2025
CITY OF GRAND RAPIDS INCOME TAX

RESIDENT FORMS AND INSTRUCTIONS
Form GR-1040R—Individual Return

For use by individuals who were residents of the City of Grand Rapids for all of 2025 tax year.

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
Email: 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 30th 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

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**. 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

RESIDENTS

If you lived in the Grand Rapids city limits for entire year, you will file a resident tax return. Residency is based on your home address – even if you were renting your home. 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.

All income of Grand Rapids residents is taxable, including wages and other income earned outside of the Grand Rapids city limits. In general, if income is taxable on the federal tax return, it is taxable to Grand Rapids. The exception to taxable wages would be pay received as an active-duty military member, including Reserve and National Guard Pay.

Interest and Dividend (**Lines 2 and 3**) income is taxable unless the source was from a federal government obligation (U.S. Bonds, Treasury bills and notes, etc.).

Line 4 – Business Income / Losses. Attach Federal Schedule C

Line 5 – Capital Gain or (Losses)
The Uniform City Income Tax Ordinance follows the Internal Revenue Code regarding capital gains. **All capital gains realized while a resident 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 Grand Rapids 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 Grand Rapids 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 Grand Rapids 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 same year reported on the taxpayer's federal income tax return.

Flow through income or loss from an S corporation reported on federal Sch. D is taxable. **Attach copies of federal Sch. K-1 (Form 1120S).**

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

Excluded capital gains must be explained by completing and attaching the Exclusions and Adjustments to Capital Gains or (Losses) schedule.

Line 6 – Other Gains (or Losses)
Other gains or losses are taxable to the extent that they are taxable on the federal 1040. Other gains and losses realized while a resident 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 Grand Rapids Income Tax Ordinance.

Deferred other gains from installment sales and like-kind exchanges are taxable in the year recognized on the 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 an S corporation reported on federal Form 4797 of a resident is taxable. **Attach copies of federal Schedule K-1 (Form 1120S).**

Use the Exclusions and Adjustments to Other Gains or (Losses) schedule to compute exclusions and adjustments to other gains and losses reported on your federal income tax return.

Line 7 – IRA Distributions – PLEASE ATTACH 1099-R FORM(S)
IRA distributions qualifying as retirement benefits are <u>not</u> taxable to Grand Rapids. Excludible IRA distributions are typically designated with Distribution Code 7 in Box 7 of the 1099-R form, are received after age 59½ or described by Section 72(t) (2)(A)(iv) of the IRC.

Premature IRA distributions – typically designated with Distribution Code 1 in Box 1 of the 1099-R form and received prior to age 59½ - are taxable to Grand Rapids.

Line 8 – Pensions and Annuities – PLEASE ATTACH 1099-R FORM(S)

Pension and retirement benefits <u>**NOT**</u> taxable (typically designated by Distribution Code 7 in Box 7 of the 1099-R form) to Grand Rapids include:

1. Pension plans that define eligibility for retirement and set contribution and benefit amounts in advance.
2. Qualified retirement plans for the self-employed. 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.
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. Benefits paid to an individual from a retirement annuity policy that has been annuitized and paid over the life of the individual.

Pension and retirement benefits that <u>**ARE**</u> taxable (typically designated by Distribution Code 1 in Box 7 of the 1099-R form) to Grand Rapids include:

1. Premature pension plan distributions (those received prior to qualifying for retirement).
2. 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 IRC Sections 401(k), 457 and 403(b):
   - 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;
3. Benefits paid from a retirement annuity policy other than annuitized benefits paid over the life of the individual are taxable to the same extent taxable under the Internal Revenue Code.

1099-R DEATH BENEFITS INDICATED BY DISTRIBUTION CODE 4 OF THE 1099-R FORM (Both Lines 7 and 8). If you received a distribution as the surviving spouse of the decedent, the income is not taxable to Grand Rapids. The income is taxable to all other recipients.

Line 9 – Rental real estate, royalties, partnerships, S Corporations, trusts, etc. – PLEASE ATTACH FEDERAL SCH E
Except for royalty income upon which Michigan severance tax was paid, all income reported on federal Schedule E is taxable. A resident's share of an S corporation's flow through income is taxable to the same extent and on the same basis the income is taxable under the Internal Revenue Code. Royalty income upon which Michigan severance tax was paid is to be reported in column B (income excludible to Grand Rapids).

Line 19, Box C – Credit for tax paid to another city. If you worked in another taxing city (such as Walker) you can claim the other city tax credit. Please attach page 1 of the other city's return to support the amount claimed. Failure to attach page 1 of the other city's tax return will result in a denial of the credit.

Other Income (Page 2, Schedule A). Any other income taxable to Grand Rapids for which there is not a specific line is reported here. For residents, this includes alimony, gambling winnings, tribal income, etc. If you had a Net Operating Loss (NOL), report the loss amount on Line 5 and attach supporting documentation.

See GENERAL INSTRUCTIONS FOR ALL FILIERS for mailing addresses.

CF-1040 (Grand Rapids) ☒ Resident ☐ Non-Resident ☐ Part Year ☐ Amended

TAXPAYER'S SSN	TAXPAYER'S FIRST NAME	INITIAL	LAST NAME
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
FOREIGN COUNTRY NAME	FOREIGN PROVINCE/COUNTY		FOREIGN POSTAL CODE

FILING STATUS

- ☐ Single
- ☐ Married filing jointly
- ☐ Married filing separately. Enter spouse's SSN and Spouse's full name here.

▸ SPOUSE'S FULL NAME

▸ SPOUSE'S SSN

Mark box if deceased ☐ Taxpayer ☐ Spouse
Enter date of death on page 2, right side of the signature area

Mark box if; ☐ Federal Form 1310 attached
☐ Itemized deductions on your Federal tax return for 2025

EXEMPTIONS SCHEDULE

1a	You Date of birth (mm/dd/yyyy) ☐ Regular ☐ 65 or over ☐ Blind	
1b	Spouse Date of birth (mm/dd/yyyy) ☐ Regular ☐ 65 or over ☐ 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

SEND COPY OF PAGE 1 OF FEDERAL RETURN

SEND W-2 FORMS

	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	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)			
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
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

ENCLOSE CHECK OR MONEY ORDER

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 **PAY WITH RETURN**	21

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 N/A	23d
24	Amount of overpayment credited forward to 2026 **AMOUNT OF CREDIT TO 2026**				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) **REFUND AMOUNT**				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)

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

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

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

MAIL TO:

CF-1040 (Grand Rapids) ☒ Resident ☐ Non-Resident ☐ Part Year ☐ Amended

25MI-GRR-(R)-1040-1

TAXPAYER'S SSN	TAXPAYER'S FIRST NAME	INITIAL	LAST NAME
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
FOREIGN COUNTRY NAME	FOREIGN PROVINCE/COUNTY		FOREIGN POSTAL CODE

FILING STATUS

☐ Single

☐ Married filing jointly

☐ Married filing separately. Enter spouse's SSN and Spouse's full name here.

▸ SPOUSE'S FULL NAME

▸ SPOUSE'S SSN

Mark box if deceased ☐ Taxpayer ☐ Spouse
Enter date of death on page 2, right side of the signature area

Mark box if; ☐ Federal Form 1310 attached
☐ Itemized deductions on your Federal tax return for 2025

EXEMPTIONS SCHEDULE

1a	You Date of birth (mm/dd/yyyy) ☐ Regular ☐ 65 or over ☐ Blind	
1b	Spouse Date of birth (mm/dd/yyyy) ☐ Regular ☐ 65 or over ☐ 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

SEND COPY OF PAGE 1 OF FEDERAL RETURN

SEND W-2 FORMS

	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	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)			
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	
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	

ENCLOSE CHECK OR MONEY ORDER

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 **PAY WITH RETURN** 21

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 N/A	23d	
24	Amount of overpayment credited forward to 2026		**AMOUNT OF CREDIT TO 2026**	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)		**REFUND AMOUNT**	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)

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

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

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

MAIL TO:

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

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.