



STATE OF CONNECTICUT DEPARTMENT OF REVENUE SERVICES

450 COLUMBUS BOULEVARD, SUITE 1 • HARTFORD, CT 06103-1837

Income Tax Webinar Questions and Answers

Below are answers to the questions that were raised in connection with the Department's income tax webinar, conducted on March 23, 2023. If your question is not answered below, it is because the Department needed more specific facts in order to answer your question. Please email the Department at DRS@ct.gov or call **860-297-5962**, weekdays between 8:30 a.m. and 4:30 p.m., and a member of the Department's Contact Service Center will be happy to assist you.

1. As a nonresident of Connecticut, how do I file in Connecticut to report income earned from rental property located in Connecticut?

As a nonresident, you should complete **Form CT-1040NR/PY**, *Connecticut Nonresident and Part Year Resident Income Tax Return*. The starting point is the amount of your federal adjusted gross income reported on your federal Form 1040. When completing Form CT-1040NR/PY, you will also need to complete **Schedule CT-SI**, *Nonresident or Part-Year Resident Schedule of Income From Connecticut Sources*, to report your Connecticut sourced rental income. You would enter the amount of rental income on Line 10 of Schedule CT-SI.

2. How do I amend a previously filed Connecticut income tax return?

Use [myconneCT](#) to file an amended Connecticut income tax return. If you have not already created an account, from the [myconneCT](#) home page, click on the *Create a Username* link located in the bottom of the *Log In* panel. Once you have created your username and password, sign into your [myconneCT](#) account. From the *Summary* page, scroll down to the *Individual Income Tax* section. To the right, you will see a panel titled *Account*. Click on the *View/File Returns and View Period Detail* link. A list of filing periods will appear for which DRS has returns and payments on account for you. Locate the period you wish to amend. Click the *View or Amend* link appearing on the right. Next, click *Amend* at the top of the page. Please allow twenty-four to forty-eight hours for the return to process.

3. I am a Connecticut resident. How do I claim credit for taxes paid to Massachusetts?

As a Connecticut resident, you should complete **Form CT-1040**, *Connecticut Resident Income Tax Return, Schedule 2*, to calculate the amount of credit against your Connecticut income tax liability for taxes that you paid to Massachusetts.

4. I have a net loss from online gambling. I do not have to pay federal taxes on my winnings. Do I have to pay state taxes on them?

If you are a Connecticut resident and meet the gross income test, all gambling winnings are taxable to the extent includable in your federal adjusted gross income.

If you are a **part-year resident of Connecticut** who meets the gross income test, gambling winnings are subject to Connecticut income tax to the extent includable in your federal adjusted gross income and to the extent the winnings were received during the Connecticut residency portion of the winner's taxable year.

If you are a **nonresident of Connecticut**, gambling winnings, whether from gambling in Connecticut or from gambling outside Connecticut, are not subject to Connecticut income. The winnings of a nonresident are not deemed to be sourced to Connecticut.

For information on whether an individual is a resident, nonresident, or part-year resident, see the instructions to the Connecticut income tax return for residents, **Form CT-1040** or the Connecticut income tax return for nonresidents or part-year residents, **Form CT-1040NR/PY**.

Gross Income Test

You must file a Connecticut income tax return if your gross income for the 2022 taxable year exceeds:

- \$12,000 and you are married filing separately;
- \$15,000 and you are filing single;
- \$19,000 and you are filing head of household; **or**
- \$24,000 and you are married filing jointly or qualifying surviving spouse.

5. How do I obtain copies of previously filed Connecticut income tax returns?

The quickest way to view/access previously filed returns and payments is on the [myconneCT portal](#). If you have not already done so, create a username and password from the [myconneCT](#) home page. Click on the *Create a Username* link at the bottom of the *Log in* box. Once you have created an account and logged in to the *Summary* page, locate the *Account* panel. Click on the *View Filed Returns/View Period Detail* link to view a list of the periods with returns and payments on file with DRS. Click the link associated with the period you wish to view.

If you do not wish to use the [myconneCT](#) system, you may request copies of past Connecticut income tax returns by submitting the **LGL-002, Request for Disclosure of Tax Returns or Tax Return Information**. This form is available on the Connecticut DRS website. Once completed, mail to the address on the form or fax it to **860-297-4789**.

6. If I have forgotten my password and/or username. How can I obtain help with signing into myconneCT?

The *forgot username and password* feature of [myconneCT](#), when clicked, sends instructions for resetting your username and/or password to the email address registered with DRS. If the email fails to appear in your inbox, DRS recommends checking your Junk/Spam folder. If your email address is no longer valid, create a new username using an alternate email address. If further assistance is needed, contact DRS at **860-297-5962**, Monday through Friday, between 8:30 a.m. and 4:30 p.m.

7. Should part of my social security and pension income have been deducted from my federal AGI for Connecticut for the tax year 2020, 2021 & 2022?

Your **Social Security benefits** are fully exempt from Connecticut income tax if your required filing status is single or married filing separately and the amount reported on Form CT-1040, Line 1, is less than \$75,000; or married filing jointly, qualifying surviving spouse, or head of household and the amount reported on Form CT-1040, Line 1, is less than \$100,000. If this is the case, enter on Line 41 the amount of federally taxable Social Security benefits reported on federal Form 1040, Line 6b, or federal Form 1040-SR, Line 6b.

Please see [Taxability of Social Security Benefits for Connecticut Income Tax Purposes](#).

With regards to your **pension income**, if your filing status is single, married filing separately, or head of household with federal AGI for the taxable year of less than \$75,000 or married filing jointly with federal AGI of less than \$100,000, and you receive income from certain pensions and annuities, such as from a defined benefit plan, 401(k), 403(b) or 457(b) plans, you qualify for the subtraction modification.

To determine the amount to enter on Line 48b of the Connecticut return, begin with the amount reported on federal **Form 1040**, Line 5b, or federal **Form 1040-SR**, Line 5b, *Taxable amount of pensions and annuities*. From the amount on Line 5b, subtract military retirement pay, Tier 1 and Tier 2 railroad retirement benefits, and Connecticut teachers' retirement pay.

For the year 2020, multiply the resulting figure by 28% to arrive at the amount of subtraction to enter on Line 48b.

For the year 2021, multiply the resulting figure by 42% to arrive at the amount of subtraction modification to enter on Line 48b.

For the year 2022, 100% of the resulting figure is reported on Line 48b as the subtraction modification.

If you qualified for the deductions but omitted them from your previously filed return(s), amend the Connecticut return(s) to claim the exemptions.

8. I live in CT but work in NY. My NY employer does not deduct CT taxes from my NY income. How can I pay those taxes each time I get paid so I will not owe the State of CT?

A taxpayer can make estimated income payments to their account during the tax year by filing **Form CT-1040 ES**, *Estimated Connecticut Income Tax Payment Coupon for Individuals*, or electronically from the DRS [myconneCT](#) home page, *Individuals* panel, *Make a Payment or Estimated Payment* link.

9. How is the Connecticut credit for NY tax paid by a Connecticut resident affected by the resident having most of his tax offset by a Pass-Through Entity tax credit?

Credit for taxes paid to a qualifying jurisdiction (NY) is taken on Line 7 of the Connecticut **Form CT-1040** resident return, the figure of which is carried over from *Schedule 2*, Line 59. To the extent that a tax balance remains after taking said credit, the taxpayer would be eligible to claim a credit for Pass-Through Entity tax from Line 1 of **Schedule CT-PE** which is carried over to Line 20c of **Form CT-1040** resident return.

10. Can I e-file my CT state individual tax return?

Yes. Taxpayers are encouraged to file their Connecticut income tax returns electronically. One of the easiest and safest ways to electronically file your Connecticut state income tax return is through the [myconneCT](#) portal. To do so, you must first create an account. On the [myconneCT](#) home page locate the *Log-In* panel. Click on the *Create a Username* link appearing in the bottom of the panel. Once you have created your account, signing in with your username and password will take you to the *Summary* page. Locate the *Individual Income Tax* section. In the panel to the right, see *Return for Tax Year 31-Dec-2022*. Click the *File Now* link to start the filing process.

11. What are the options available to file my Connecticut income tax returns?

As previously mentioned, the Department encourages electronic filing. One of the easiest and safest ways to electronically file your Connecticut state income tax return is through [myconneCT](#). If you have prepared a paper return, mail it to:

Department of Revenue Services
PO Box 2977
Hartford CT 06104-2977
(With Payment)

Department of Revenue Services
PO Box 2976
Hartford CT 06104-2976
(Without Payment)

Be sure to include any/all required schedules with the submittal of your return.

12. My employee lives in CT and remotes into my computers in Oregon and works on Oregon projects. Do I pay taxes to Oregon or CT?

You are required to withhold Connecticut income tax from your employee who resides in Connecticut but works remotely for your Oregon office if:

- You are considered an employer for federal withholding purposes; **and**
- Your business maintains an office **or** transacts business in Connecticut

If you do not maintain an office or transact business in Connecticut, you are not required to withhold Connecticut income tax from your Connecticut employee's wages.

All wages of a Connecticut resident are subject to CT income tax even if they work out of Connecticut. The Connecticut resident return allows a credit to be taken for taxes paid to a **qualifying jurisdiction (Oregon)**.

13. How do I update my address?

Filing a change of address through the DRS [myconneCT](#) system is the ideal method. Not only will you receive confirmation that your data has been accepted, but you will also see the change reflected immediately on your [myconneCT](#) account; a guarantee that mailing a change of address letter through the postal system cannot provide.

To do so, you must first create an account. On the [myconneCT](#) home page locate the *Log-In* panel. Click on the *Create a Username* link appearing in the bottom of the panel. Once you have created your account, signing in with your username and password will take you to the *Summary* page. Click on the *More* tab. In the *Taxpayers Updates* panel click on the *Manage Names and Addresses* link. The page defaults to the *Names* tab. Click the *Addresses* tab. Next, click on the address hyperlink appearing in blue for the address you would like to change. Click *change address*. You may type in the updated address and click on *Verify Address* at the bottom of the page. Once you have chosen the address that matches the information you have entered, a *Address Verified* message is displayed. Click the *Submit* button.

14. Where can I get forms from your website?

Connecticut Department of Revenue Services forms are available online at [ct.gov/drs](#). Please click on the *Forms* link appearing in the gray panel on the left side of the home page. In addition, forms and instructions related specifically to Connecticut individual income tax, can be found at *Connecticut Income Tax*.

15. What has changed with respect to how much of Pension and Annuity income is taxable in CT?

Originally, the 100% pension and annuity deduction was scheduled to go into effect 1/1/25. 2022 legislation accelerated the timeframe for the deduction to begin with the 1/1/22 tax year.

The following income threshold limitations exist for claiming the 100% Pension and Annuity deduction.

- If filing Single, Married filing separately, Head of Household your AGI must be less than \$75,000.
- Married filing jointly, your AGI must be less than \$100,000 to claim the deduction.
- Eligible persons are authorized to subtract from their AGI 100% of pension and annuity income on Line 48b of the CT-1040 Resident Income tax return. The pension and annuity income must be properly included in the gross income for federal purposes before it can be subtracted as a deduction.
- To qualify for the subtraction, you must receive income from
 - Defined benefit plan
 - 401(k)
 - 403(b)

Please see *2022 Connecticut Resident Income Tax Return Instructions*.

16. Why did I receive a check for my refund instead of direct deposit?

The most common reasons why taxpayers receive a refund check in paper form despite requesting direct deposit:

- The routing or account number were entered incorrectly on the return;
- Some financial institutions do not allow a joint refund to be deposited into an individual account;

If you do not elect direct deposit as the method of your refund, or you are a first-time filer, a refund check will be issued, and refund processing may be delayed.

To check on the status of your refund, visit portal.ct.gov/DRS-myconneCT and select *Where's my Refund* and follow the prompts.

17. My wife is a nonresident of Connecticut. I moved out of Connecticut and need to file a part-year resident income tax return. Can I file as married filing jointly?

Generally, your filing status must match the filing status reported on your federal return. In the example given, however, when one spouse is a nonresident and the other is a part year resident, each spouse who is required to file a Connecticut income tax return is required to file as married filing separately (MFS). If filing as married filing jointly at the federal level, you must recompute your federal adjusted gross income (AGI) as if each of you filed separately at the federal level. Your recomputed adjusted gross income will be entered on Line 1 of your CT-1040 NR/PY return.

18. I am preparing my CT-1040 filing using myconneCT. I need to include Form CT-2210. How can I file this form electronically?

[myconneCT](#) displays a *select filing forms* page at the start of the income tax filing process. Select **Form CT- 2210** from the list of available forms. Upon completing **Form CT-2210**, upload it as an attachment by clicking the *Add* link. If a return has previously been submitted without **Form CT-2210**, it can be sent as an attachment to a [myconneCT](#) message. Once you have logged into

your [myconneCT](#) account, from the *Summary* page click the *More Tab*. Next, from the *Correspondence* panel, click the *Send a Message* link. Follow the prompts until you arrive at the [myconneCT](#) message template. An *Attachment* link appears at the bottom right for you to attach **Form CT-2210**.

19. Where can I find a fillable CT-1040 Form?

One of the methods DRS recommends for filing your CT income tax return is to do so electronically through its [myconneCT](#) system, Connecticut's free, secure, and user-friendly online system. Visit portal.ct.gov/DRS-myconneCT.

If you prefer to file in paper form, please visit the Department of Revenue website at portal.ct.gov/drs to print out the form. A fillable version is not available. From the gray-shaded panel on the left of the home page, choose *Forms*. Next, choose *Income Tax* from the list of *Commonly Viewed Tax Types*. **Form CT-1040** Resident and CT-1040 NR/PY Nonresident and Part Year Resident appear along with other supplementary income tax schedules.

20. Connecticut residents working from home remotely for a NY employer. NY takes the position that the income is sourced to NY. Will the CT resident get a full credit for tax paid to NY? Or does CT consider the income earned when working at home in CT as sourced to CT? This would create double taxation.

All wages of a Connecticut resident are subject to Connecticut income tax whether the resident works remotely in Connecticut for an out of state employer, or outside of Connecticut. The Connecticut resident may claim a credit for income taxes paid to a qualifying jurisdiction (NY) on schedule 2 of the CT -1040 return. The credit will be applied to the Connecticut tax liability reported on the Connecticut resident's return.

21. I cannot reset my password. The site said it sent me a link, but I am not receiving it. How can I receive assistance to file?

The *Forgot username and password* feature of [myconneCT](#), when clicked, sends instructions for resetting your username and/or password to the email address registered with DRS. If the email fails to appear in your inbox, check your Junk/Spam folder. If your email address is no longer valid, create a new username using an alternate email address. If further assistance is needed, contact DRS at **860-297-5962**, or **800-382-9463**, Monday through Friday, between 8:30 a.m. and 4:30 p.m.

22. If an individual has always worked for a NY employer, but now is working from home in CT, does CT consider this now all CT income? The employer does not have an office in CT.

Under the Convenience Rule, a nonresident taxpayer's wage income is sourced to the employee's physical location (CT) if he or she is working remotely by necessity; alternatively, the income is sourced to the employer's location (NY) if the employee is working remotely for his or her convenience.

23. I filed my return and now want to change the address on the return or have the refund sent to my bank account instead of having it mailed to the address on the return. How can I do this?

Once a refund has been requested in check form, the refund method cannot be changed to direct deposit. If a check has been issued to an outdated address, complete **Form CT-3911**, Taxpayer Statement Regarding Refund and upload it through your [myconneCT](#) account. Next, change your address through the [myconneCT](#) portal. If you have not already done so, create a [myconneCT](#)

account, on the [myconneCT](#) by clicking on *create a username* located at the bottom of the *Log In* box. Once you have created an account and logged in, click on the *More* tab. Next, from the *Taxpayer Updates* panel, click on *Manage Names & Addresses*. The screen defaults to the *Names* tab, so be sure to click on the *Addresses* tab to change your address.

24. I am a part year resident. Am I required to file a CT return?

You must file **Form CT-1040NR/PY**, Connecticut Nonresident and Part-Year Resident Income Tax Return, if you moved into or out of Connecticut during the taxable year and **any** of the following is true for the taxable year:

- You had Connecticut income tax withheld
- You made estimated tax payments to Connecticut
- You were a part-year resident who meets the Gross Income Test
- You had a PE Tax Credit

Click here to learn more about Connecticut's *Gross Income Test*. DRS recommends filing your return electronically using the DRS [myconneCT](#) portal.

25. What are the most important things to know if one is a first-time filer of Form CT-1040 NRPY?

Your federal return must be completed prior to filing your Connecticut return.

If you are filing as a nonresident of Connecticut, it is important that **Schedule CT-SI, Nonresident or Part-Year Resident Schedule of Income from Connecticut Sources** be completed and included when filing the Connecticut return.

If you moved into Connecticut during the taxable year, as a part year resident of Connecticut, if all or part of your income was subject to income tax in a qualifying jurisdiction, the return(s) for the jurisdiction(s) must be completed before filing your Connecticut income tax return. It is important to also note that both **Schedule CT-SI** and **Schedule CT-1040AW Part-Year Resident Income Allocation** be completed and included when filing the Connecticut return.

For additional information, the **2022 Connecticut Nonresident and Part-Year Resident Income Tax Instructions** is an excellent resource guide to review.

26. How do I file a joint return? How do I look at activity for previously filed returns and estimated?

A joint return can be filed one of two ways; electronically through the DRS [myconneCT](#) portal, or in paper form which can be obtained from the DRS Forms page, **Income Tax Forms**. It is important to note that generally, the Connecticut filing status must match your filing status at the federal level.

To view previously filed returns and payments, once you have logged into your [myconneCT](#) account, from the *Summary* page locate the *Account* panel. Click on the *View Filed Returns/View Period Detail* link to view a list of the periods DRS has returns and payments on file for you. Click the link associated with the period you wish to view.

27. How do I make estimated income tax payments for 2023?

DRS encourages you to file and pay your 2023 Connecticut estimated tax using [myconneCT](#). If you made estimated tax payments by mail in 2022, DRS will be mailing pre-printed estimated payment coupons to you for the 2023 taxable year. If you did not make estimated tax payments

in 2022 or did not receive the preprinted coupons, use Form CT-1040ES to make your estimated income tax payment. **Form CT-1040ES** is available on the DRS website at portal.ct.gov/DRS.

28. What is the property tax credit for taxpayers who are 65 years of age and older?

Changes in Connecticut's 2022 legislation increased the property tax credit from \$200 to \$300 and expands the scope of persons eligible for such credit. The amount of credit allowed is based on filing status and income guidelines, the amount of credit phases out as the Connecticut adjusted gross income increases.

For taxable years 2017 through 2021, only persons 65 years of age or older and persons who validly claimed dependents on their federal income tax return in a given taxable year were eligible for the credit.

29. Where can I find the 2022 Connecticut Income Tax Tables?

The 2022 Connecticut Income Tax Tables can be viewed from the DRS website www.ct.gov/drs. Scroll down below the yellow bands and choose *Forms* from the gray-shaded panel on the left. Next, choose *Income Tax* from the *Commonly View Tax Types* category. Scroll down and click on the *Tax Tables & Calculators* link at the bottom of the page. On the following page, click on the *2022 Tax Tables to 102K* link. You may also choose to use the *DRS Income Tax Calculator* tool to determine the amount of Connecticut tax due based on your filing status. From the *Tax Tables and Calculators* link instructions above, click the blue *click here* hyperlink under the *DRS Calculators/Tables* category. From the [myconneCT](https://myconneCT.com) page, click the *Income Tax Calculator* hyperlink.

30. Can I file as Married Filing Jointly at the federal level and Married Filing Separate at the CT level?

Generally, the filing status on your Connecticut return must match your federal income tax filing status. However, there are certain situations in which you and your spouse may be required to file separate Connecticut returns even though you file jointly for federal purposes.

- When one spouse is a Connecticut resident or a nonresident and the other spouse is a part-year resident, each spouse who is required to file a Connecticut income tax return must file as married filing separately.
- When both spouses are part-year residents of Connecticut and have the same period of residency, they may choose married filing jointly or married filing separately as their Connecticut income tax filing status.
- When both spouses are **part-year residents** of Connecticut but do not have the same period of residency, married filing separately is their Connecticut income tax filing status.
- When both spouses are **part-year residents** of Connecticut and have the same period of residency, they may choose married filing jointly or married filing separately as their Connecticut income tax filing status.
- When both spouses are **nonresidents** of Connecticut and only one has income derived from or connected with sources within Connecticut, only that spouse is required to file a Connecticut income tax return and that spouse's Connecticut income tax filing status is married filing separately for Connecticut.

31. How do I set up a payment plan in myconneCT for the balance that I owe?

Taxpayers can schedule payments or request a payment plan through their DRS [myconneCT](#) account available 24 hrs. a day, 7 days a week. Once your return has been filed and processed by DRS, the balance due will appear in the *Account* panel on the *Summary* page. To the right of the amount due, two links will appear, *Make a Payment* and *Request a Payment Plan*. If you require assistance with creating a [myconneCT](#) account or wish to speak to someone directly regarding a payment plan, call DRS at **860-297-5962** or **800-382-9463**, Monday through Friday, between 8:30 a.m. and 4:30 p.m.

32. Can a qualifying taxpayer claim the pension exemption for multiple pensions and the Teachers' pension?

Retired teachers may claim either the teachers' pension subtraction modification or the pension and annuity subtraction modification (if their federal adjusted gross income is below the applicable threshold) on the income they receive from the Connecticut Teachers' Retirement System. Connecticut law does not allow a double benefit for the same income

33. Where do I pay my car taxes?

Motor vehicle taxes are administered by your local municipality. Please contact your city/town's Tax Collector's office to obtain the information.

34. If I have questions about my specific income tax account where do I call?

You may reach DRS by calling **860-297-5962** or **800-382-9463**, Monday through Friday, between 8:30 a.m. and 4:30 p.m.