand Rapids, the estate or trust must file a return and pay tax on distributions to nonresidents and on undistributed taxable income. The following income reported on federal Schedule E is excludable: income from business activity or property outside Grand Rapids including royalty income upon which Michigan severance tax was paid; S corporation flow through income or loss reported on Schedule E; and income from estates and trusts. Explain all exclusions on the Exclusions and Adjustments to Income from Rental Real Estate, Royalties, Partnerships, S Corporations, Trusts, Etc. schedule. On line 6 of this schedule enter the total exclusions and adjustments; enter also on page 1, line 11, column C.

**OTHER INCOME (Page 2, Schedule A)**

**Alimony, S-Corp and gambling income is not taxable to non-residents.** Any other income earned in the Grand Rapids city limits for which there is not a specific line is reported here.

**Line 3 – Farm Income (or Loss).** A nonresident's profit or loss from a farm are included in Grand Rapids income to the extent the profit or loss results from work done, services rendered or other activities conducted in Grand Rapids. The portion of the profit or loss reported on the Grand Rapids return is determined by use of the three factor Farm Allocation Percentage formula. Sales of crops at the produce market, any of the farmer's markets or a produce stand located in the city is Grand Rapids business activity and subjects the farm to Grand Rapids income tax.

**DEDUCTIONS SCHEDULE.** A nonresident's deductions are limited by the extent they relate to income taxable under the Grand Rapids Income Tax Ordinance. Nonresidents must allocate deductions the same way related income is allocated. For example, if you contributed to an Individual Retirement Account (IRA) but only 50% of your wages are taxable to Grand Rapids, only 50% of the IRA deduction can be claimed.

**See GENERAL INSTRUCTIONS FOR ALL FILERS for mailing addresses**

TAXPAYER'S SSN	TAXPAYER'S FIRST NAME	INITIAL	LAST NAME	<b>FILING STATUS</b> <input type="checkbox"/> Single <input type="checkbox"/> Married filing jointly <input type="checkbox"/> Married filing separately. Enter spouse's SSN and Spouse's full name here.
SPOUSE'S SSN	IF JOINT RETURN SPOUSE'S FIRST NAME	INITIAL	LAST NAME	
PRESENT HOME ADDRESS (NUMBER AND STREET)			APT. NO.	
ADDRESS LINE 2 (P.O. BOX ADDRESS FOR MAILING USE ONLY)				
CITY, TOWN OR POST OFFICE		STATE	ZIP CODE	SPOUSE'S FULL NAME <hr/> SPOUSE'S SSN
FOREIGN COUNTRY NAME	FOREIGN PROVINCE/COUNTY	FOREIGN POSTAL CODE		
Mark box if deceased <input type="checkbox"/> Taxpayer <input type="checkbox"/> Spouse Enter date of death on page 2, right side of the signature area		Mark box if; <input type="checkbox"/> Federal Form 1310 attached <input type="checkbox"/> Itemized deductions on your Federal tax return for 2025		

EXEMPTIONS SCHEDULE	1a You Date of birth (mm/dd/yyyy) <input type="checkbox"/> Regular <input type="checkbox"/> 65 or over <input type="checkbox"/> Blind
1b Spouse Date of birth (mm/dd/yyyy) <input type="checkbox"/> Regular <input type="checkbox"/> 65 or over <input type="checkbox"/> Blind	
1c. Check box if you can be claimed as a dependent on another person's tax return	
1d. Enter the number of boxes checked on lines 1a and 1b	
1e. Enter number of dependent children and/or other dependents claimed on your federal return	
1f. Total exemptions (Add lines 1d and 1e; enter here and also on page 1, line 16a)	

INCOME	ROUND ALL FIGURES TO NEAREST DOLLAR (Drop amounts under \$0.50 and increase amounts from \$.50 to \$0.99 to next dollar)		COLUMN A Federal Return Data	COLUMN B Exclusions/Adjustments	COLUMN C Taxable Income	
SEND COPY OF PAGE 1 OF FEDERAL RETURN	1	Wages, salaries, tips, etc. (W-2 forms must be attached)				
	2	Taxable interest				
	3	Ordinary dividends				
	4	Business income or (loss) attach federal Schedule C				
	5	Capital gain or (loss) attach federal Schedule D				
	6	Other gains or (losses) attach federal Form 4797				
	7	Taxable IRA distributions from Form(s) 1099-R (attach)				
	8	Taxable pensions and annuities from Form(s) 1099-R (attach)				
	9	Rental real estate, royalties attach federal Sched E pg 1				
	10	Partnership, estate, trust, etc attach federal Sched E pg 2				
	11	Additional income from page 2 Sched A line 6				
	12	Total additions (Add lines 2 through 11)				
	13	Total income (Add lines 1 through 11)				
SEND W-2 FORMS	14	Total deductions (Subtractions) (Total from page 2, Deductions schedule, line 7)				
	15	Total income after deductions (Subtract line 14 from line 13)				
	16	Exemptions – Enter number from line 1f in 16a, multiply by 600, enter in 16b	16a		16b	
	17	Total income subject to tax (Subtract line 16b from line 15)			17	
ENCLOSE CHECK OR MONEY ORDER	18	Tax at (rate). Multiply line 17 by the resident rate (1.50%) or non-resident rate (0.75%) enter on 18b. If using Schedule TC, check box 18a and enter tax from Sch TC, line 23c.	18a		18b	
	19	Payments and credits, enter total 19a, b, c in 19d	19a Grand Rapids tax withheld	19b Other tax payments (est, extension, cr fwd, partnership & tax option corp)	19c Credit for tax paid to another city	19d
	20	Interest and penalty for: failure to make estimated tax payments; underpayment of estimated tax; or late payment of tax	20a Interest	20b Penalty	20c	

TAX DUE	21 Amount owed. Add 18b, 20c. Subtract 19d. Check or Money Order payable to Grand Rapids. If accepted, Direct Withdrawal mark 26b, then complete 26c, d & e	<b>PAY WITH RETURN</b>	21
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OVERPAYMENT	22 Overpayment (subtract 18b, 20c from 19d); choose overpayment options on lines 23-25.	22		
23 Amount of overpayment donated	23a American Flags for Veterans' Graves	23b Grand Rapids Children's Fund	23c Donation 3	23d
24 Amount of overpayment credited forward to 2026	<b>AMOUNT OF CREDIT TO 2026</b>		24	
25 Amount of overpayment refunded (Line 22 less lines 23d and 24) (For refund to be directly deposited to your bank account, mark refund box, line 26a, and complete line 26 c, d & e)	<b>REFUND AMOUNT</b>		25	
26 Direct deposit refund or direct withdrawal payment (Mark (X) appropriate box 26a or 26b and complete lines 26c, 26d and 26e)				
26a	Refund (direct deposit)	26c Routing number	26e1	Checking
26b	Tax due (direct withdrawal)	26d Account number	26e2	Savings

**SCHEDULE A – OTHER INCOME**

ROUND ALL FIGURES TO NEAREST DOLLAR (Drop amounts under \$0.50 and increase amounts from \$.50 to \$0.99 to next dollar)		COLUMN A Federal Return Data	COLUMN B Exclusions/Adjustments	COLUMN C Taxable Income
1	Alimony – Date of Original Divorce or Separation:			
2	Subchapter S corporation distributions (Att copy of fed Sch K-1)			
3	Farming Income or (loss) (Attach copy of federal Schedule F)			
4	Gambling Income			
5	Other Income. List type:			
6	Total additions (Add lines 1 through 5)			

**EXCLUDED WAGES AND TAX WITHHELD SCHEDULE (SEE INSTRUCTIONS – RESIDENT WAGES GENERALLY NOT EXCLUDED)**

**FAILURE TO ATTACH W-2 FORMS TO PAGE 1 WILL DELAY PROCESSING OF RETURN. WAGE INFORMATION STATEMENTS PRINTED FROM TAX PREPARATION SOFTWARE ARE NOT ACCEPTABLE**

W-2	COLUMN A T or S	COLUMN B SOCIAL SECURITY NUMBER (Form W-2, box a)	COLUMN C EMPLOYER'S ID NUMBER (Form W-2, box b)	COLUMN D EXCLUDED WAGES (Attach Excluded Wages Sch)	COLUMN E GR TAX WITHHELD (Form W-2, box 19)	COLUMN F LOCALITY NAME (Form W-2, box 20)
1						
2						
3						
4						
5						
6						
7						
8						
9	Totals (Enter here and on page 1; part-yr residents on Sch TC)		Enter on pg 1, ln 1, col B >>			<< Enter on pg 1, ln 19a

**DEDUCTIONS SCHEDULE**

		DEDUCTIONS
1	IRA deduction (Attach copy of Schedule 1 of federal return & evidence of payment)	
2	Self-employed SEP, SIMPLE and qualified plans (Attach copy of Schedule 1 of federal return)	
3	Employee business expenses (Attach copy of CF-2106 and detailed list)	
4	Moving expenses (Into city area only, Military ONLY) (Attach copy of federal Form 3903)	
5	Alimony paid (DO NOT INCLUDE CHILD SUPPORT. Attach copy of Schedule 1 of federal return)	
6	Renaissance Zone deduction (Attach Schedule RZ OF 1040)	
7	Total deductions (Add line 1 through line 6, enter total here and on page 1, line 14)	

**ADDRESS SCHEDULE (WHERE TAXPAYER (T), SPOUSE (S) OR BOTH (B) RESIDED DURING YEAR AND DATES OF RESIDENCY)**

MARK T, S, B	List all residence (domicile) addresses (Include city, state & zip code). Start with address used on last year's return. If the address on page 1 of this return is the same as listed on last year's return, print "Same." If no return filed last year, list reason. Continue listing this tax year's residence addresses. If address listed on page 1 of this return is in care of another person, enter current residence (domicile) address.	FROM		TO	
		MONTH	DAY	MONTH	DAY

**THIRD PARTY DESIGNEE**

Do you want to allow another person to discuss this return with the Income Tax Office?  Yes, complete the following  No

Designee's name	Phone No.	Personal ID number (PIN)
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Under the penalty of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct and complete. If I am a resident claiming a credit for taxes paid to another city, I acknowledge and consent to the City's verification of unrefunded payment to that city. If prepared by a person other than tax payer, the preparer's declaration is based on all information of which preparer has any knowledge

<b>TAXPAYER'S SIGNATURE</b> If joint return, both spouses must sign	Date (MM/DD/YY)	Taxpayer's occupation	Daytime phone no.	If deceased, date of death
<b>SPOUSE'S SIGNATURE</b>	Date (MM/DD/YY)	Spouse's occupation	Daytime phone no.	If deceased, date of death

Some cities are using new communication methods. If your City participates and you would like email notifications regarding important changes and Income Tax related information please provide your email address. No City will email you asking for your social security number.

<b>SIGNATURE OF PREPARER OTHER THAN TAXPAYER</b>	Date (MM/DD/YY)	PTIN, EIN OR SSN	Preparer's Phone
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FIRM'S NAME (or yours if self-employed), ADDRESS AND ZIP CODE	NACTP software number
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MAIL TO:

Taxpayer's name	Taxpayer's SSN	<b>2025 Grand Rapids</b>	
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**WAGES AND EXCLUDABLE WAGES SCHEDULE - CF-1040, PAGE 1, LINE 1, COLUMN** **Attachment 2-1**  
**B All W-2 forms must be attached to page 1 of the return** Revised 02/04/2025

Use this form to provide details for all Forms W-2 and all other wage income reported on federal Forms 1040 (line 7), 1040A (line 7), or 1040EZ (line 1) such as: wages received as a household employee for which you did not receive a W-2; tips reported on federal Form 4137; taxable dependent care benefits; employer-provided adoption benefits; scholarship and fellowship grants not reported on Form W-2; disability pensions shown on Form 1099-R if the taxpayer has not reached the minimum retirement age set by the employer; corrective distributions from a retirement plan shown on Form 1099-R from excess salary deferrals and/or excess contributions (plus earnings); wages from Form 8919, line 6; and other wage items not included in a Form W-2.

Use this form to calculate excludible (nontaxable) wages included in total wages reported on your federal tax return (Forms 1040, line 7; 1040A, line 7; or 1040EZ, line 1). Excludible wages for each employer are also reported on Form CF-1040, page 2, Excluded Wages and Tax Withheld Schedule and the total amount of excludible wages is reported on Form CF-1040, page 1, line 1, column B.

<b>WAGES, ETC.</b>	Employer (or source) 1		Employer (or source) 2		Employer (or source) 3	
1. Employer's ID number (W-2, box b) or source's ID Number if available						
2. Employer's name (Form W-2, box c) or source's name						
3. SSN from Form W-2, box a						
4. Enter T for taxpayer or S for spouse	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
5. Dates of employment during tax year	From	To	From	To	From	To
6. Mark (X) box if you work at multiple locations in and out of Grand Rapids						
7. Address of work station (Where you actually work, not address on Form W-2 unless you work there: include street number and street name, city, state and ZIP code; if line 6 is checked enter primary work location)						
8. Wages, tips, other compensation (Form W-2, Box 1); report statutory employee wages as zero						
9. Wages not included in Form W-2, box 1 (See instructions)						
10. Code for wage type reported on line 9						

<b>NONRESIDENT WAGE ALLOCATION</b>	Employer (or source) 4		Employer (or source) 5		Employer (or source) 6	
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For use by nonresidents or part-year residents who worked both in and outside of the city for the employer while a nonresident. Part-year residents working both in and outside while a nonresident must use the wage allocation to determine wages earned in city while a nonresident (use only wages and days worked while a nonresident for computations.) Nonresidents working all of their work time for an employer in the city should skip this Nonresident Wage Allocation section for that employer as all of their wages are taxable.

11. Enter actual number of days or hours on job for employer during period (Do not include weekends you did not work)			
12. Vacation, holiday and sick days or hours included in line 11, only if work performed in and outside the city			
13. Actual number of days or hours worked (Line 11 less line 12)			
14. Enter actual number of days or hours worked in city			
15. Percentage of days or hours worked in city (Line 14 divided by line 13; default is 100%)			
16. Wages earned in city (Total of lines 8 and 9 multiplied by line 15; part-year residents use only the portion of wages earned while a nonresident)			

<b>EXCLUDIBLE WAGES</b>	Employer (or source) 7		Employer (or source) 8		Employer (or source) 9	
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17. Enter nonresident excludible wages (Total of lines 8 & 9 less line 16)						
18. Enter resident excludible wages						
19. Enter reason excludible wages reported on lines 17 and/or 18 are not taxable by Grand Rapids						
20. Total excludible wages (Line 17 plus line 18; Enter here and on CF-1040, page 2, Excluded Wages schedule)						
21. Total taxable wages (Line 8 plus line 9 less line 20)						

**FAILURE TO ATTACH ALL FORMS W-2 OR PROPERLY COMPLETE AND ATTACH THIS SCHEDULE WILL DELAY PROCESSING OF RETURN.**

Taxpayer's name	Taxpayer's SSN	<b>2025 Grand Rapids</b>	
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**WAGES AND EXCLUDABLE WAGES SCHEDULE - CF-1040, PAGE 1, LINE 1, COLUMN** **Attachment 2-2**  
**B All W-2 forms must be attached to page 1 of the return** Revised 02/04/2025

Use this form to provide details for all Forms W-2 and all other wage income reported on federal Forms 1040 (line 7), 1040A (line 7), or 1040EZ (line 1) such as: wages received as a household employee for which you did not receive a W-2; tips reported on federal Form 4137; taxable dependent care benefits; employer-provided adoption benefits; scholarship and fellowship grants not reported on Form W-2; disability pensions shown on Form 1099-R if the taxpayer has not reached the minimum retirement age set by the employer; corrective distributions from a retirement plan shown on Form 1099-R from excess salary deferrals and/or excess contributions (plus earnings); wages from Form 8919, line 6; and other wage items not included in a Form W-2.

Use this form to calculate excludible (nontaxable) wages included in total wages reported on your federal tax return (Forms 1040, line 7; 1040A, line 7; or 1040EZ, line 1). Excludible wages for each employer are also reported on Form CF-1040, page 2, Excluded Wages and Tax Withheld Schedule and the total amount of excludible wages is reported on Form CF-1040, page 1, line 1, column B.

<b>WAGES, ETC.</b>	Employer (or source) 10		Employer (or source) 11		Employer (or source) 12	
1. Employer's ID number (W-2, box b) or source's ID Number if available						
2. Employer's name (Form W-2, box c) or source's name						
3. SSN from Form W-2, box a						
4. Enter T for taxpayer or S for spouse	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
5. Dates of employment during tax year	From	To	From	To	From	To
6. Mark (X) box if you work at multiple locations in and out of Grand Rapids						
7. Address of work station (Where you actually work, not address on Form W-2 unless you work there: include street number and street name, city, state and ZIP code; if line 6 is checked enter primary work location)						
8. Wages, tips, other compensation (Form W-2, Box 1); report statutory employee wages as zero						
9. Wages not included in Form W-2, box 1 (See instructions)						
10. Code for wage type reported on line 9						

<b>NONRESIDENT WAGE ALLOCATION</b>	Employer (or source) 13		Employer (or source) 14		Employer (or source) 15	
For use by nonresidents or part-year residents who worked both in and outside of the city for the employer while a nonresident. Part-year residents working both in and outside while a nonresident must use the wage allocation to determine wages earned in city while a nonresident (use only wages and days worked while a nonresident for computations.) Nonresidents working all of their work time for an employer in the city should skip this Nonresident Wage Allocation section for that employer as all of their wages are taxable.						
11. Enter actual number of days or hours on job for employer during period (Do not include weekends you did not work)						
12. Vacation, holiday and sick days or hours included in line 11, only if work performed in and outside the city						
13. Actual number of days or hours worked (Line 11 less line 12)						
14. Enter actual number of days or hours worked in city						
15. Percentage of days or hours worked in city (Line 14 divided by line 13; default is 100%)						
16. Wages earned in city (Total of lines 8 and 9 multiplied by line 15; part-year residents use only the portion of wages earned while a nonresident)						

<b>EXCLUDIBLE WAGES</b>	Employer (or source) 16		Employer (or source) 17		Employer (or source) 18	
17. Enter nonresident excludible wages (Total of lines 8 & 9 less line 16)						
18. Enter resident excludible wages						
19. Enter reason excludible wages reported on lines 17 and/or 18 are not taxable by Grand Rapids						
20. Total excludible wages (Line 17 plus line 18; Enter here and on CF-1040, page 2, Excluded Wages schedule)						
21. Total taxable wages (Line 8 plus line 9 less line 20)						

**FAILURE TO ATTACH ALL FORMS W-2 OR PROPERLY COMPLETE AND ATTACH THIS SCHEDULE WILL DELAY PROCESSING OF RETURN.**

Taxpayer's name	Taxpayer's SSN	<b>2025 Grand Rapids</b>	
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**WAGES AND EXCLUDABLE WAGES SCHEDULE - CF-1040, PAGE 1, LINE 1, COLUMN** **Attachment 2-3**  
**B All W-2 forms must be attached to page 1 of the return** Revised 02/04/2025

Use this form to provide details for all Forms W-2 and all other wage income reported on federal Forms 1040 (line 7), 1040A (line 7), or 1040EZ (line 1) such as: wages received as a household employee for which you did not receive a W-2; tips reported on federal Form 4137; taxable dependent care benefits; employer-provided adoption benefits; scholarship and fellowship grants not reported on Form W-2; disability pensions shown on Form 1099-R if the taxpayer has not reached the minimum retirement age set by the employer; corrective distributions from a retirement plan shown on Form 1099-R from excess salary deferrals and/or excess contributions (plus earnings); wages from Form 8919, line 6; and other wage items not included in a Form W-2.

Use this form to calculate excludible (nontaxable) wages included in total wages reported on your federal tax return (Forms 1040, line 7; 1040A, line 7; or 1040EZ, line 1). Excludible wages for each employer are also reported on Form CF-1040, page 2, Excluded Wages and Tax Withheld Schedule and the total amount of excludible wages is reported on Form CF-1040, page 1, line 1, column B.

<b>WAGES, ETC.</b>	Employer (or source) 19		Employer (or source) 20		Employer (or source) 21	
1. Employer's ID number (W-2, box b) or source's ID Number if available						
2. Employer's name (Form W-2, box c) or source's name						
3. SSN from Form W-2, box a						
4. Enter T for taxpayer or S for spouse	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
5. Dates of employment during tax year	From	To	From	To	From	To
6. Mark (X) box if you work at multiple locations in and out of Grand Rapids						
7. Address of work station (Where you actually work, not address on Form W-2 unless you work there: include street number and street name, city, state and ZIP code; if line 6 is checked enter primary work location)						
8. Wages, tips, other compensation (Form W-2, Box 1); report statutory employee wages as zero						
9. Wages not included in Form W-2, box 1 (See instructions)						
10. Code for wage type reported on line 9						

<b>NONRESIDENT WAGE ALLOCATION</b>	Employer (or source) 22		Employer (or source) 23		Employer (or source) 24	
For use by nonresidents or part-year residents who worked both in and outside of the city for the employer while a nonresident. Part-year residents working both in and outside while a nonresident must use the wage allocation to determine wages earned in city while a nonresident (use only wages and days worked while a nonresident for computations.) Nonresidents working all of their work time for an employer in the city should skip this Nonresident Wage Allocation section for that employer as all of their wages are taxable.						
11. Enter actual number of days or hours on job for employer during period (Do not include weekends you did not work)						
12. Vacation, holiday and sick days or hours included in line 11, only if work performed in and outside the city						
13. Actual number of days or hours worked (Line 11 less line 12)						
14. Enter actual number of days or hours worked in city						
15. Percentage of days or hours worked in city (Line 14 divided by line 13; default is 100%)						
16. Wages earned in city (Total of lines 8 and 9 multiplied by line 15; part-year residents use only the portion of wages earned while a nonresident)						

<b>EXCLUDIBLE WAGES</b>	Employer (or source) 25		Employer (or source) 26		Employer (or source) 27	
17. Enter nonresident excludible wages (Total of lines 8 & 9 less line 16)						
18. Enter resident excludible wages						
19. Enter reason excludible wages reported on lines 17 and/or 18 are not taxable by Grand Rapids						
20. Total excludible wages (Line 17 plus line 18; Enter here and on CF-1040, page 2, Excluded Wages schedule)						
21. Total taxable wages (Line 8 plus line 9 less line 20)						

**FAILURE TO ATTACH ALL FORMS W-2 OR PROPERLY COMPLETE AND ATTACH THIS SCHEDULE WILL DELAY PROCESSING OF RETURN.**

GRAND RAPIDS INCOME TAX DEPT.  
300 Monroe Ave NW  
Grand Rapids, MI 49503

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**PLEASE REMEMBER TO:**

- ✓ Sign your return. If a joint return, both spouses must sign even if only one had income subject to Grand Rapids income tax.
- ✓ Attach copies of Form(s) W-2. If you are claiming a credit for Grand Rapids withholding, the locality name on your W-2 must be Grand Rapids.