



City of St. Bernard

Tax Department

110 Washington Avenue, St. Bernard, Ohio 45217

Phone: (513) 242-7710 Fax: (513) 242-5402

E-mail: tax@cityofstbernard.org www.cityofstbernard.org

ONLINE TAX CALCULATION TOOL

NEW FOR TAX YEAR 2008

It's fast, easy, and secure! Let your computer calculate your tax return for you. Print a copy, sign and date, attach needed forms and payment, if applicable, and mail to the St. Bernard Tax Office, by April 15, 2009. (Mail to: City of St. Bernard, Tax Department, 110 Washington Avenue, St. Bernard, Ohio 45217.)

Go to the City of St. Bernard website www.cityofstbernard.org and click on the "**Online Tax Calculation Tool.**" Access your account using your 'Tax Identification Number' which is your social security number and your 'PIN' number. Obtain your 'PIN' number by contacting the St. Bernard Tax Department. (Business filers must use their Federal Employer Identification Number 'FEIN'")

Advantages of using this tool include: 1) Verify posted 2008 estimated tax payments and credit information. 2) Easily and accurately calculate "other city tax credits." 3) File an extension request.

FOR QUESTIONS, PLEASE CONTACT THE ST. BERNARD TAX DEPARTMENT
HOURS MONDAY THROUGH FRIDAY 9:00AM TO 5:00PM

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E-mail: tax@cityofstbernard.org Website: www.cityofstbernard.org

IMPORTANT INFORMATION FOR ST. BERNARD TAXPAYERS

MANDATORY FILING IS IN PLACE – All Residents, 18 years of age or older, domiciled in St. Bernard are required to file a City of St. Bernard income tax return regardless of whether there is any tax due. Since Tax Year 2004 mandatory filing has been required.

DUE DATE - APRIL 15, 2009 - Tax returns are due on or before APRIL 15, 2009.

ONLINE TAX CALCULATION TOOL **NEW****** - Calculates the St. Bernard tax return ONLINE. Go to the City of St. Bernard website www.cityofstbernard.org and click on the “Online Tax Calculation Tool.” Enter your ‘Tax Identification Number’ (Social Security number) and your ‘PIN’ (The PIN number is printed on the enclosed St. Bernard tax return.) Follow the online directions. Print a copy of the tax return, sign and date, attach needed forms and payment, if applicable, and mail to the St. Bernard Tax Office by April 15, 2009.

SENIORS AND RETIRED RESIDENTS - St. Bernard Seniors and Retired Residents, who qualify, may file the “Short Form” located on the back of this form.

PENALTIES AND INTEREST - Penalties and interest are being enforced. Tax Code Section 181.10 imposes a penalty for the late filing of a tax return and a separate penalty for the late payment of any tax that is due.

- 1) Any tax return filed after the due date is subject to a \$50.00 penalty.
- 2) Taxes due and not paid by the due date, are subject to an additional penalty of one and one-half percent (1½ %) per month, or \$50.00, whichever is greater. All taxes due and unpaid after 5 days are subject to bear interest at a rate of 1% per month.

EXTENSION REQUEST - Extension request must be filed by April 15, 2009. You may file for an extension either of the two following ways:

- 1) File the extension online using the “Online Tax Calculation Tool” located on the City of St. Bernard website www.cityofstbernard.org click on the “Online Tax Calculation Tool” and follow the directions.
- 2) Submit a copy of the Federal Extension to the St. Bernard Tax Office.

The extension, if granted, only extends the filing date of the tax return. The extension does not extend the due date for the payment of any tax due. Extensions provide additional time to file – NOT TO PAY! An adequate estimate of tax must be paid by April 15, 2009.

LANDLORDS **NEW**** - MANDATORY FILING** - Landlords of St. Bernard rental property, both resident and non resident, must file a tax return if the rent charged on the rental unit is \$300 or more regardless of whether there is a profit or loss or any tax is due.

ESTIMATED TAXES AND DECLARATIONS - Estimated taxes and declarations are being enforced. Tax amounts paid for the previous tax year become the estimated tax for the following tax year. The estimated taxes must be paid quarterly and must result in at least ninety percent (90%) of the actual annual tax obligation being paid quarterly.

WHAT IS NOT TAXABLE? - State Unemployment Compensation, Social Security Benefits, Welfare benefits, Workers’ Compensation, Interest and Dividends from savings and investments (unless considered ordinary income), royalties (if derived from intangible property), 1099-R Income reporting distributions from a qualified IRS pension, 401-K, etc., or when you change employers or make a withdrawal from a retirement plan.

BUSINESS ACTIVITY **NEW**** - MANDATORY FILING** - Taxpayers who engage in business in St. Bernard, both resident and non resident, must file a tax return regardless of whether or not there is tax due.

ST. BERNARD INDIVIDUAL 2008 INCOME TAX – SHORT FORM

INDIVIDUAL 2008 INCOME TAX – SHORT FORM QUESTIONS

1. Did you have wage income (W-2 income)? Yes__ NO__
2. Did you own rental property? Yes__ NO__
3. Did you participate in a business, partnership or s-corporation? Yes__ NO__
4. Did you have income derived from gambling, wagering, lotteries, or schemes of chance? Yes__ NO__

Signature: _____ Date: _____

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SHORT FORM INSTRUCTIONS:

If all 4 answers marked above are “NO”, sign and date above, cut along dotted line, attach to your local return, sign and date your local return, attach a copy of the first page of your federal form 1040 and mail to 110 Washington Avenue, St. Bernard, OH 45217.

If any answer is yes, follow the enclosed instructions and complete the long form.

ST. BERNARD INDIVIDUAL 2008 INCOME TAX – CHECKLIST

- SIGNATURES** - The tax return has been signed and dated. For joint filing, both taxpayers have signed and dated the tax return.
- ATTACHMENTS** - The following forms must be included with the tax return.
 - All W-2's must be attached
 - Form 1040 - copy of Federal Form 1040, 1040A, or 1040EZ, first page only, must be included with you tax filing. (We must see Federal Form 1040 Lines 7, 12, 17, 18, and 21, all other lines may be blacked out if so desired.)
 - 1099 MISC - Miscellaneous Income.
 - Schedule C, for Business income.
 - Schedule E, for Rental income.
 - Form 5754 or W-2G, for gambling or lottery winnings.
- PAYMENT ENCLOSED** - All payments must be included with the tax return to complete the tax filing requirement. Make Check payable to the “City of St. Bernard”
- TAXPAYER INFORMATION** - All taxpayer information on the tax form has been entered on the tax return. Include your current address, social security number, phone numbers, filing status, resident status, moved in or moved out dates, landlord information if applicable.
- REVIEW ALL PREPRINTED INFORMATION TO ENSURE ACCURACY** - Estimated tax payments may not include all of your payments. Check your records and add any missing payment amounts!
- NEED OF ASSISTANCE** in filing your St. Bernard return, simply bring in your federal return, W-2 forms, and any other applicable federal schedules to the tax office and we will assist you in filing. We do not prepare state, federal or other local returns. Please file early to avoid last minute rush, which may cause you considerable delay.

CITY OF ST. BERNARD
INDIVIDUAL – 2008 INCOME TAX RETURN INSTRUCTIONS

OFFICE PHONE: (513) 242-7710

EMAIL: tax@cityofstbernard.org

WEBSITE: <http://www.cityofstbernard.org/taxforms.htm>

Income

LINE 1: Enter the total qualifying wages, salaries, tips and other compensation (including gambling winnings). "Qualifying wages" generally include amounts reported in the Medicare wage base (The amount is usually listed in Box 5 on the W-2 however it may be the amount listed in Box 18. Normally be the larger of the two numbers.) plus supplemental unemployment compensation benefits described in Section 3402(o)(2) of the Internal Revenue Code and compensation of pre-1986 employees exempt from Medicare that is not in the Medicare wage base solely because of the Medicare grandfathering provision.

For multiple W-2s complete **Worksheet A** on page 2.

Gambling, prize and lottery winnings reported on IRS form W-2G, Form 5754 and/or any other form required by the IRS to report winnings from gambling are taxable for City of St. Bernard income tax purposes, regardless of where derived. Gambling losses cannot offset winnings. Business losses cannot offset gambling winnings.

Deferred compensation, i.e., **contributions** to 401K plans, pension plans, etc., is subject to municipal tax. Stock Options are taxable when they are includable on Form W-2 or 1099.

Attach copies of the federal forms and schedules showing all reportable income with the return.

Attach 1) all W-2's; 2) Federal Form 1040, 1040A, or 1040EZ (Only first page of the form must be attached); 3) Schedule C - business Income; 4) Schedule E - Rental Income; 5) Schedule K-1; 6) 1099-MISC.

LINE 2: Complete "**Worksheet B Business/Miscellaneous Income or Loss**", page 2.

1. Schedule C- Business Income: Combine the profits and losses from all businesses reported on Schedule C. Residents are subject to St. Bernard tax on all business income no matter where earned. Nonresidents of St. Bernard must multiply net profits by the apportionment percentage derived on Schedule Y to determine the St. Bernard Taxable Income / (Loss).

2. Schedule E-Rental Income: St. Bernard residents report all profits or losses from rental property no matter where property is located. Nonresidents of St. Bernard report profits or losses only from properties located within St. Bernard. **Total** monthly rents collected must exceed \$300 per month to be reportable to St. Bernard.

3. Schedule K-1-Flow-through Profits or Losses: The tax is levied on the partners, members or other owners of a flow-through entity excluding S-Corporations. Businesses operating in St. Bernard are required to report their portion of Net Profit in St. Bernard and remit the tax on behalf of all their partners. Residents of St. Bernard are to report their distributive shares of income or loss that was not withheld on by the business. The resident taxpayer may claim a credit for taxes paid to other localities by the business.

4. Miscellaneous Income: Please provide documentation such as copies of federal schedules or Forms 1099-MISC not already reported on Schedule C. (1099s reporting interest, dividends & retirement income are NOT taxable.) Capital Gains from the sale of depreciable property are taxed to the extent of depreciation taken (attach Form 4797).

5. Employment Expense Deduction: Enter the amount of unreimbursed employee business expenses. You must include a copy of Federal Form 2106 or 2106EZ to support the deduction. Deduction will be allowed only when W-2 is attached and all expenses substantiated. Expenses allowable only with respect to wages on which tax is paid to St. Bernard.

6. NOL Carryforward: Enter the amount of net operating losses apportioned to St. Bernard. Operating losses may be carried forward for a maximum period of five tax years. *An explanatory schedule is **required** to support the carry-forward operating losses claimed on the return.*

7. Total Income /(Loss): Add all profits and deduct the losses in the St. Bernard Taxable Income column. Insert amount on Line 2.

NOTE: LOSSES MAY NOT OFFSET INCOME FROM LINE 1!!!

SCHEDULE Y – BUSINESS APPORTIONMENT FORMULA

The St. Bernard taxable income is determined by multiplying the St. Bernard percentage indicated by the net profits from Schedules C, E, F, K-1 or 1099. The Schedule Y- Business Apportionment Formula on page 2 is completed by non-residents that earn a portion of their net profits in St. Bernard.

LINE 3: Line 1 plus/minus Line 2. NOTE: Losses on Line 2 do not offset income from Line 1.

Tax and Credits

LINE 4: The tax rate is 2.1%. Multiply Line 3 by .021 and enter on Line 4.

LINE 5: Enter the amount of estimated tax payments including any amounts paid with an extension

LINE 6: Enter the amount of tax withheld and paid to St. Bernard Tax by all employers.

LINE 7: Enter the amount of prior year overpayments.

LINE 8: Enter the amount of taxes withheld for or paid to another city. Residents of the City of St. Bernard may claim taxes paid to another city up to 2.1% of the Qualifying Wages reported on the W-2. Credit is limited to the local tax rate used (2.1% or less) multiplied by the Qualifying Wages. (For example if the other city tax rate is 1.0%, credit is limited to the 1.0% of taxes paid to that city. If the other city tax rate is 2.5%, the credit is limited up to only 2.1% of the taxes paid to that city) The credit of each W-2 must be computed individually and is not transferable to other W-2's. Part year residents may claim taxes paid to other cities for the part of the year they were a resident. Non-residents may not claim taxes paid to another municipality. (Provide documentation in the form of W-2s or tax returns submitted to other municipalities). Partners claiming credit for taxes withheld by a partnership must provide documentation to support this credit.

LINE 9: Add Lines 5 through 8.

Refund

LINE 10: If Line 9 is greater than Line 4, enter the overpayment. Refunds are limited to the taxes paid St. Bernard. Taxes paid to other cities will not be refunded since St. Bernard did not receive the tax.

LINE 11: If you want your overpayment credited to next year's estimate, enter it on this line and skip Line 12. If you want a refund skip this Line and go to Line 12. Go to Line 15 to make a declaration of estimate for 2008.

LINE 12: If you want your overpayment refunded, enter it on this Line. Go to Line 15 only if your want to make estimated payments for 2009.

Tax Due

LINE 13: Subtract line 9 from line 4, if line 4 is greater, enter tax due. Payment must be enclosed with this form.

LINE 14: If late, penalties and interest will be assessed. Interest is assessed at a rate of 1% per month and penalties at the greater of \$50.00 or 1½ % per month for unpaid or late taxes. There is a \$50.00 penalty for the late filing of a tax return.

Declaration of Estimate for 2009

LINE 15: Enter the amount of estimated income for 2009. *The taxpayer shall base the estimated tax on the preceding full year's tax liability, or on the preceding three-month period, annualized for the remainder of the year, and updating this estimate by amendment as necessary each succeeding three-month period so that at least 90 percent of the annual St. Bernard tax liability to be ultimately determined shall have been paid by estimate within one month following the close of each such period so applicable.*

LINE 16: Enter the total estimated tax due for 2009 by multiplying Line 15 by 2.1%.

LINE 17: Enter the total of St. Bernard and other allowable municipal taxes estimated to be withheld from wages.

LINE 18: Enter the amount of credits from Line 11.

LINE 19: Subtract line 17 and 18 from 16 and enter it here.

LINE 20: Multiple Line 19 by 25% and enter it here. **This is the first of four quarterly estimated tax payments. The second payment is due on July 31, 2009, third payment is due October 31, 2009 and the final estimated payment is due January 31, 2010. Failure to remit timely estimated payments may result in the assessment of interest and penalties.**

Amount You Owe

LINE 21: TOTAL AMOUNT DUE WITH RETURN **Combine Line 13, 14 and 20**

Make Checks Payable to: City of St. Bernard
Mail to: 110 Washington Avenue, St. Bernard OH 45217
2008 Taxes Due Date: April 15, 2009
Tax Department Hours 9-5 Monday through Friday
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Email: tax@cityofstbernard.org Website: www.cityofstbernard.org