

**Do Not Need to File Income Taxes?
An Indiana Income Tax Refund May Still be Available to You**

The State of Indiana provides an income tax credit of up to \$100 for an individual or \$140 for a couple to elderly Hoosiers under the Unified Tax Credit for the Elderly. This credit is a refundable credit, which means even if the credit exceeds the amount of tax owed, it still results in a refund to those who claim and qualify for the credit. Therefore, taxpayers who have no requirement to file an income tax return may still want to file forms (a short-form to request the credit only is available as outlined below) to receive a refund resulting from the credit.

Who Qualifies?

An individual is eligible for the Unified Tax Credit for the Elderly if the individual meets all of the following requirements:

1. The taxpayer or the taxpayer's spouse must be at least sixty-five (65) by the end of the taxable year.
2. The taxpayer and the taxpayer's spouse must file a joint return if they lived together at any time during the taxable year.
3. The federal adjusted gross income for the taxpayer (and the taxpayer's spouse) must be less than ten thousand dollars (\$10,000).
4. The qualifying taxpayer and/or the taxpayer's spouse must have been a resident of Indiana at least six months during the taxable year.

The credit cannot be claimed on behalf of a decedent unless the claim is filed by the surviving spouse on a joint return. In addition, the credit cannot be claimed if the taxpayer (or the taxpayer's qualifying spouse) was imprisoned for more than one hundred eighty (180) days during the taxable year.

What is the Amount of the Credit?

The amount of the credit depends on the income and filing status of the taxpayer.

If the taxpayer is filing a single return or a joint return in which only one spouse is over the age of sixty-five (65), the credit is as follows:

If the taxpayer's income is:	Credit
Less than \$1,000	\$100
Between \$1000 and \$2,999	\$50
Between \$3,000 and \$9,999	\$40

If the taxpayer and the taxpayer's spouse are filing jointly and both are over the age of sixty-five (65), the credit is as follows:

If the income of couple is:	Credit
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Less than \$1,000	\$140
Between \$1000 and \$2,999	\$90
Between \$3,000 and \$9,999	\$80

What if the Taxpayer Does Not Need to File an Indiana Income Tax Return?

If the taxpayer (and the taxpayer's spouse) is under the limits to file an Indiana income tax return, the qualifying taxpayer (and/or the qualifying taxpayer's spouse) may nonetheless claim the credit and obtain a refund. The Indiana Department of Revenue provides **Form SC-40** for this purpose. The form is one page and relatively simple to complete.

What is the Deadline to Claim the Indiana Unified Tax Credit for the Elderly?

A claim for the Unified Tax Credit for the Elderly must be made by June 30 following the close of the taxable year. If the claim is submitted after June 30, no credit or refund will be allowed.

Information and articles are presented as a public service by the Indiana Chapter of the National Academy of Elder Law Attorneys. This article is general in nature and is not to be taken as legal advice to any particular person. Consult an attorney for specific legal advice for your circumstance.