

ST. BERNARD TAX DEPARTMENT

110 Washington Avenue
St. Bernard, OH 45217-1318
Edward Geiser, Tax Commissioner

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Office Hours

9:00 a.m. to 5:00 p.m. Monday through Friday

Tax Rate

The City of St. Bernard has an Earnings Tax of 2.1% that applies to all who live, work, operate a business within or do business within the City of St. Bernard. This tax must be paid to the City of St. Bernard for all persons 18 years of age or older regardless of level of income.

Filing Due Dates

| | |
|------------------------------|---|
| Individual Returns: | On or before April 15* |
| Business Returns: | On or before April 15* or the 15th* day of the 4th month following the end of the fiscal year |
| Withholding Reconciliations: | On or before February 28* |

* If the due date falls on a weekend or a federal holiday, the due date will be the following business day.

Let Us Help You!

If you are in need of forms or have any questions regarding current year estimated payments, the filing of the annual City of St. Bernard income tax return or employee withholding, please feel free to call or visit the Tax Office (no appointment is necessary).

The City of St. Bernard Tax Office will be happy to assist with the completion of your individual St. Bernard tax return at no charge. Just bring all W-2's, 1099's, first page of your applicable Federal Form 1040 and any pertinent federal schedules to the Tax Office during office hours. Filing early is highly recommended, as requests for assistance from the Tax Office increase dramatically as the tax filing deadline approaches.

Resident returns may be prepared using the Online Tax Calculation Tool. Residents may also review the total paid for estimated tax on this site. [Click here to go to the "Online Tax Calculation Tool"](#).

GENERAL INFORMATION

Calculate your taxes online! Individual tax returns may be prepared using the tax calculator on the City of St. Bernard website. Click here to go to the **"Online Tax Calculation Tool"** Enter your 'Tax Identification Number' (Social Security Number) and your 'PIN' number ('PIN' number is found on the tax return near your name and address or obtain a 'PIN' by contacting the St. Bernard Tax Department.).

Once your PIN number is available, return to the 'Online Tax Calculation Tool' site and follow the instructions.

Once you have completed the tax return, print, sign and mail the return to the Tax Office with appropriate supporting documents and payment, if necessary, by the due date.

WHO MUST FILE

The Earnings Tax of 2.1% applies to all persons, 18 years of age or older, who live, work, operate a business within or do business within the City of St. Bernard. This tax must be paid to the City of St. Bernard regardless of level of income.

The City of St. Bernard has a mandatory filing requirement. All City of St. Bernard residents, 18 years of age or older, are required to file an annual St. Bernard income tax return even if no tax is due.

All non-residents with income earned within St. Bernard or with income taxable to the City of St. Bernard that is not fully withheld by an employer are required to file a St. Bernard income tax return.

All non-residents engaged in a business within the City of St. Bernard who have sales, services performed or rental property must file a tax return whether or not tax is due.

All entities operating a business within or doing business within the City of St. Bernard must file an annual St. Bernard income tax return on net profits/losses.

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 per month or more regardless of whether there is a profit or loss or any tax is due.

[Click here for a listing of all street addresses located within the City of St. Bernard.](#)

WHEN TO FILE

| | |
|------------------------------|---|
| Individual Returns: | On or before April 15* |
| Business Returns: | On or before April 15* or the 15th* day of the 4th month following the end of the fiscal year |
| Withholding Reconciliations: | On or before February 28* |

* If the due date falls on a weekend or a federal holiday, the due date will be the following business day.

EXTENSIONS

- o An **extension** for filing the annual St. Bernard income tax return may be requested by any business or individual by the following two ways.
 - 1) Submit written request or provide a copy of the Federal extension to the Tax Office on or before the due date for filing the return.
 - 2) File the extension online using the "**Online Tax Calculation Tool**".
- o The extension, if granted, only extends the filing date of the return. The extension does not extend the due date for payment of the tax. Payments are due on or before April 15* each year or the 15th* day of the 4th month following the end of the fiscal year. An adequate estimate of tax must be paid by the due date.

TAXABLE INCOME

- o Qualifying wages (see below), tips, commissions and other compensation including sick pay, vacation pay, employer paid premiums for group term life insurance, supplemental unemployment benefits paid by the employer (SUB PAY), severance pay, settlements, income from wage continuation plans (includes retirement incentive plans and buyouts), contributions made by or on behalf of employees to non-qualified or qualified deferred compensation plans (e.g. 401K plans), bonuses, directors fees, fringe benefits (e.g. car allowance), disability pay if received as a benefit from employment (includes third party plans), stock options as indicated by amount on Form W-2.
- o Gambling winnings as reported on Form W-2G and/or Form 5754.
- o Net profits from profession and/or business operations, rental property, partnerships, enterprise or other business activity.
- o Qualifying wages: Usually the amounts in the Medicare wage box of the W-2s are the qualifying wages. Qualifying wages for the municipality includes wages defined in Section 3121(a) of the IRS code plus any amounts not included in the Medicare wage due to some Medicare exemptions (e.g. government employees employed by an entity prior to April 1, 1986).

Note: Income taxable by the city may differ from income taxed by the IRS.

TYPES OF NON-TAXABLE INCOME THAT SHOULD NOT BE ADDED TO NOR DEDUCTED FROM TAXABLE INCOME

- Interest, dividends, capital gains (unless considered ordinary income), royalties (if derived from intangible property).
- Alimony received.
- Military pay and allowances.
- Social Security benefits, welfare benefits, unemployment insurance benefits, workers' compensation.
- Pensions, proceeds from qualified IRS defined retirement plans.

CREDITS

- Credit for taxes withheld/paid to other municipalities is available to residents of the City of St. Bernard and is limited to 2.1% of the amount of taxable income on which tax was withheld / paid.
- No credit is given for county taxes paid.

DECLARATION OF ESTIMATED TAXES

- A declaration of estimated tax must be filed by all individuals and business entities who may reasonably expect to have taxable income, if the tax on this income is not or will not be withheld by an employer or employers. **Click here to download form.**
- A taxpayer's final return for the preceding year may be used as the basis for computing the declaration of estimated tax for the current year.
- The declaration and first quarterly payment are due by April 15* or the 15th* day of the 4th month following the end of the fiscal year.
- The remaining quarterly payments are due by July 31*, October 31* and January 31* for calendar year taxpayers or the 15th day of the 6th, 9th, and 12th months after the beginning of the taxable year for fiscal year end taxpayers.
- Estimated tax payments are required and penalties are assessed for insufficient declaration payments.

Note: If at least 90% of a taxpayer's tax liability is not paid by the 4th quarter due date, the difference between 90% of the tax liability and the amount of estimated tax paid on or before the 4th quarter due date shall be subject to the interest and penalty provisions of Section 181.10 of the Income Tax Ordinance.

OBTAINING ST. BERNARD INCOME TAX RETURNS

- Returns are mailed by early February of each year to all residents on file as of mid-December. Postcards are mailed to businesses in lieu of forms and as a reminder of the filing requirement. If a return is not received, click here to download an **individual** or **business** form. You may also contact the St. Bernard Tax Office by **e-mail** or call (513) 242-7710.
- During the tax season (January through April), returns are also available upon request in Tax Department at the St. Bernard City Hall.

ITEMS TO BE INCLUDED WITH THE RETURN

- W-2 form(s).
- 1099 MISC form(s).
- Form 1040 - Page 1 of the applicable federal 1040, 1040A, or 1040EZ, (We must see Federal Form 1040 Lines 7, 12, 17, 18, and 21, all other lines may be blacked out if so desired.)
- Schedule C, for Business income.
- Schedule E, for Rental income.
- Form 5754 or W-2G, for gambling or lottery winnings.

- Payment of tax due (checks are to be made payable to City of St. Bernard).

EMPLOYERS' RESPONSIBILITIES

- All employers within or doing business within the City of St. Bernard are responsible for withholding the tax of 2.1% on the qualifying wages of their employees.
- Employers who withhold less than \$200 per month shall remit the taxes withheld on a quarterly basis to the City of St. Bernard on or before the 15th day of the month following such withholding.
- Employers who withhold \$200 or more per month shall remit the taxes withheld on a monthly basis to the City of St. Bernard on or before the 15th day of the month following such withholding.
- In addition, employers are required to withhold the tax of 2.1% on 100% of the wage amount for all employees who are St. Bernard residents.
- All employers who do business both inside and outside the jurisdiction of the City of St. Bernard are required to withhold the tax of 2.1% on all compensation earned by their employees who work within the City of St. Bernard.
- Employers who conduct no business activity within the City of St. Bernard may choose to voluntarily withhold the St. Bernard tax for those employees who reside within the City of St. Bernard. Withholding for St. Bernard residents should be an amount sufficient to bring their total local withholding to 2.1% (credit is given to St. Bernard residents for local taxes paid to other municipalities up to 2.1%). Contact the **Tax Office** for additional information and to obtain a courtesy withholding registration form.

INTEREST & PENALTIES

- All taxes imposed and monies withheld or required to be withheld by employers under the provisions of the City Ordinance and remaining unpaid after they become due shall bear interest at the State of Ohio Annual Certified Interest Rate.
- In addition to interest as provided, penalties for failure to pay taxes and to withhold and remit taxes pursuant to the City Ordinance are hereby imposed as follows:
 - In the case of taxpayers and/or residents failing to file a tax return by the due date or by the date resulting from an extension, fifty dollars (\$50.00)
 - Failing to pay the full amount of tax due, other than taxes withheld: the higher of fifty dollars (\$50.00) or one and one half percent (1½%) per month or fraction thereof.
 - Where the taxpayer has failed to file a declaration on which he has estimated and paid a tax equal to or greater than the tax paid for the previous year, or where he has filed a previous return and has failed to file a declaration on which he has estimated and paid a tax equal to or greater than ninety percent (90%) of the actual tax for the year, or has failed to file a return and paid the total tax on or before the end of the month following the end of the taxable year: ten percent (10%) of the difference between ninety percent (90%) of the actual tax for the year and the amount paid through withholding and declaration.
 - In the case of employers, required to withhold the City taxes, who fail to withhold and remit such taxes to be withheld from employees to the Tax Commissioner: the higher of fifty dollars (\$50.00) or three percent (3%) per month or fraction thereof.

RENTAL OWNERS AND LANDLORDS

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 per month or more regardless of whether there is a profit or loss or any tax is due.

LANDLORDS - PROPERTY OWNER REGISTRATION

Property owners and Landlords may provide the information required by the Tax Department using the "Rental Registration Form". This form need only be filled out once for each Landlord. Forms required to provide this information may be mailed or e-mailed directly to the St. Bernard Tax Office.

"Property Owner Registration - E-mail"

"Property Owner Registration"

TENANT MOVES IN

Within thirty (30) days after a new tenant occupies rental property of any kind within the Municipality, all owners of rental property who rent to tenants of apartments, rooms and other rental accommodations shall file with the Tax Commissioner a report showing the name, address and telephone number of each such tenant who occupies an apartment, room or other rental property within the Municipality.

Forms required to provide this information may be mailed or e-mailed directly to the St. Bernard Tax Office.

"Tenant Moved In - E-mailed"

"Tenant Moved In"

TENANT MOVES OUT

Within thirty (30) days after a tenant vacates an apartment, room or other rental property located within the Municipality, the owner of such vacated rental property shall file with the Tax Commissioner a report showing the date of vacation from the rental property and a forwarding address.

Forms required to provide this information may be mailed or e-mailed directly to the St. Bernard Tax Office.

"Tenant Moved Out - E-mailed"

"Tenant Moved Out"

Failure to provide information shall be considered a violation of Section 181.12 (A) 10 of the Tax Code.

PROPERTY TAXES

- The collections of property taxes (whether it is for residential property or business property) are the responsibility of Hamilton County. The City of St. Bernard Tax Department does not receive property tax dollars from city residents or businesses.
- For further information on the collection and payment of property taxes, please contact the **Hamilton County Auditor's** office at (513) 946-4000.

SCHOOL DISTRICT

The City of St. Bernard is within the St. Bernard / Elmwood Place School District. The code for the St. Bernard / Elmwood Place School District for state income tax form purposes is **3119**.