

# Oakdale Neighbors Volunteer Information Packet

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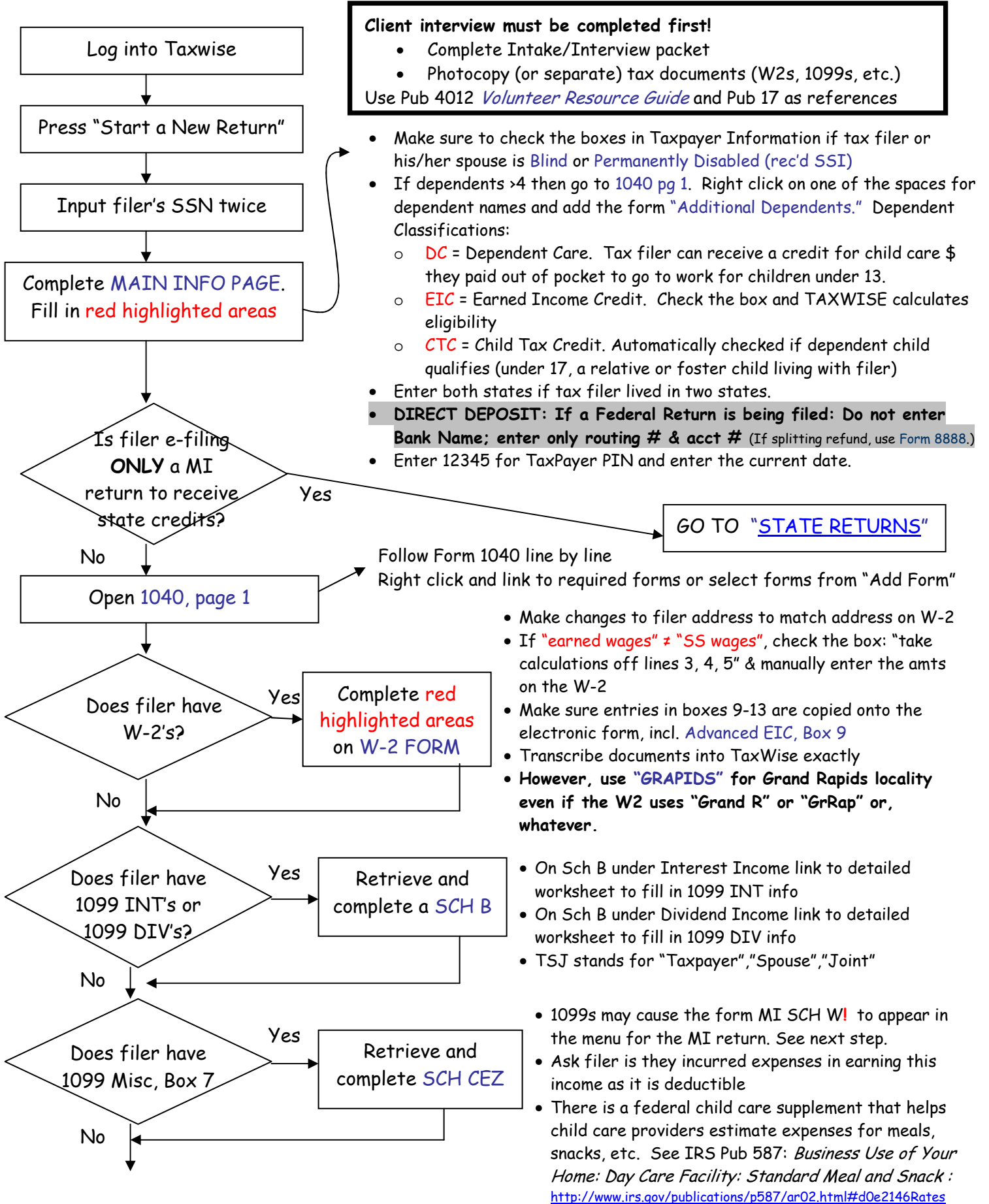
## TIPS FOR A GOOD INTERVIEW

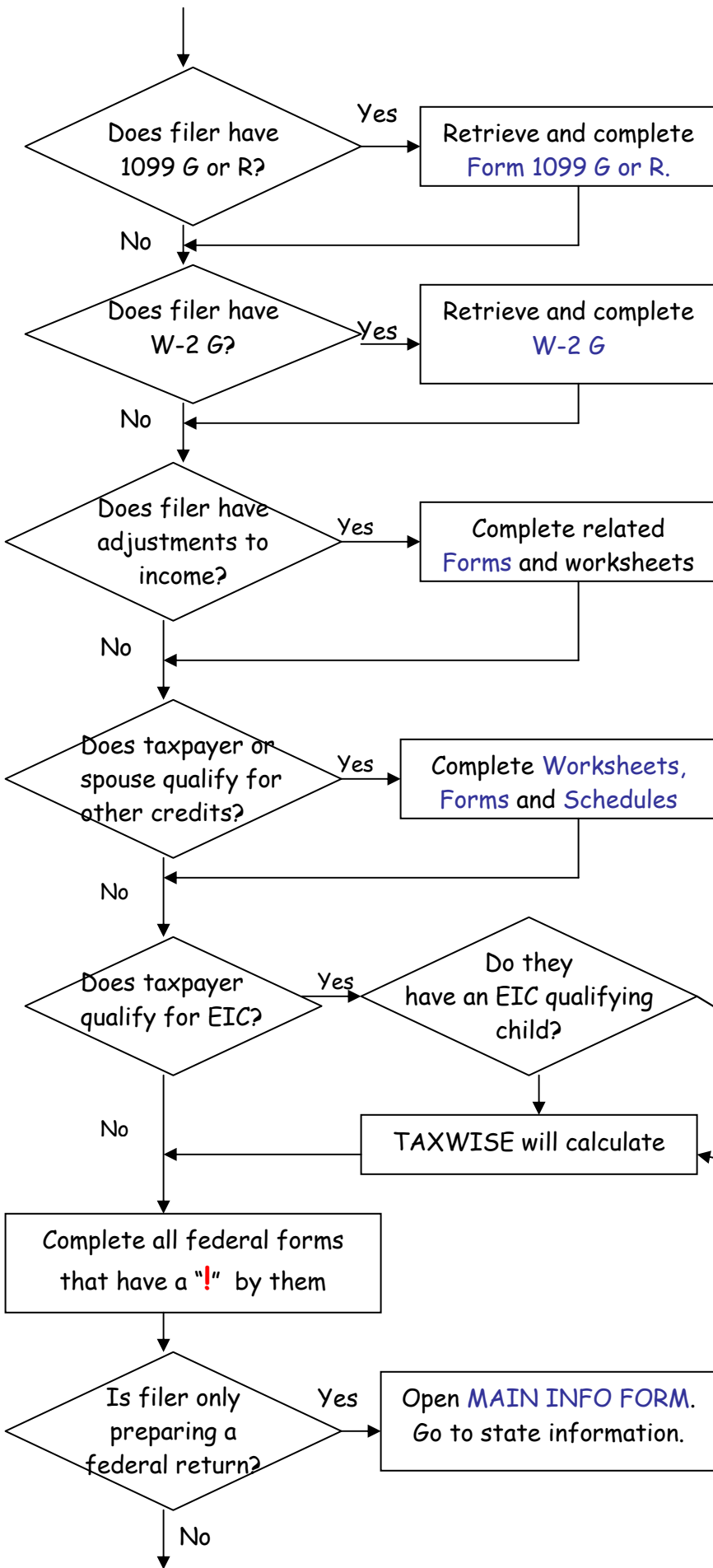
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*(A quality interview is the first step in assuring a quality return. The volunteer is responsible for asking the questions necessary to determine that all requirements or tests are met (ie. Filing status, dependents, eligibility for credits, etc.)*

1. **Introduce yourself** to customer and engage in small talk (discuss the weather, difficulty in locating the site, apologize if they had to wait, etc.).
2. **Explain the tax return preparation process** and what will take place during the interview.
3. **Share your intentions** and any hopeful results and benefits for the taxpayer.
4. Allow the taxpayer to share any expectations, needs, and/or concerns:
  - ◆ Ask whether they have any questions or expectations before beginning
  - ◆ Encourage them to ask questions throughout the process.
5. Use the **Intake and Interview Sheets to conduct the interview.**
  - ◆ Ask: What information have you brought with you today?
  - ◆ Avoid making assumptions or asking leading questions
  - ◆ Let the client know why the tax information is needed
6. Use **active listening skills**
  - ◆ Create a “safe” climate, remove outside distractions
  - ◆ Define terms that may confuse the client
  - ◆ Watch for nonverbal listening cues (tone of voice, body language, eye contact)
  - ◆ Listen, then respond by: Restating, Paraphrasing, Encouraging further dialogue
  - ◆ Help the taxpayer communicate with you by responding to their emotional state:
    - Silent (ask “tell me more about.....”)
    - If upset, rephrase the question
    - Focus on the taxpayer
7. **Review the taxpayer’s responses to the intake questions**
  - ◆ Confirm all the info completed by taxpayer on the **Intake and Interview sheet**
  - ◆ Scan the **Intake Sheet** to discover any missing info or info that doesn’t make sense
    - i. Is the **Waiver** signed by client and spouse?
    - ii. Does the dependent info look correct?
    - iii. Do they have the info needed to complete the MI credits, if eligible?
    - iv. Confirm marital filing status, # of exemptions, Eligibility for CTC or EIC
  - ◆ Review documents presented by the taxpayer and scan for completeness including:
    - W-2’s, 1099’s, 1098’s, etc.
    - SSI, SSA payments, renter’s or home info
8. **Prepare return using the reference material provided.**
9. **Advise taxpayer on the outcome of the return and next steps:**
  - ◆ Explain the tax return results. Ask client if they have any questions
  - ◆ Explain resources for working out payment plans, financial classes, etc
  - ◆ Go through the Quality Review process together
  - ◆ Get signatures on forms explaining why the signatures are necessary
  - ◆ Explain refund schedule, if applicable, for federal and state returns
    - i. Distinguish direct deposit from check refund schedules
    - ii. Tell them how to check on their refund if it is late
10. **Part cordially**

# Using TAXWISE to file returns: FEDERAL RETURNS





- 1099s cause the form MI SCH W! to appear in the menu for the state return
- Directions found in State Return section

- Gambling income goes on 1040, line 21
- If taxpayer itemizes, gambling losses can be claimed up to the extent of gambling wins on SCH A, line 27

Some of those adjustments:

- Archer MSA: Form 8853
  - Health Savings Accts: Form 8889.
  - Moving Expenses: Form 3309
  - IRA Deduction: Link to worksheet
  - Student loan deduction: link to worksheet
- 
- Child and Dependent Care: Form 2441
  - Credit for Elderly or Disabled: SCH R.
  - Educational Credits: Form 8863
  - Retirement Savings Contributions: Form 8880
  - Child Tax Credit: Form 8812 & 8901, if needed
  - TY2009: Making Work Pay Credit (Sch M)
  - TY2009: Real Estate / vehicle taxes adj to Standard Deduction (Sch L)
  - TY2009: New Vehicle (Sch L)
  - TY2009: Homebuyer Credit (Form 5405)
  - TY2009: Resid Energy Effic Credit (Form 5695)

*(Be careful on line 7, check "YES", if unmarried.)*

CONTINUE TO STATE RETURNS

CONTINUE TO E-FILING PROCEDURES

## Disability Income: SSDI, SSI, and Michigan Disability Income

SSI, SSDI, and Michigan Disability are NON-TAXABLE income but are considered part of the Michigan "household income" calculation used for determining Michigan tax credits such as the Homestead Property Tax Credit (MI-CR) and Home Heating Credit (MI CR-7). **No Federal return is necessary. But a Michigan return must be filed to receive Michigan credits**

**Social Security Disability Insurance (SSDI)** pays benefits to a person and certain members of his or her family if he or she is "insured," meaning that he or she worked long enough and paid Social Security taxes.

**Supplemental Security Income (SSI)** is received by people who often are considered totally and permanently disabled. Not all SSI recipients may be classified as totally and permanently disabled but if a client indicates they receive SSI, ask them if they are classified as such as they will receive additional benefits on their tax returns.

**Michigan Disability** income is received by some people. (If they don't mention it, ask if they also receive a check for \$42 every quarter.

### Typically, a person receives:

- SSDI: A SSA-1099 stating the amount of SSDI for the year
- OR**
- SSI: \$637/month for 12 months = \$7644/year of SSI **and**
- Michigan Disability: \$42/quarter for 4 quarters = \$168/year

### Enter SSDI, SSI and MI Disab on 1040, pg 1, line 20a

- Right click to link to *Social Security and Other Income* worksheet.
- Right click on *Social Security* field to link to Scratch Pad.
- Type "SSA-1099" and the amount on the Scratch Pad
- Type "SSI" and the amount on the Scratch Pad
- Type "MI Disability" and the amount on the Scratch Pad
- Press F10 to close

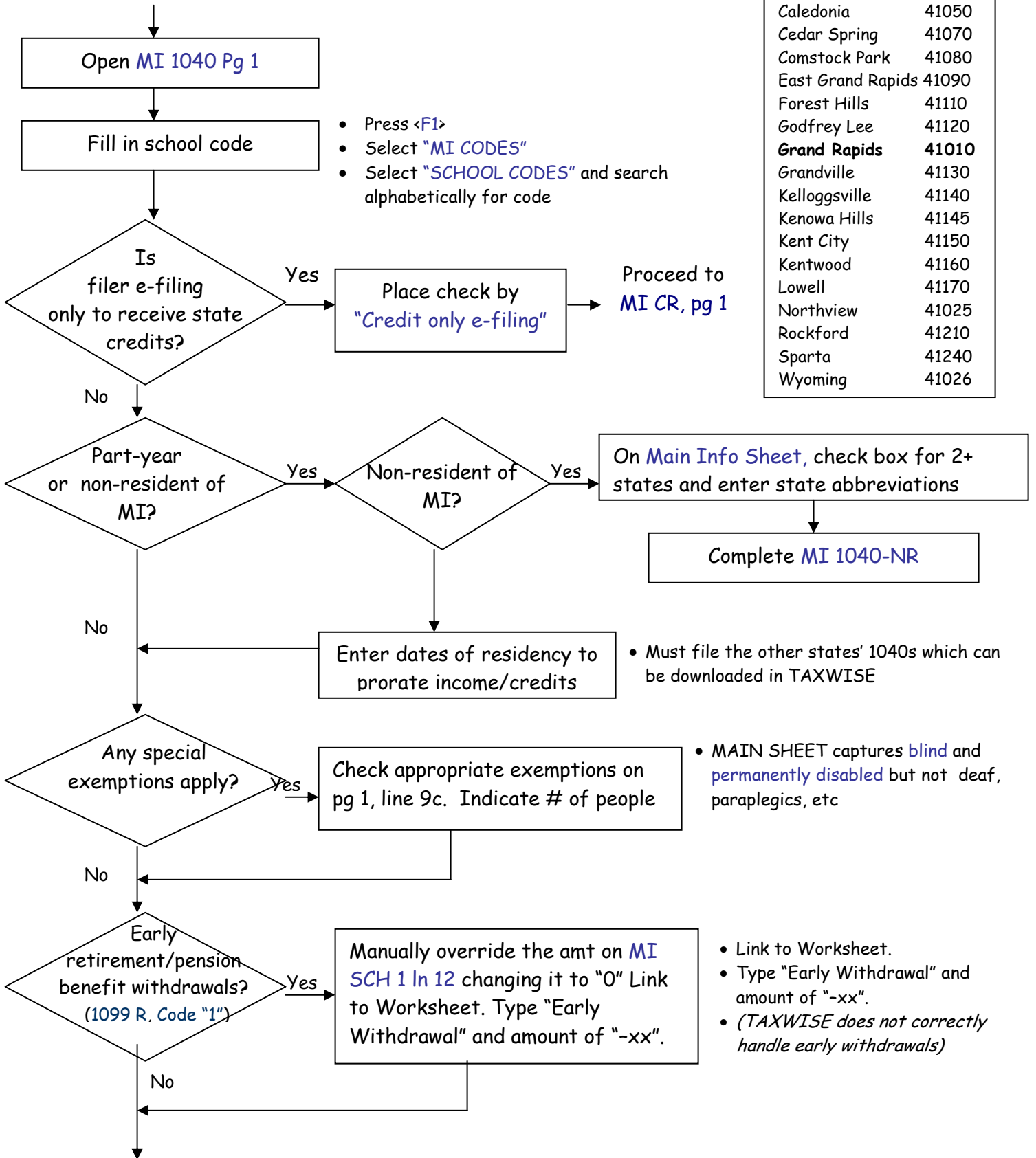
### For individuals that are disabled and only receive disability income, we must indicate that in FIVE places in TaxWise:

1. Main Info Sheet: 1/4 of the way down—Click YES (*if the individual is considered "totally and permanently disabled"*<sup>1</sup>)
2. MI 1040 pg 1: Check the "Credit only e-filing" box (*if SSDI/SSI/MI Disab is the ONLY income.*) (*If the federal 1040 is all zeros and we don't check the "Credit only e-filing" box on the Michigan form the whole return will be rejected.*)
3. MI 1040, line 9c "Totally and Permanently Disabled" should show 1 = 1 x \$2200 exemption. (*However, the \$2200 only carries across if "Credit only e-filing" (MI 1040 p1) is NOT checked.*)
4. MI CR pg 1, line 5b "Blind or totally disabled" box should be checked.
5. MI CR-7, line 7 Check YES if SSI is received.

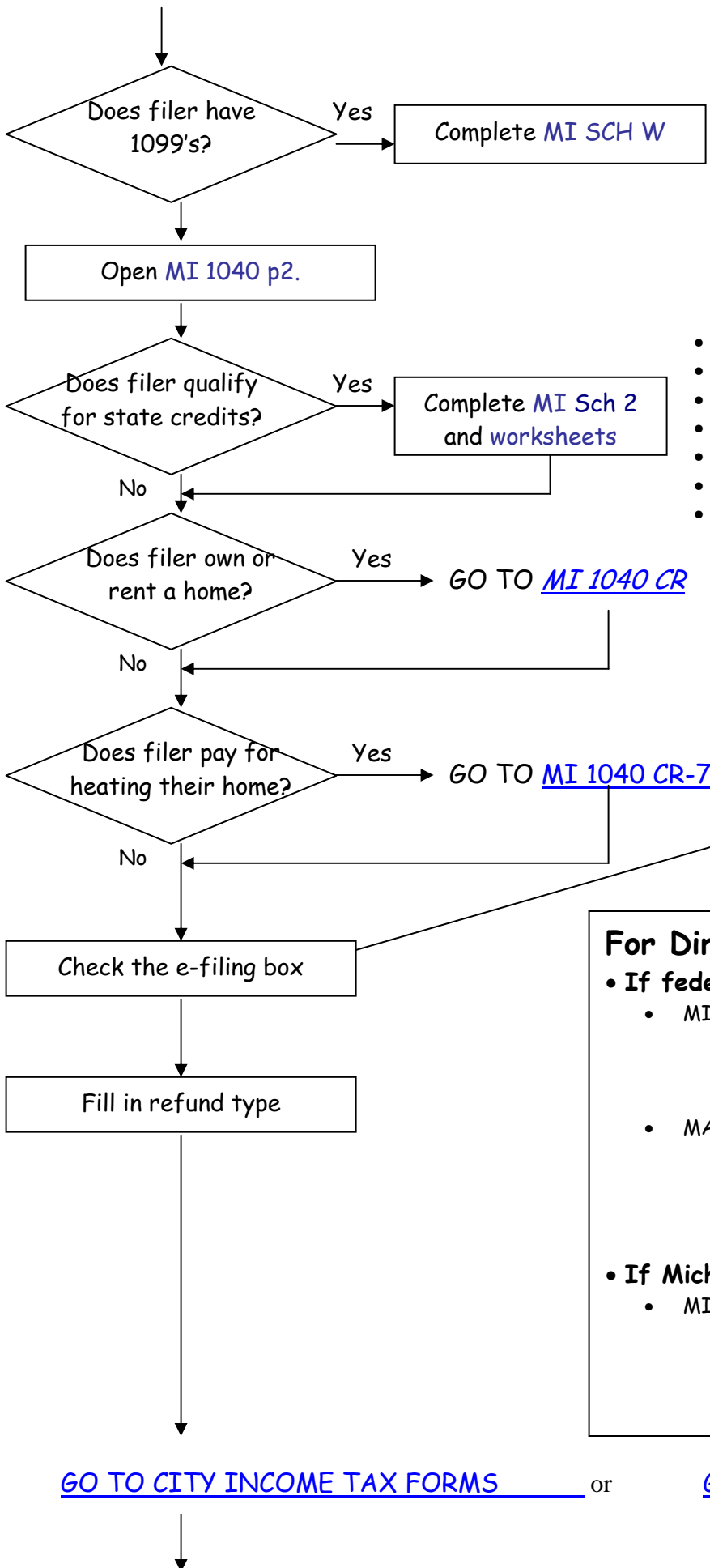
<sup>1</sup> "You are **permanently and totally disabled** if you cannot engage in any substantial gainful activity because of your physical or mental condition. A physician must certify that the condition has lasted or can be expected to last continuously for 12 months or more, or that the condition can be expected to result in death." (<http://www.irs.gov/publications/p524/ar02.html>).

# Using TAXWISE to file returns: STATE RETURNS

FEDERAL RETURN IS ALREADY COMPLETED



GRAND RAPIDS AREA SCHOOL CODES	
Byron Center	41040
Caledonia	41050
Cedar Spring	41070
Comstock Park	41080
East Grand Rapids	41090
Forest Hills	41110
Godfrey Lee	41120
<b>Grand Rapids</b>	<b>41010</b>
Grandville	41130
Kelloggsville	41140
Kenowa Hills	41145
Kent City	41150
Kentwood	41160
Lowell	41170
Northview	41025
Rockford	41210
Sparta	41240
Wyoming	41026



- Number the codes (1, 2, 3...) on both the upper and lower halves of the MI SCH W.
- On bottom half of the form: Place a check to indicate if the 1099 is a M (Misc), G or R.
- Place a check to indicate whether the 1099 is for you (Y) or for the spouse (S).

- Public Contributions: **F1** gives list
- Community Foundations: **F1** gives codes
- MI Historic Preservation: **MI Form 3581**
- College and Fees Credit: **MI SCH CT**
- Vehicle Donations: **F1** gives code
- Adoption Expenses: **US 8839 & MI 8839**
- Stillbirth Credit: **MI Worksheet 4**

If the Federal tax return was completed elsewhere, the State tax return must be paper filed

### For Direct Deposit:

- **If federal and Michigan returns are being filed:**
  - MI 1040: check option 1
    - enter Bank Name ONLY.
    - do not enter routing #, account #, or account type.
  - MAIN INFO SHEET:
    - do not enter Bank Name
    - enter only routing # & acct # unless splitting refund, then use Form 8888.
- **If Michigan return only is being filed:**
  - MI 1040: check option 2
    - enter Bank Name
    - enter Routing #
    - enter Acct #
    - repeat below to verify

GO TO CITY INCOME TAX FORMS or

GO TO E-FILING PROCEDURES

# MI 1040 CR - HOMESTEAD PROPERTY TAX CREDIT

(\$82,650 household income cap)

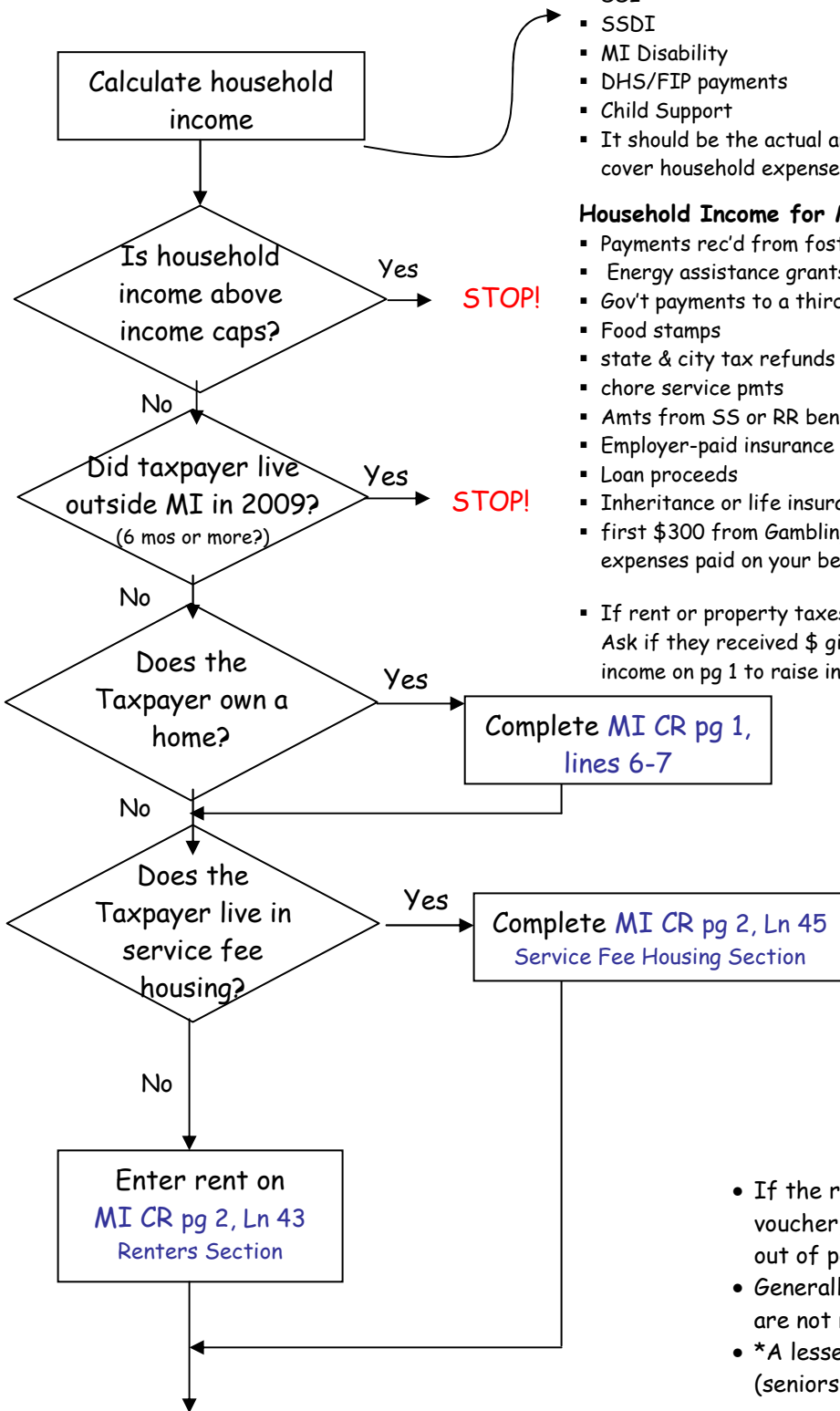
**Household Income for Michigan DOES include** non-taxable income like:

- SSI
- SSDI
- MI Disability
- DHS/FIP payments
- Child Support
- It should be the actual amount that each member of the household contributed to cover household expenses.

**Household Income for Michigan does NOT include:**

- Payments rec'd from foster grandparent or senior companion programs
- Energy assistance grants & gov't \$ for home improvements
- Gov't payments to a third party (i.e. Doctor)
- Food stamps
- state & city tax refunds or credits
- chore service pmts
- Amts from SS or RR benefits for Medicare premiums
- Employer-paid insurance premiums
- Loan proceeds
- Inheritance or life insurance benefits from a spouse,
- first \$300 from Gambling wins; bingo, lottery awards or prizes, gifts, cash or expenses paid on your behalf by family or friends

▪ If rent or property taxes is greater than income, then credit will be challenged. Ask if they received \$ gifts from family or friends. If so, add amt to household income on pg 1 to raise income level and/or include value of food stamps.



- Property tax and taxable value of a home can often be found on the city or county website
- Mobile home park residents: Claim \$3/mo (\$36/yr) on line 7 , pg 1 and put the balance of rent paid on pg 2 under renter's section

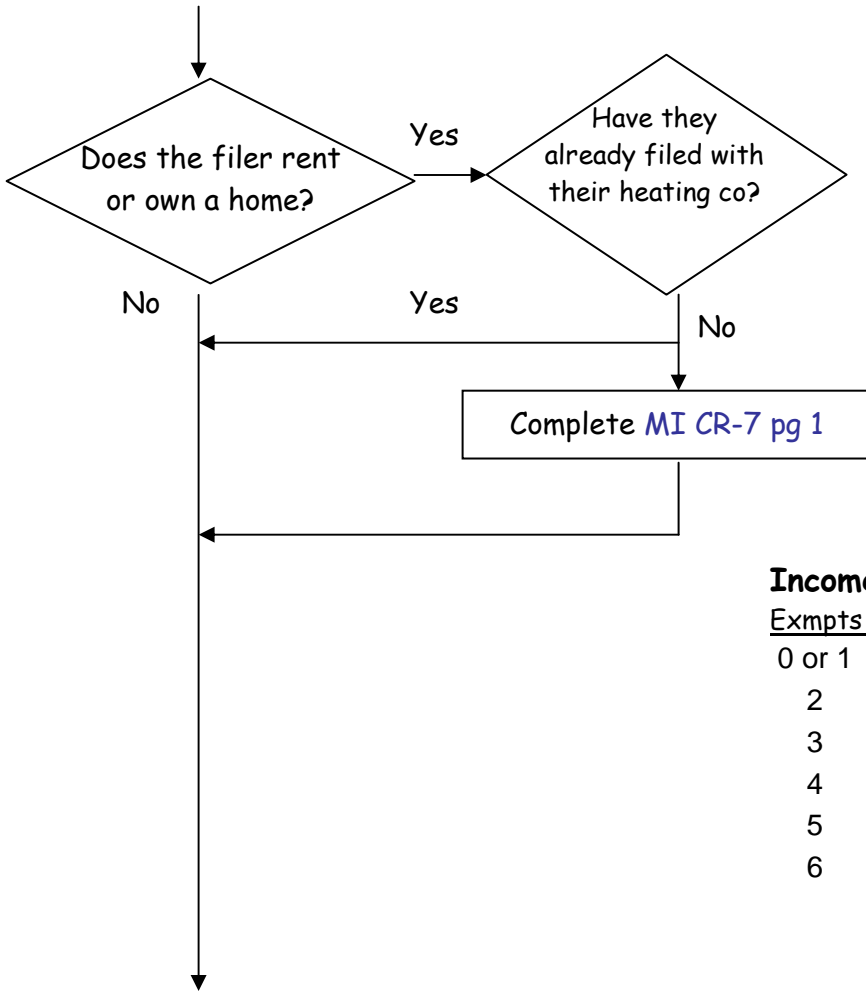
• The renter should have a "contract" to pay rent. If there is a verbal contract, at the very least, this should include a letter, signed by the landlord, stating the time period rented, the monthly amount contracted for and for how long, the location rented, any services included with rent, and a phone number for the landlord. They should also have copies of cancelled checks or receipts verifying the amount of rent actually paid.

- If the renter receives a rent subsidy (Section 8 voucher, etc.), then enter only the rent actually paid out of pocket in Renter's section
- Generally, taxes that equal up to 3.5% of their income are not refundable
- \*A lesser % of income applies to other claimants (seniors, disabled, etc)

Return to [MI 1040, p2](#) or [MI 1040 CR-7](#)

- An *incomplete* list of Service Fee Housing is below.
- The credit will be less because the taxpayer is already receiving "subsidy" in that their housing unit does not pay real estate taxes

### MI 1040 CR-7 HOME HEATING CREDIT



- County Code for Kent Cty: 41
- If taxpayer receives SSI, check In 7

Phone #s for Home Heating costs:  
DTE 1-800-477-4797

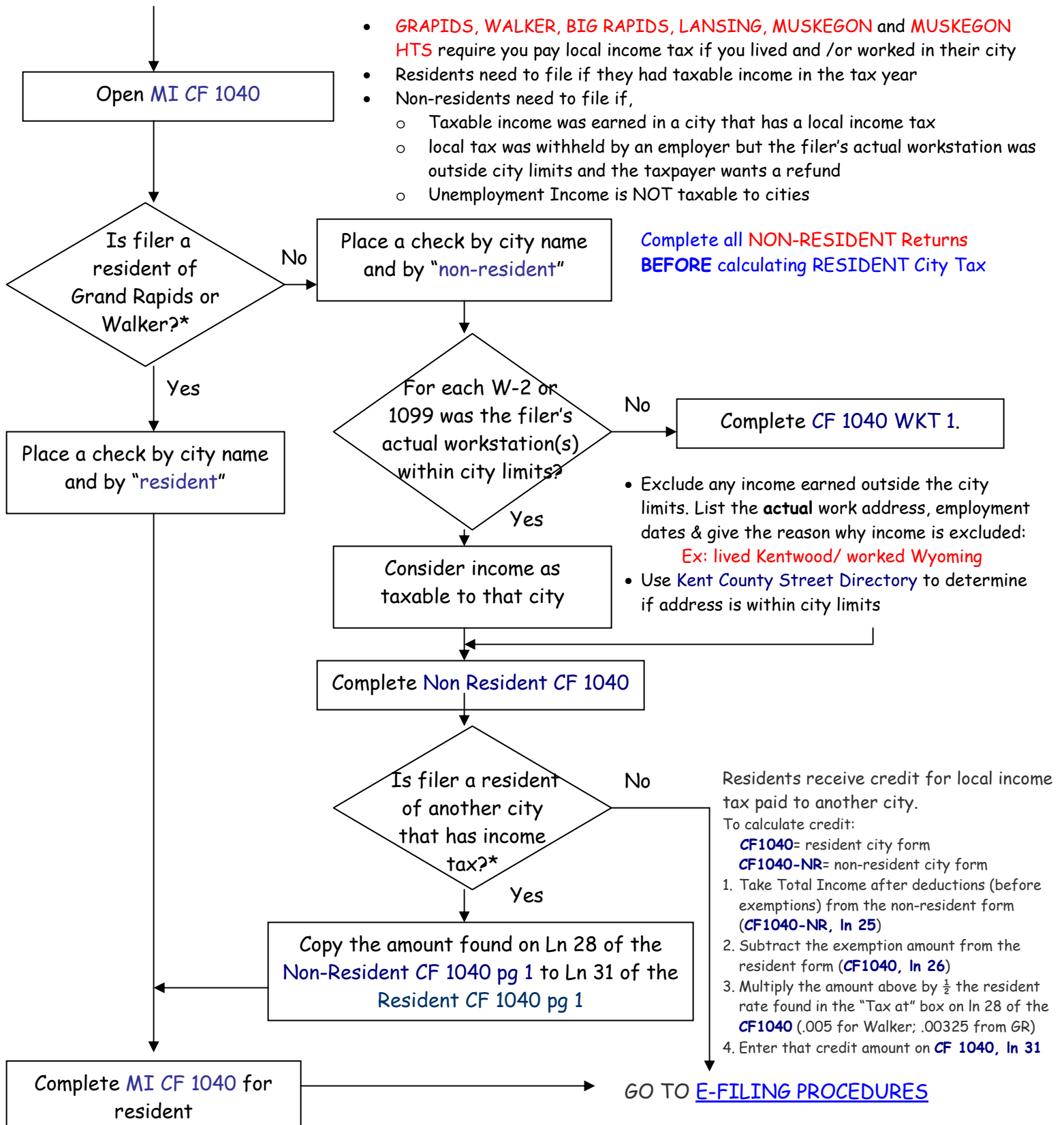
**Income must fall under these caps:**

<u>Exmpts</u>	<u>Stand Allow</u>	<u>Max Income</u>
0 or 1	\$394	11,243
2	\$528	15,072
3	\$662	18,900
4	\$796	22,729
5	\$930	26,558
6	\$1,064	30,386
	+ \$ 134 for each over 6	

GO BACK TO [MI 1040 p2](#) or GO TO [E-FILING PROCEDURES](#), IF CREDIT-ONLY RETURN

# Using TAXWISE to file returns: CITY RETURNS

## FEDERAL AND STATE RETURNS ARE ALREADY COMPLETED



- **GRAPIDS, WALKER, BIG RAPIDS, LANSING, MUSKEGON** and **MUSKEGON HTS** require you pay local income tax if you lived and /or worked in their city
- Residents need to file if they had taxable income in the tax year
- Non-residents need to file if,
  - Taxable income was earned in a city that has a local income tax
  - local tax was withheld by an employer but the filer's actual workstation was outside city limits and the taxpayer wants a refund
  - Unemployment Income is NOT taxable to cities

Complete all **NON-RESIDENT** Returns **BEFORE** calculating **RESIDENT** City Tax

- Exclude any income earned outside the city limits. List the **actual** work address, employment dates & give the reason why income is excluded:  
**Ex: lived Kentwood/ worked Wyoming**
- Use **Kent County Street Directory** to determine if address is within city limits

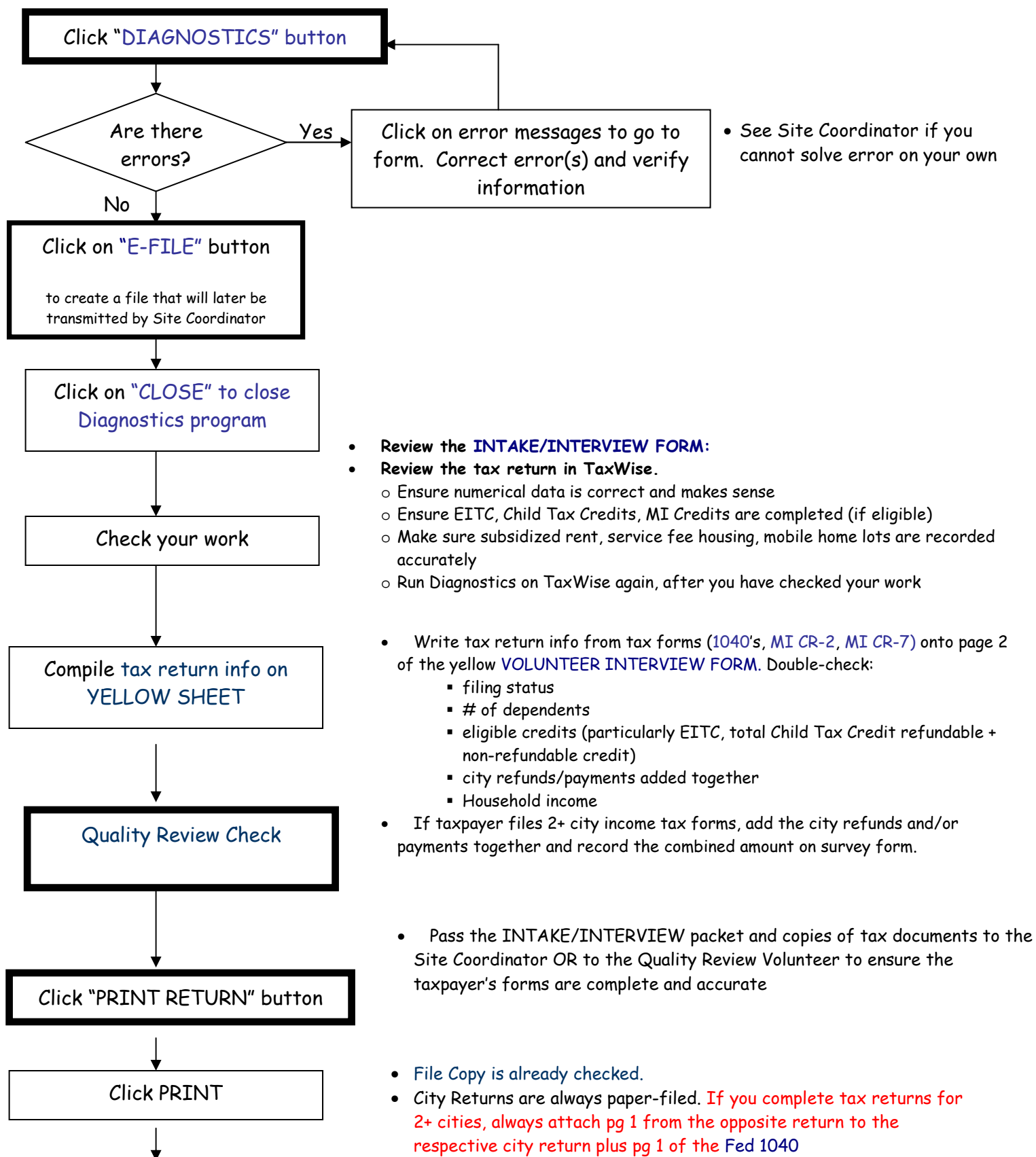
Residents receive credit for local income tax paid to another city.  
To calculate credit:  
**CF1040**= resident city form  
**CF1040-NR**= non-resident city form

1. Take Total Income after deductions (before exemptions) from the non-resident form (**CF1040-NR, ln 25**)
2. Subtract the exemption amount from the resident form (**CF1040, ln 26**)
3. Multiply the amount above by  $\frac{1}{2}$  the resident rate found in the "Tax at" box on ln 28 of the **CF1040** (.005 for Walker; .00325 from GR)
4. Enter that credit amount on **CF 1040, ln 31**

Grand Rapids, Walker and Muskegon do have direct deposit, complete line 38 on MI CF 1040 p 1

## Using TAXWISE to file returns: E-FILING PROCEDURES

### FEDERAL, STATE and CITY RETURNS ARE ALREADY COMPLETED



Collate returns according to the posted sample



Review return with taxpayer



Have taxpayer sign forms

- Have taxpayer/spouse sign 1 copy of [Fed 8879](#) and one copy of [MI 8453](#)
- Have taxpayer sign waiver on CLIENT INTAKE Sheet, pg 2



If payment due the federal government:

- Use pre-addressed envelop
- Insert Form **1040V Payment Voucher**
- Include payment. If payment is by check, include the following:
  - Payable to: *US Treasury*
  - Include SSN, daytime phone number, TY 2007, Form type (1040, 1040 A, 1040 EZ)
- If balance due is large, refer customer to IRS Office on 678 Front Street for payment plan options

If payment is due to the State of Michigan:

- Use pre-addressed envelop
- Insert Form **MI 1040V Payment Voucher**
- Include payment. If payment is by check, include the following:
  - Payable to: *State of Michigan Dept. of Treasury*, include SSN, TY 2007
- If balance due is large, refer customer to State of MI on 350 Ottawa for payment plan options



Turn in required paperwork to Site Coordinator

## WHAT TO SEND HOME WITH THE CLIENT:

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### FEDERAL:

- Copy of federal 1040 paper return with Schedules & Forms
- Copy of Form 8879 –proof of e-filing
- If client owes: 1040V payment voucher with addressed envelop

### STATE:

- Copy of MI 1040 paper return with Schedules and, if applicable:
  - MI CR Homestead Property Tax
  - MI CR-7 Home Heating Credit
- Copy of Form MI 8453 –proof of e-filing
- If client owes: MI 1040V payment voucher with labeled envelop

### CITY, if applicable:

- Copy of MI CF 1040 paper return with schedules
- Original MI CF 1040 paper return with Schedules
  - Signed by client and spouse
  - Include addressed envelop (to be mailed to City by April 30, 2010)
  - Include 1 copy of each W-2 and 1099
  - Include page 1 of the Federal 1040
  - Include CF-1040s pg 1 from other cities where taxpayer has to file
- Instruct taxpayer to include payment
- If balance due is large, refer customer to city income tax department to work out payment plan

*Place all copies into IRS envelop with a Refund Inquiry Card.  
Let client know when to expect federal refund  
using E-File Refund Cycle Chart.*

## OPTIONS FOR CLIENTS

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### Large Refund?

- Make change on Form W4
- Online Withholding Calculator: <http://www.irs.gov/individuals/page/0,,id=14806,00.html>

### Large EIC?

- Advanced Earned Income Tax Credit
  - Taxpayer must complete a W-5 for employer
  - The 2007 Advance Earned Income Tax Credit (AEITC)'s maximum credit that employers are allowed to provide throughout the year with the employees pay is \$1,712.

### Financial Coaching/Class?

- Provide flyer

## WHAT TO GIVE TO THE SITE COORDINATOR:

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- Intake/Interview packet with **signed** waiver
- 8879 –**signed** by client and spouse
- Copy of every **W-2** and **1099**

(If return can't be completed that day, attach a post-it note on paperwork with your name, date, and an explanation of what info is missing or the next steps to complete the form.)

## 2010 IRS E-FILE REFUND CYCLE CHART

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Accepted (11:00 am)	Direct Deposit Sent*	Paper Check Mailed*
Jan 15 and Jan 21, 2010	Jan 29, 2010	Feb 5, 2010
Jan 21 and Jan 28, 2010	Feb 5, 2010	Feb 12, 2010
Jan 28 and Feb 4, 2010	Feb 12, 2010	Feb 19, 2010
Feb 4 and Feb 11, 2010	Feb 19, 2010	Feb 26, 2010
Feb 11 and Feb 18, 2010	Feb 26, 2010	Mar 5, 2010
Feb 18 and Feb 25, 2010	Mar 5, 2010	Mar 12, 2010
Feb 25 and Mar 4, 2010	Mar 12, 2010	Mar 19, 2010
Mar 4 and Mar 11, 2010	Mar 19, 2010	Mar 26, 2010
Mar 11 and Mar 18, 2010	Mar 26, 2010	Apr 2, 2010
Mar 18 and Mar 25, 2010	Apr 2, 2010	Apr 9, 2010
Mar 25 and Apr 1, 2010	Apr 9, 2010	Apr 16, 2010
Apr 1 and Apr 8, 2010	Apr 16, 2010	Apr 23, 2010
Apr 8 and Apr 15, 2010	Apr 23, 2010	Apr 30, 2010
Apr 15 and Apr 22, 2010	Apr 30, 2010	May 7, 2010

## TAXWISE SHORTCUTS

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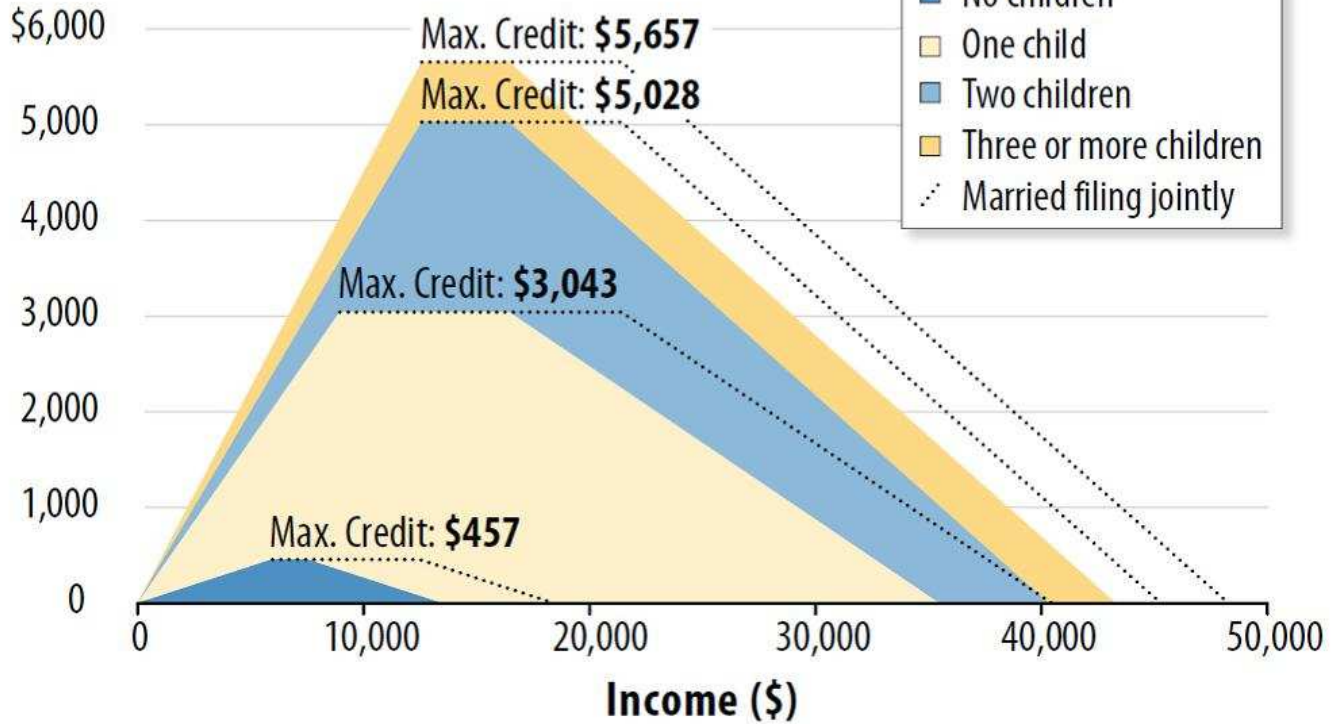
Shift											
	F1	F2	F3	F4	F5	F6	F7	F8	F9	F10	F11
No Shift	TW Help	Save Return	Estimate		Calculator	Second form	Return Status	Override	Link	Close Form	Insert Variable

Yellow	Calculate entries
Green	Non-calculated entries
Red block	Required entries
Red on Gray	Overridden entries
White on Red	Estimated entries
Yellow block	Scratch Pad attached

DOES THE CALCULATED EIC MAKE SENSE?

**The Federal Earned Income Tax Credit in Tax Year 2009**

**EITC Credit Amount**



Note: Married couples with income in the phaseout range qualify for a higher credit than singles—shown by dashed lines.

## GUIDE TO ENTERING 1040 TAX DATA

This chart is provided as a guide to entering data in TaxWise 1040. The information given here may not apply to some situations. The preparer is responsible for knowing and applying tax law correctly.

Type of Income	Enter on this Form in TaxWise
W-2	W-2
Substitute W-2 (Form 4852)	F9 on EIN entry of new, blank W-2
W-2G (Gambling)	W-2G
W-2GU (Guam W-2)	W-2GU
Income from Foreign Employer with no EIN and not reported on W2	FEC (Foreign Employer Compensation)
K-1	K-1 P/S (Partnership/S Corp) or K-1 E/T (Estates and Trusts)
1099-R	Form 1099-R
CSA 1099-R	Form 1099-R
RRB 1099-R	Form 1099-R
Substitute 1099-R (Form 4852)	F9 on Payer's ID entry of new, blank 1099-R
Unemployment compensation, Repayment, Withholding	1099-G
Tips not on W-2	Form 4137
Scholarship not on W-2	1040 Wkt 1
Household Employee income not on W-2	1040 Wkt 1
1099-B Stocks, bonds, (box 2)	Schedule D or Capital Gain/Loss Worksheet (F9 on Schedule D to open)
1099-DIV Dividends	Schedule B or Dividend Statement (F9 in Dividend section on Schedule B to open statement)
1099-INT Interest Income	Schedule B or Interest Statement (F9 on Schedule B to open statement)
1099-OID	Schedule B: Interest Statement
<b>1099-Miscellaneous</b> Link to 1099-Misc from the following lines:	
Rents.....	F9 on Schedule E, line 3
Royalties.....	F9 on Schedule E, line 4
Prizes.....	F9 on Form 1040, line 21
Fish Boat.....	F9 on Sch. C or CEZ, line 1
Medical Paymts.....	F9 on Sch. C or CEZ, line 1
Non-emp Compensation	
If self-employed.....	F9 on Sch. C or CEZ, line 1
If hobby.....	F9 on Form 1040, line 21
Substitute Payments.....	F9 on Form 1040, line 21
Crop Insurance.....	F9 on Sch. F, line 8a

1099-MSA	Form 8853
Taxable State Refund	F9 on 1040, line 10 for worksheet
Social Security/RR Tier 1	1040 Wkt 1; carries to 1040 line 20a
Lump Sum SS/RRT	1040 Wkt 1; F9 for prior year worksheet
Sale of Home	Sch D Wkt 2 (bottom)
<b>Adjustments to Income</b>	<b>Enter on this Form in TaxWise</b>
Educator Expenses	1040 Wkt 2
IRA Contributions	IRA Worksheet
Student Loan Interest Paid	1040 Wkt 2
Tuition & Fees as AGI Deduction	1040 Wkt 2
Health Savings Acct Contribution/ Distribution	Form 8889
Moving Expense	Form 3903
Self-Emp Tax	Calculated by TaxWise on Sch. SE
Self-Emp Health Ins.	F9 on Form 1040, line 28 for worksheet
SE SEP, SIMPLE and Qualified Plans	F9 on Form 1040, line 32 for wkt
Penalty on Early Withdrawal of Savings	Sch B: Interest Statement
Alimony Paid	Form 1040, line 31; F9 for wkt
MSA Contributions	Form 8853
<b>Deductions</b>	<b>Enter on this Form in TaxWise</b>
Medical Expenses/Miles	Schedule A Detail
Charitable Contrib./Miles	Schedule A Detail
Noncash Contrib. over \$500	Form 8283
State and Local Income Taxes	Carry from W-2, W-2G, 1099G, 1099R, F/S Tax Pd to Sch A
State Sales Tax	Schedule A
Casualty & Theft Losses Personal..... Business.....	Form 4684, page 1 Form 4684, page 2
1098 Mortgage Interest For home used in business For home used in business by employee..... For home used for part rental/part personal..... 1098 Points (box 2).....	Schedule A Form 8829. Remainder carries to Sch A F9 on Form 2106, line 4 for worksheet F9 on Sch. E for worksheet Schedule A; if amortizing, link (F9) on Sch A line 12 to Depreciation Worksheet
Employee Business Expenses	Form 2106 and/or Schedule A
Depreciation, Amortization, and Business Asset Sales	Link from form to which depreciation applies (Sch. C, F, E, etc.) to Form 4562, then link to Depreciation Worksheet

Schedule C Business Use of Home	F9 on Sch C, line 30, to Form 8829
Business Use of Home by Employee	F9 on Form 2106, line 4 for wkt
Excluded income from Puerto Rico	Main Info
Excluded income for Residents of American Samoa	Form 4563
<b>Credits</b>	<b>Enter on this Form in TaxWise</b>
Foreign Tax Credit	Form 1116
Child and Dependent Care Credit	Form 2441
Elderly or Disabled Credit	TaxWise calculates on Schedule R
Education Credits (Hope, Lifetime Learning)	Form 8863
Retirement Savings Contribution Credit	Form 8880
Child Tax Credit	TaxWise calculates on 1040 Wkt 3
Adoption Credit	Form 8839
<b>Payments</b>	<b>Enter on this Form in TaxWise</b>
Fed/State Estimated Tax Payments	F/S Tax Paid
Earned Income Credit	Calculated by TaxWise on EIC Worksheet
Withholding	Carries from W-2, W-2G, 1099-R, F/S Tax Paid
Additional Child Tax Credit	Calculated by TaxWise on Form 8812
Amount Paid w/4868 or 2350	1040 Wkt 3

## GRAND RAPIDS AREA SERVICE FEE HOUSING PROJECTS

Note should be made that a few facilities have both market rate housing and housing that qualify for the PILOT billings, hence the reason they have real property taxes owed. Tom Truszkowski (ph. 456-3153) in the Assessor's Office can provide additional info

COMPLEX NAME	ADDRESS	
ADAMS PARK APARTMENTS	1440 FULLER SE	
AVENUE APARTMENTS	1300 MADISON AVE	
BENSON GROUP HOME - THRESHOLDS	840 BENSON AVE NE	
BRETON MEADOWS APARTMENTS	4740 BRETON RD SE	KENTWOOD 49546
BRETON VILLAGE GREEN - PARKWAY MEADOWS NON PROFIT HOUSING	2305 BURTON ST SE	
CALUMET FLATS - DWELLING PLACE	301, 307 DIVISION AVE S	
CAMBRIDGE SQUARE OF G.R. I	832 PLYMOUTH AVE NE	
CAMBRIDGE SQUARE OF G.R. II	1901 BRADFORD ST NE	
CAMELOT DUPLEX - TUTTLE HILL PRTNSHP	3959 CAMELOT DR SE	
CAMELOT WOODS-PH I; CAMELOT WOODS LTD	3701 CAMELOT DR SE	
CAMELOT WOODS-PHASE II - SBO LLC	2301 E PARIS AVE SE	
CAMPAU PROJECTS	835 COMMONS SW	
CARRIER CREST APTS	205 CARRIER ST NE	
CHAFEE APTS. - DWELLING PLACE	0136 DIVISION AVE S	
COVENTRY WOODS APARTMENTS	3550 REMEMBRANCE RD	WALKER, MI 49534
CRESTON PARK	1014 CLANCY NE	SEE DETAIL SHEET
DWELLING PLACE OF GRAN RAPIDS INC	3601 CAMELOT DR SE	
EASTBROOK APTS. - EASTBROOK APTS. LTD	2200 E BELTLINE AVE	
EMERALD CREEK APARTMENTS II	2745 44TH ST SE	KENTWOOD 49518
FERGUSON APARTMENTS	72 SHELDON SE 49503	
GENESIS EAST APARTMENTS	2619 KALAMAZOO AVE SE	
GLENHAVEN MANOR	0315 COMMERCE AVE SW	
GLOBE APTS	333, 339 DIVISION AVE S	
GOODRICH APTS		SEE DETAIL SHEET
<b>GRAND RAPIDS HOUSING COMMISSION</b>	1925 BRIDGE ST NW	
GRANDVIEW APARTMENTS - GRAND VIEW LIMITED	SCATTERED SITE PARCELS	SEE DETAIL SHEET
GRANDVILLE AVE. PROPERTIES APARTMENTS	4320 KALAMAZOO SE	KENTWOOD 49508
GREENTREE APARTMENTS	2100 LEONARD ST NE	
HERON COURTYARD LDHA	2106 LEONARD ST NE	
HERON MANOR SUPPORTIVE HOUSING	1500 KNAPP ST NE	
HIDDEN CREEK APTS - HIDDEN CREEK LTD DIV	0801 HAYDEN ST SW	
HILLCREST HOMES - HILLCREST HOMES/MHT		SEE DETAIL SHEET
HOPE LIMITED PARTNERSHIP I & II		SEE DETAIL SHEET
ICCF NON PROFIT HOUSING CORP, LEASE AND PURCHASE PROGRAM		SEE DETAIL SHEET
KELSEY LDHA LP	730 NORTH CENTER CT NW	WALKER, MI 49544
KINGSBURY PLACE APARTMENT	343, 345 DIVISION AVE S	WALKER MI 49544
LENOX APARTMENTS	20 SHELDON AVE	

LEONARD TERRACE	1317 LEONARD NE 49505	
<b>COMPLEX NAME</b>	<b>ADDRESS</b>	
LOFTS APARTMENTS	26 SHELDON BLVD SE 49503	
MADISON	730-736 MADISON AVE SE	SEE DETAIL SHEET
MADISON SQUARE HOUSING ASSN, SSH	2911 LAKE MICH DR NW	
MARSH RIDGE I	2866 BURRITT ST NW	
MARSH RIDGE II	2995 LAKE MICHIGAN DR	
MARSH RIDGE III	106.120 DIVISION AVE S	
MARTINEAU HOLDINGS LDHA	350 IONIA AVE SW	
METROPOLITAN PARK LDHA LP	55 IONIA AVE NW	
MORTON ASSOCIATES - SEVENTY NORTH APARTMENTS	1425 BRIDGE ST NW	
MT. MERCY LIMITED PARTNERSHIP	1511 BRIDGE ST NW	
MT. MERCY LIMITED PARTNERSHIP II	111, 114, 121 SHELBY ST	
NEW HOPE HOMES SSH PROJECT	1405 ELMDALE ST NE	
NORTHLAKE CONSUMER HOUSING CO-OP	1300 KNAPP ST NE	
ORCHARD PLACE APTS. - ORCHARD PL LTD DIV	349 MT VERNON	
OROQUIS APARTMENTS	2900 MASHALL AVE	
PARK PLACE APARTMENT LDHA LP	3241, 3395 PHEASANT RIDGE SE	KENTWOOD 49508
PHEASANT RIDGE APARTMENTS		SEE DETAIL SHEET
PINE OAK APARTMENTS	850 36TH ST SW	WYOMING 49509
PLEASANT PROSPECT I (ICCF)		SEE DETAIL SHEET
PLEASANT PROSPECT II (ICCF)	2001 BRADFORD ST NE	
PLYMOUTH ARMS APARTMENTS	3624 BURTON ST SE	
RANSOM TOWER	50 RANSOM NE 49503	
RIDGEWOOD VILLAGE LDHA	1363 GRANVILLE AVE SW	
ROAGUE VALLEY TOWERS	59 S MAIN ST	ROCKFORD MI 49341
ROOSEVELT PARK LOFTS	1152 PLYMOUTH AVE NE	
STONEBROOK PHASE I	1800 STONEBROOK DR NE	
STONEBROOK APARTMENTS PHASE II	1949 MASON ST NE AVE NE	
STONEBROOK PHASE III	1600, 1601, 1669 BRADFORD ST NE	
STRATFORD TOWNHOUSES CO-OP	0401 CHERRY ST SE	
STUYVESANT APARTMENTS	4520 BOWEN BLVD SE	KENTWOOD 49508
TAMARISK APARTMENTS	4301 BRETON AVE	
TRADITIONS		SEE DETAIL SHEET
UPTOWN VILLAGE	40-60 DIVISION AVE S	
VERNE BARRY PLACE / KBC LDHA LP	2405-2649 WALDEN WOODS DR SW	WYOMING 49519
WALDEN WOODS APARTMENTS	4550 N BRETON SE	KENTWOOD 49508
WELLINGTON WOODS	1150 PLYMOUTH AVE NE	
WESTMINISTER MEADOWS	2450 36TH ST SW	WYOMING 49519
WESTWOOD APARTMENTS	VARIOUS PLACES	
<b>WYOMING HOUSING COMMISSION FACILITIES</b>		

## BANK AND CREDIT UNION ROUTING NUMBERS

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BANKS	ROUTING NO.	FORMER NAME
BYRON CENTER STATE	072409464	
CHASE	072000326	Bank One
CHEMICAL BANK	072410013	
CHOICE ONE	072408436	
COMERICA	072000096	
FIFTH THIRD	072400052	
HASTINGS CITY BANK	072402869	
HUNTINGTON BANK	072403473	
INDEPENDENT BANK	072412972	
IONIA CO. NAT'L BANK	072402665	
ISABELLA BANK/TRUST	072403004	
MACATAWA BANK	072413845	
MERCANTILE BANK	072413829	
NATIONAL CITY	072000915	
LASALLE BANK	072000805	Standard Federal
UNITED BANK	072408805	

CREDIT UNIONS		
AAC CU	272480393	
ATL CU	272480429	
ALLIED CREDIT UNION	272480364	
CAPCOM	272482113	LSI CU
COMMUNITY WEST CU	272480995	Steelcase
CREDIT UNION ONE	272479841	
FLAGSTAR BANK CU	272471852	
FIRST UNITED FED. CU	272480775	
GR BUILDING TRADE C. U.	272480636	
GR CONSUMERS CU	272486164	
GRAND VALLEY CU	272480694	
KENT CO. EMPLOYEES CU	272480791	
LAKE MICHIGAN CU	272480678	
LANSING FEDERAL CU	272482061	
MEIJERS CU	272480872	
MULTI PRODUCTS CU	272486193	
MY PERSONAL CREDIT UNION	272486193	
OPTION ONE CU	272480432	Formerly Bell Comm. CU
PORTLAND FEDERAL CU	272484056	
RIVER VALLEY CU	272476239	
RIVERTOWN COMM. CU	272486203	Stampers CU
TRI-CITIES CU (Grnd. Haven)	272480335	
WEST MICHIGAN CU	272481004	West Mich. State Employees CU
WESTERN DISTRICT CU	272481017	Oak Industrial

# PUB 501 WORKSHEET FOR DETERMINING SUPPORT

Worksheet 1. **Worksheet for Determining Support**

Keep for Your Records



<b>Funds Belonging to the Person You Supported</b>		
1. Enter the total funds belonging to the person you supported, including income received (taxable and nontaxable) and amounts borrowed during the year, plus the amount in savings and other accounts at the beginning of the year	1.	
2. Enter the amount on line 1 that was used for the person's support	2.	
3. Enter the amount on line 1 that was used for other purposes	3.	
4. Enter the total amount in the person's savings and other accounts at the end of the year	4.	
5. Add lines 2 through 4. (This amount should equal line 1.)	5.	
<b>Expenses for Entire Household (where the person you supported lived)</b>		
6. Lodging (complete line 6a or 6b):		
6a. Enter the total rent paid	6a.	
6b. Enter the fair rental value of the home. If the person you supported owned the home, also include this amount in line 21.	6b.	
7. Enter the total food expenses	7.	
8. Enter the total amount of utilities (heat, light, water, etc. not included in line 6a or 6b)	8.	
9. Enter the total amount of repairs (not included in line 6a or 6b)	9.	
10. Enter the total of other expenses. Do not include expenses of maintaining the home, such as mortgage interest, real estate taxes, and insurance.	10.	
11. Add lines 6a through 10. These are the total household expenses	11.	
12. Enter total number of persons who lived in the household	12.	
<b>Expenses for the Person You Supported</b>		
13. Divide line 11 by line 12. This is the person's share of the household expenses	13.	
14. Enter the person's total clothing expenses	14.	
15. Enter the person's total education expenses	15.	
16. Enter the person's total medical and dental expenses not paid for or reimbursed by insurance	16.	
17. Enter the person's total travel and recreation expenses	17.	
18. Enter the total of the person's other expenses	18.	
19. Add lines 13 through 18. This is the total cost of the person's support for the year	19.	
<b>Did the Person Provide More Than Half of His or Her Own Support?</b>		
20. Multiply line 19 by 50% (.50)	20.	
21. Enter the amount from line 2, plus the amount from line 6b if the person you supported owned the home. This is the amount the person provided for his or her own support	21.	
22. Is line 21 more than line 20?		
<input type="checkbox"/> <b>No.</b> You meet the support test for this person to be your qualifying child. If this person also meets the other tests to be a qualifying child, stop here; do not complete lines 23–26. Otherwise, go to line 23 and fill out the rest of the worksheet to determine if this person is your qualifying relative.		
<input type="checkbox"/> <b>Yes.</b> You do not meet the support test for this person to be either your qualifying child or your qualifying relative. <b>Stop here.</b>		
<b>Did You Provide More Than Half?</b>		
23. Enter the amount others provided for the person's support. Include amounts provided by state, local, and other welfare societies or agencies. Do not include any amounts included on line 1.	23.	
24. Add lines 21 and 23	24.	
25. Subtract line 24 from line 19. This is the amount you provided for the person's support	25.	
26. Is line 25 more than line 20?		
<input type="checkbox"/> <b>Yes.</b> You meet the support test for this person to be your qualifying relative.		
<input type="checkbox"/> <b>No.</b> You do not meet the support test for this person to be your qualifying relative. You cannot claim an exemption for this person unless you can do so under a multiple support agreement, the support test for children of divorced or separated parents, or the special rule for kidnapped children. See <a href="#">Multiple Support Agreement</a> , <a href="#">Support Test for Children of Divorced or Separated Parents</a> , or <a href="#">Kidnapped child</a> under <a href="#">Qualifying Relative</a> .		