General information

What is the real property tax credit?
The real property tax credit may be available to New York State residents who have household gross income of $18,000 or less, and pay real property taxes or rent for their residences, or both. If all members of your household are under age 65, the credit can be as much as $75. If at least one member of your household is age 65 or older, the credit can be as much as $375.

Do I qualify for this credit?
To qualify for the real property tax credit, you must meet all of these conditions for tax year 2021:
- Your household gross income was $18,000 or less.
- You occupied the same New York residence for six months or more.
- You were a New York State resident for all of 2021.
- You could not be claimed as a dependent on another taxpayer’s federal income tax return.
- Your residence was not completely exempted from real property taxes.
- The current market value of all real property you owned, such as houses, garages, and land, was $85,000 or less.
- Additionally, you must meet all the conditions listed under either Homeowners or Renters below:

Homeowners
- You or your spouse paid real property taxes.
- Any rent you received for nonresidential use of your residence was 20% or less of the total rent you received.

Renters
- You or a member of your household paid rent for your residence.
- The average monthly rent you and other members of your household paid was $450 or less, not counting charges for heat, gas, electricity, furnishings, or board.

How do I claim the credit?
Complete Form IT-214, Claim for Real Property Tax Credit for Homeowners and Renters, and submit it with your New York State personal income tax return, Form IT-201. If you don’t have to file a New York return, but you qualify for this credit, just complete and file Form IT-214 to claim a refund of the credit.

Only one credit is allowed per household. If more than one household member qualifies for the credit, you may divide the credit. Each member of your household who qualifies for the credit has to file a separate Form IT-214 (see the line 33 instructions for division of the credit). However, if you and your spouse are filing a joint return, you must file a joint claim on Form IT-214. The term spouse should be read as gender-neutral and includes a person in a marriage with a same-sex spouse.

You cannot file a claim for the real property tax credit for a taxpayer who died before filing a 2021 New York State personal income tax return or Form IT-214.

Amending Form IT-214 – If you need to amend a claim, write Amended at the top of a blank Form IT-214 for that year and complete the form with the corrected information.

Where and when do I file Form IT-214?
If you are filing a New York State income tax return, the due date and mailing address are the same for Form IT-214. Simply submit Form IT-214 with your return.

If you are filing Form IT-214 by itself, send it to: NYS Tax Processing, PO Box 15192, Albany NY 12212-5192. File your 2021 claim after January 1, 2022, but not later than April 15, 2025.

The deadlines for previous years are as follows:

<table>
<thead>
<tr>
<th>Year</th>
<th>Last date to file</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>April 15, 2022</td>
</tr>
<tr>
<td>2019</td>
<td>July 17, 2023</td>
</tr>
<tr>
<td>2020</td>
<td>May 17, 2024</td>
</tr>
</tbody>
</table>

How to fill in Form IT-214
Follow these guidelines:
- Use black ink only (no red or other color ink or pencils) to print or type all entries.
- Do not write in dollar signs, commas, decimal points, dashes, or slashes when making entries.
- When entering amounts on this claim, enter whole dollar amounts only (zeros have been preprinted). Use the following rounding rules when entering your amounts: drop amounts below 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, $1.39 becomes $1 and $2.50 becomes $3.
- Mark an X to fill in boxes as appropriate. Do not use a check mark. Keep your entries inside the boxes.

Specific instructions

Step 1 – Enter identifying information
Enter the following in the spaces provided:
- Name: First name, middle initial, and last name for you, and, if you are filing a joint claim, your spouse.
- Date(s) of birth and Social Security number(s): Enter your date of birth and Social Security number (SSN) in the spaces beside your name. Enter all four digits for the year. If you are married filing a joint claim, also enter your spouse’s date of birth and Social Security number.
- Mailing address: PO Box or street address, city, state, ZIP code, and country where you wish to receive your mail (refund and correspondence). Do not abbreviate the country name.
- Foreign addresses: Enter the information in the following order: city, abbreviation for the province or state, postal code (follow the country’s practice), and country. Do not abbreviate the country name.
- New York State county of residence: Enter the county in New York State where you lived on December 31, 2021.

If you live in New York City, enter one of the following county names:
- If you live in Bronx, enter Bronx.
- If you live in Brooklyn, enter Kings.
- If you live in Manhattan, enter New York.
- If you live in Queens, enter Queens.
- If you live in Staten Island, enter Richmond.

- Street address: Next, enter the street address of the New York residence that qualifies you for this credit if it is different from your current mailing address or if your mailing address is a PO box. If not, enter the word same on the street address line.

Step 2 – Determine eligibility
Answer the questions on lines 1 through 4.

Line 5 – The management of your housing facility can tell you if the facility is completely exempt from paying real property taxes. If you mark the Yes box on line 5, you cannot claim this credit.
Line 6 – Generally, residents of nursing homes do not qualify for this credit because the nursing home is considered one household, and the residents’ combined income and rent expense usually exceed the limits set for this credit. If you are a resident of a nursing home, you must submit a statement explaining how your household does not exceed the income level of $18,000 or the average monthly rent of $450.

Line 7 – Enter the name, Social Security number, and date of birth (mm/dd/yyyy) of any household member who is filing Form IT-214 and was 65 or older on January 1, 2022. If more than one household member is over age 65, enter only one on this line and all others on line 8.

Household members include all who share your residence and its furnishings, facilities, and accommodations, whether they are related to you or not.

However, tenants, subtenants, roomers, or boarders are not members of your household unless they are related to you in one of the following ways:
- a son, daughter, or a descendent of either;
- a stepson or stepdaughter;
- a brother, sister, stepbrother, or stepsister;
- a father, mother, or an ancestor of either;
- a stepfather or stepmother;
- a niece or nephew;
- an aunt or uncle; or

No one can be a member of more than one household at one time.

Line 8 – Enter the name, Social Security number, and date of birth (mm/dd/yyyy) of all household members not included on line 7 who lived in the household in 2021. If you need more space, list additional names and the requested information in the same format on a separate sheet (be sure to include your name and Social Security number) and submit it with Form IT-214.

Step 3 – Determine household gross income

Caution: For personal income tax purposes, NYS has decoupled from federal changes made to the Internal Revenue Code (IRC) after March 1, 2020. Therefore, thresholds and amounts used in the calculation of this credit will be based on a recomputed federal adjusted gross income (FAGI). Line 19a on the IT-201 and IT-203 will be used, instead of line 19. If the amounts on your Form IT-201 or Form IT-203 lines 19 and 19a do not match, your New York credit must be calculated using the recomputed FAGI.

Note: If someone was a member of your household for only part of the tax year, include on lines 9 through 15 the income he or she received while a member of your household.

Line 9 – FAGI includes but is not limited to: wages, salaries, tips; taxable interest income; ordinary dividends; capital gain distributions; taxable amount of pensions and annuities; and taxable amount of Social Security benefits.

Enter the total FAGI or recomputed FAGI (see Caution above) for all members of your household from your federal or New York returns. If you or any member of your household does not have to file a federal or New York State return, use the instructions for the federal forms to calculate your federal adjusted gross income. Be sure to consider the implications of the decoupling information referred to above in your calculation.

Line 10 – The most common New York State additions to FAGI are interest on federal and other states’ bonds; public employee 414(h) retirement contributions; and NYC flexible benefit program contributions. See lines 20 through 23 of Form IT-201. For a full list of the additions, see the instructions for Form IT-201 and Form IT-225, New York State Modifications, and its instructions.

Line 11 – Enter on line 11 Social Security payments not included on line 9, including all payments received under the Social Security Act and veterans disability pensions, reduced by any Medicare premiums deducted from your benefit, reported on federal Form SSA-1099, Social Security Benefit Statement.

Line 14 – Enter cash public assistance and relief (for example, cash grants to clients, emergency aid to adults, value of food vouchers received by clients, etc.). Do not include amounts received from the Home Energy Assistance Program (HEAP) or medical assistance for the needy.

Line 15 – Other income may include:
- nontaxable interest received from New York State, its agencies, instrumentalities, public corporations, or political subdivisions;
- workers’ compensation;
- support money, including foster care support payments;
- income earned abroad exempted by section 911 of the IRC;
- nontaxable strike benefits; and
- the gross amount of loss-of-time insurance (for example, an accident or health insurance policy and disability benefits received under a no-fault automobile policy, etc.).

Do not include food stamps, Medicare, Medicaid, scholarships, grants, surplus food, or other relief in kind. Do not include payments made to veterans under the Federal Veterans’ Dioxin and Radiation Exposure Compensation Standards Act because of exposure to herbicides containing dioxin (agent orange), or pursuant to certain agent orange product liability litigation. Also do not include payments made to individuals because of their status as victims of Nazi persecution as defined in federal Public Law 103-286.

Line 16 – Your household gross income cannot be an amount less than zero. If the amount is less than zero, enter 0 on line 16.

Line 17 – From Table 1 below, enter the rate that applies to your household gross income (line 16).

<table>
<thead>
<tr>
<th>If the amount on line 16 is:</th>
<th>Your rate is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 0 to $ 3,000</td>
<td>.035</td>
</tr>
<tr>
<td>$ 3,001 to $ 5,000</td>
<td>.040</td>
</tr>
<tr>
<td>$ 5,001 to $ 7,000</td>
<td>.045</td>
</tr>
<tr>
<td>$ 7,001 to $ 9,000</td>
<td>.050</td>
</tr>
<tr>
<td>$ 9,001 to $11,000</td>
<td>.055</td>
</tr>
<tr>
<td>$11,001 to $14,000</td>
<td>.060</td>
</tr>
<tr>
<td>$14,001 to $18,000</td>
<td>.065</td>
</tr>
</tbody>
</table>

Step 4 – Compute real property tax

A residence is a dwelling that you own or rent, and up to one acre of land around it. It must be located in New York State. If your residence is on more than one acre of land, only the amount of real property taxes or rent paid that applies to the residence and only one acre around it may be used to figure the credit. (If you do not know how much rent or real property tax you paid for the one acre surrounding your residence, contact your local assessor.) Each residence within a multiple dwelling unit may qualify. A condominium, a cooperative, or a rental unit within a single dwelling is also a residence.

A trailer or mobile home that is used only for residential purposes is also a residence if the trailer or mobile home is assessed for real property tax purposes.

Lines 19 through 22 are for renters only; homeowners skip to line 23.

Line 19 Renters: Enter the total rent that you and all members of your household paid during 2021; do not include any subsidized part of your rental charge. If any part of your residence was rented by someone who was not a member of your household, do not include the rent paid by this individual on line 19.

Line 20 – Adjusted rent is the rent paid after subtracting any charges for heat, gas, electricity, furnishings, and board. If you moved from one rented residence to another rented residence, calculate the adjusted rent for each residence. Add the total adjusted rent for all rented residences and enter on line 20.

Line 22 – Only 25% of your adjusted rent is considered real property taxes paid. Multiply the amount on line 20 by 25% (.25).

Lines 23 through 27 are for homeowners only; renters skip to Step 5.

Line 23 Homeowners: Enter any real property taxes paid for your residence by you or your spouse during 2021 to a county, city, town, village, or school district. In computing the amount of taxes paid, you must reduce taxes paid by any School Tax Relief (STAR) credit (Tax Law section 606(eee)). Do not include any penalty and interest charges.
Real property taxes paid are all current, prior, and prepaid real property taxes, special ad valorem levies and assessments levied upon a residence owned or previously owned by a qualified taxpayer (or spouse, if the spouse occupied the residence for at least six months) and paid during the tax year.

Real property taxes paid also include any real estate taxes allowed (or which would be allowable if the taxpayer had filed a return on a cash basis) as a deduction for tenant-stockholders in a cooperative housing corporation under IRC section 216.

If any part of your residence was owned by someone who was not a member of your household, include only the real property taxes paid that apply to the part you and other qualified members of your household own.

If your residence was part of a larger unit, include only the amount of real property taxes paid that can be reasonably applied to your residence.

If you owned and occupied more than one residence during the tax year, add together the prorated part of real property taxes paid for the period you occupied each residence.

Line 24 – Enter any special assessments, but do not include any penalty and interest charges.

Line 26 – Option for homeowners age 65 or older – If you are a homeowner age 65 or older, you may elect to include real property taxes not paid due to the exemption, from tax under the Real Property Tax Law (RPTL) section 467. However, if you choose to include this amount on line 26, your credit before limitation will be 25% (instead of 50%) of your eligible real property taxes. Complete the Worksheet below to see if including the exemption amount on this line will result in a greater tax credit.

If you do not know the amount exempted from tax, contact your local assessor. Do not include the veterans’ tax exemption or the STAR exemption on this line.

Worksheet

| a) Enter the amount from line 25 of Form IT-214 | $307 |
| b) Enter the RPTL section 467 exemption amount | $205 |
| c) Add lines a and b | $512 |
| d) Enter the amount from line 18 of Form IT-214 | $726 |
| e) Subtract line d from line c | $470 |
| f) Multiply line e by 25% (.25) | $117 |
| g) Subtract line d from line a | $220 |
| h) Multiply line g by 50% (.5) | $110 |

If line f is larger than line h, enter the RPTL section 467 exemption amount on line 26.

If line h is larger than line f, leave line 26 blank.

Line 33 – If more than one member of your household is filing Form IT-214, you can divide the line 33 amount equally among all filers, or you can divide the amount any way you want if you each agree to the amount of your share and submit a copy of the agreement with your Form IT-214. Enter only your share of the credit on line 33 (and on your return if you have to file one). If you are married and filing a joint Form IT-214, do not divide the credit.

Step 5 – Compute credit amount

Line 28 – If you rented your residence for all of 2021, enter the amount from line 22.

If you owned your residence for all of 2021, enter the amount from line 27.

If you owned your residence for part of the tax year and rented your residence for part of the tax year, add the amount from line 27 to the amount from line 22. Enter the total on line 28.

The amount on line 28 must be greater than zero to claim this credit. Do not submit this form if line 28 is zero or less.

Line 31 – If you entered an amount on line 26 for the exemption for taxpayers 65 and older, multiply line 30 by 25% (.25). If you made no entry on line 26, multiply line 30 by 50% (.5) and enter the result.

Line 32 – The credit cannot be more than the amount listed in the chart below that applies to your household. Select your household limitation from the proper column, and enter the credit limit on line 32.

Line 33 – Enter information for direct deposit (skip Step 6 if you are filing Form IT-214 with your NYS income tax return)

If you marked the box that indicates your refund would go to an account outside the U.S., stop. Do not complete lines 34a, 34b, or 34c (see Note below). All others, supply the information requested for lines 34a, 34b, and 34c.

Note: Banking rules prohibit us from honoring requests for direct deposit when the funds for your refund would go to an account outside the U.S. Therefore, if you marked this box, we will send a check to the mailing address on your claim form.

If you chose direct deposit at line 33, enter your account information on line 34 for a fast and secure direct deposit of your refund. If you do not enter complete and correct account information at line 34, the deposit cannot be done, and you will receive a check in the mail.

Use the sample image on page 4 as a guide; enter your own information exactly as it appears on your own check or bank records. Do not enter the information from the sample check below.

Line 34a – Mark an X in the box for the type of account.

Line 34b – Enter your bank’s 9-digit routing number (refer to your check or contact your bank). The first two digits always begin with 01 through 12, or 21 through 32. On the sample check below, the routing number is 111111111.

Note: If your check states that it is payable through a bank different from the one where you have your checking account, do not use the routing number on that check. Instead, contact your bank for the correct routing number to enter on line 34b.
The department will not notify you that your refund of real property tax credit has been deposited. Any refund to which you may be entitled will be reflected in your bank statement. However, if the amount we deposit is different from the amount of real property tax credit you claimed on your Form IT-214, we will send you a written explanation of the adjustment within two weeks from the date your refund of your real property tax credit is deposited.

For information relating to collection of debts and disclaiming of spouse’s debt, see the instructions for Form IT-201.

Third-party designee
Complete this section only if you are not filing this claim with your New York State personal income tax return.

Do you want to authorize a friend, family member, return preparer, or any other person (third-party designee) to discuss your claim with the New York State Tax Department?

If No, mark an X in the No box.

If Yes, mark an X in the Yes box. Print the designee’s name, phone number, email address, and any five numbers the designee chooses as his or her personal identification number (PIN). If you want to authorize the paid preparer who signed your claim to discuss it with the Tax Department, print the preparer’s name and phone number in the spaces for the designee’s name and phone number (you do not have to provide an email address or PIN).

If you mark the Yes box, you (and your spouse, if filing a joint claim) are authorizing the Tax Department to discuss with the designee any questions related to this claim. You are also authorizing the designee to give and receive confidential taxpayer information relating to:

• this claim, including missing information,
• the status of your claim or refund, and
• any notices arising from this filing that you share with the designee (they will not be sent to the designee).

This authorization will not expire but will only cover matters relating to this claim. If you decide to revoke the designee’s authority at any time, call us (see Need help?).

You are not authorizing the designee to receive your refund, bind you to anything, or otherwise represent you before the Tax Department. If you want someone to represent you or perform services for you beyond the scope of the third-party designee, you must designate the person using a power of attorney, (for example, Form POA-1, Power of Attorney). For additional information on third-party designees and other types of authorizations, visit our website.

Step 7 – Sign and mail
Sign Form IT-214 and submit it with the return you are filing. If you are not filing a return, mail Form IT-214 to: NYS Tax Processing, PO Box 15192, Albany NY 12212-5192. Be sure to keep a copy.