



# **Real Property Circuit Breaker Tax Credit**

*1994 Credit Use by County*

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# Introduction

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This statistical report provides information on the 520,054 households that received real property tax circuit breaker credits as provided by Article 22, Section 606(e), of the New York State Tax Law. Qualified individuals could claim a credit in the amount of 50 percent of excess real property taxes, determined by the level of household gross income, and subject to certain specified conditions and limits. Eligibility for the credit depended on the size of household gross income (\$18,000 or less), property use, the value of the property or the adjusted rent of a tenant. The credit claimant had to be a resident of the State for the entire taxable year. The maximum credit was \$375 for taxpayers age 65 and over and \$75 for taxpayers under age 65. The amount of the credit decreased as household gross income increased. Only one credit was allowed per household.<sup>1</sup>

This report provides detailed information on circuit breaker credit use in each New York State county. Number of claims, total credits and average credit are displayed by filer age, type of residence and household income for the 1994 income tax year. In addition, the data tables include information on the number of claims filed without a personal income tax return. In effect, these stand-alone claims represent households with no New York State personal income tax liability receiving a cash payment attributable to the credit. The Appendix contains a copy of the 1994 form used to claim the credit, IT-214 Claim for Real Property Tax Credit for Homeowners and Renters.

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<sup>1</sup> Information on claiming the credit, definitions for tax-related terms and answers to frequently asked questions appear in Publication 22, General Information on New York State's Real Property Tax Credit for Homeowners and Renters, prepared annually by the Department of Taxation and Finance.

The information in this report supersedes data originally reported in February 1996. It includes new information from 260,000 late-filed IT-214 tax returns the Department of Taxation and Finance received and processed during 1996 and 1997. The majority of these additional claims originated in New York City.

## Summary Statistics

For 1994, 520,054 households claimed the credit. The total amount of credits claimed exceeded \$52 million, with an average credit of \$100.09. Table 1 provides a general statistical overview of the 1994 Real Property Circuit Breaker Tax Credit.

**Table 1: State Summary**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>520,056</b>	<b>\$52,055</b>	<b>\$100.09</b>
Age:			
Under 65	355,720	21,066	59.22
65 and over	164,336	30,989	188.56
Type of Residence:			
Homeowner	90,636	11,822	130.43
Renter	429,420	40,233	93.69
Filing Category:			
IT-214 Alone	349,825	39,589	113.16
IT-214 with Return	170,231	12,465	73.22
Household Gross Income:			
\$ 0 - \$ 3,000	22,642	2,154	95.14
3,001 - 5,000	85,248	7,183	84.26
5,001 - 7,000	166,398	19,493	117.14
7,001 - 9,000	71,513	7,530	105.29
9,001 - 11,000	61,229	6,691	109.27
11,001 - 14,000	61,199	5,495	89.79
\$14,001 - 18,000	51,827	3,508	67.69

Major statistical highlights include:

- More than two thirds of the credit claimants were under age 65. However, these households received only 40 percent of the total credit. This result occurred because the maximum value of the credit for under age 65 households is \$75. In contrast, householders aged 65 and over could earn a credit up to a maximum of \$375.
- The typical credit claimant rented their residence. Renters claimed 77 percent of the total credit for an average of \$93.69 per household.

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- Homeowners, though fewer in number, received a larger average credit of \$130.43.
  - In 1994, the number of households claiming the real property tax circuit breaker grew by 41,002 or 8.6 percent compared to 1993. This increase was due largely to a change in claim-reporting in this report. That is, the current document compiles data from the 1995, 1996 and 1997 processing years. Previous reports looked at two years of reporting.
  - Although total credit claims rose \$4.1 million, the average credit fell ten cents to \$100.09.
  - Two-thirds of all 1994 claims were filed without a regular New York State income tax return. In effect, these filers had no State income tax liability and were not required to file a tax return. However, they qualified for the circuit breaker credit and requested a cash payment.

Table 2 displays a summary of credits received by residents of each county in New York for 1993 and 1994. Year-over-year, the number of claims requested by residents in most counties declined. The decrease was primarily attributable to the continuing effects of inflation on income, home values and rental costs coupled with fixed program eligibility requirements.

Recently enacted legislation has taken several approaches to providing New Yorkers with additional local property tax relief. Governor Pataki's Agricultural School Tax Credit continues to utilize the income tax as a mechanism for lowering farming property taxes. In contrast, the Governor's new School Tax Relief (STAR) program is primarily administered by local tax assessors and is independent of the State income tax. Together, the initiatives will significantly reduce the largest component of the local property tax burden for all New York State residents.

**Table 2: Real Property Circuit Breaker Tax Credit Use By County - 1993-1994**

County	1994			1993		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Albany	3,597	\$321	\$89.28	4,162	\$361	\$86.72
Allegany	1,245	119	95.46	1,255	122	97.25
Broome	5,604	557	99.39	5,637	568	100.84
Bronx	72,902	6,430	88.20	75,089	6,577	87.58
Cattaraugus	2,044	197	96.56	2,176	203	93.30
Cayuga	2,026	206	101.44	2,160	223	103.44
Chautauqua	4,715	459	97.27	4,730	468	99.03
Chemung	2,932	285	97.09	3,004	292	97.03
Chenango	1,075	102	95.11	1,180	111	93.75
Clinton	1,129	102	90.05	1,128	100	88.58
Columbia	748	73	97.43	772	76	98.08
Cortland	1,049	110	105.31	1,102	113	102.37
Delaware	976	106	108.21	1,039	112	107.46
Dutchess	1,529	182	118.81	1,643	191	116.16
Erie	41,801	4,064	97.23	44,943	4,390	97.67
Essex	601	59	98.33	566	56	98.97
Franklin	812	91	111.97	803	90	111.93
Fulton	1,818	192	105.36	1,698	182	107.09
Genesee	1,410	151	106.85	1,478	155	104.61
Greene	824	87	105.27	867	93	106.75
Hamilton	75	7	89.80	77	7	90.09
Herkimer	1,435	147	102.16	1,476	153	103.73
Jefferson	1,478	140	94.71	1,520	143	94.10
Kings	143,950	14,715	102.22	111,458	11,625	104.30
Lewis	310	34	108.84	341	37	109.40
Livingston	859	86	100.25	910	96	105.18
Madison	1,146	114	99.78	1,220	121	99.29
Monroe	17,040	160	93.90	18,496	1,712	92.56
Montgomery	1,665	188	112.96	1,734	198	114.22
Nassau	5,637	732	129.81	6,751	858	127.05
New York	64,613	6,406	99.14	64,787	6,416	99.02
Niagara	7,561	730	96.49	8,205	790	96.31
Oneida	6,363	618	97.13	6,556	649	99.02
Onondaga	9,563	960	100.38	10,183	1,030	101.17
Ontario	1,425	140	98.41	1,599	154	96.22
Orange	3,193	370	115.91	3,418	399	116.58

County	1994			1993		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Orleans	1,090	\$107	\$98.47	1,202	\$119	\$98.78
Oswego	1,696	152	89.83	1,702	151	88.58
Otsego	1,263	132	104.45	1,372	139	101.45
Putnam	195	28	142.00	253	36	141.47
Queens	58,873	6,279	106.66	35,385	3,876	109.53
Rensselaer	2,185	219	100.35	2,462	239	97.14
Richmond	5,318	494	92.88	5,400	494	91.48
Rockland	1,118	104	93.4	1,186	108	90.70
St. Lawrence	1,455	125	85.57	1,580	131	82.95
Saratoga	1,737	161	92.96	1,916	177	92.52
Schenectady	3,327	365	109.60	3,570	393	109.95
Schoharie	577	62	106.98	651	68	104.27
Schuyler	388	43	111.91	432	49	113.70
Seneca	679	67	99.19	683	69	100.69
Steuben	2,227	206	92.61	2,359	223	94.42
Suffolk	7,890	1,074	136.16	8,655	1,192	137.74
Sullivan	1,829	175	95.73	1,794	174	97.19
Tioga	807	74	91.27	822	76	92.30
Tompkins	901	78	86.32	1,066	88	82.92
Ulster	2,313	239	103.26	2,523	258	102.32
Warren	920	91	99.34	994	95	95.79
Washington	943	102	107.64	1,002	105	104.31
Wayne	1,469	154	105.02	1,573	163	103.79
Westchester	3,944	465	117.83	4,524	519	114.68
Wyoming	778	79	101.98	815	84	102.55
Yates	539	50	92.10	492	51	103.80
Unclassified*	443	49	111.24	476	55	114.74
Grand Total	520,054	\$52,054	\$100.09	479,052	\$48,001	\$100.19

\*Returns that could not be classified by county.

A handful of counties, primarily in New York City, reported more claims in 1994. This growth may have been attributable to a combination of factors including greater program awareness and changes in our data collection methodology. As discussed earlier, this report summarizes information from claims processed during 1995, 1996 and 1997. Last year's report considered filings for two processing years only.

Table 3 summarizes Real Property Circuit Breaker Tax Credit (RPCBTC) use from 1985 through 1994. Legislation enacted in 1984 and effective for 1985 enhanced the original RPCBTC income and residence eligibility criteria to levels that exist today. Some observations derived from examining the program during the last ten years include:

- The total value of circuit breaker tax credit claims increased 37.4 percent since 1985.
- The average credit of \$59, claimed by individuals under age 65, was basically unchanged.
- In contrast, the average credit claimed by individuals over age 64 grew 11.9 percent since 1985.
- The number of claims and the total value of the credits Statewide has remained fairly constant since 1986.
- The share of total credit value claimed by elderly and non-elderly claimants was also constant during the decade.

**Table 3: Real Property Circuit Breaker Credit - 1985-1994**

Year	Claims			Total Credits (000)			Average Credit		
	Total	Under 65	Over 64	Total	Under 65	Over 64	Total	Under 65	Over 64
1994	520,054	355,718	164,336	\$52,055	\$21,066	\$30,989	\$100	\$59	\$189
1993	479,052	321,208	157,844	48,001	18,848	29,153	100	59	185
1992	517,116	350,736	166,380	50,577	20,590	29,987	98	59	180
1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1990	543,673	373,249	170,424	50,800	21,995	28,805	93	59	169
1989	509,771	336,301	173,470	48,247	19,764	28,483	95	59	164
1988	505,362	337,276	168,086	46,920	19,842	27,078	93	59	161
1987	499,577	333,820	165,757	45,880	19,788	26,092	92	59	157
1986	495,075	337,332	157,743	43,924	20,028	23,896	89	59	151
1985	412,971	264,905	148,066	37,884	15,841	22,403	92	58	151

Data for 1991 are incomplete.

The remaining tables in this report provide claimant age, residence household gross income and filing information for each of the State's 62 counties.

**Albany**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>3,597</b>	<b>\$321</b>	<b>\$89.28</b>
Age:			
Under 65	2,374	124	52.41
65 and over	1,223	197	160.83
Type of Residence:			
Homeowner	1,323	171	129.10
Renter	2,274	150	66.10
Filing Category:			
IT-214 Alone	826	128	154.67
IT-214 with Return	2,771	193	69.78
Household Gross Income:			
\$0 - \$ 3,000	137	13	96.78
3,001 - 5,000	200	18	87.86
5,001 - 7,000	407	43	105.42
7,001 - 9,000	490	51	105.01
9,001 - 11,000	633	66	104.47
11,001 - 14,000	823	72	87.90
14,001 - 18,000	907	57	63.36

**Allegany**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,245</b>	<b>\$119</b>	<b>\$95.46</b>
Age:			
Under 65	772	43	55.65
65 and over	473	76	160.43
Type of Residence:			
Homeowner	752	87	115.68
Renter	493	32	64.60
Filing Category:			
IT-214 Alone	497	65	131.60
IT-214 with Return	748	53	71.44
Household Gross Income:			
\$0 - \$ 3,000	82	7	90.67
3,001 - 5,000	93	8	88.86
5,001 - 7,000	183	18	97.49
7,001 - 9,000	208	23	111.76
9,001 - 11,000	215	23	107.29
11,001 - 14,000	261	25	94.06
14,001 - 18,000	203	14	71.13

**Bronx**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>72,903</b>	<b>\$6,430</b>	<b>\$88.20</b>
Age:			
Under 65	57,802	3,520	60.90
65 and over	15,101	2,910	192.69
Type of Residence:			
Homeowner	1,132	154	135.96
Renter	71,771	6,276	87.44
Filing Category:			
IT-214 Alone	62,933	5,771	91.69
IT-214 with Return	9,970	659	66.14
Household Gross Income:			
\$0 - \$ 3,000	3,209	261	81.28
3,001 - 5,000	16,520	1,255	75.97
5,001 - 7,000	30,277	3,081	101.76
7,001 - 9,000	9,502	865	90.98
9,001 - 11,000	6,134	513	83.57
11,001 - 14,000	4,532	315	69.55
14,001 - 18,000	2,729	141	51.55

**Broome**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>5,604</b>	<b>\$557</b>	<b>\$99.39</b>
Age:			
Under 65	3,169	172	54.25
65 and over	2,435	385	158.15
Type of Residence:			
Homeowner	2,811	352	125.38
Renter	2,793	205	73.24
Filing Category:			
IT-214 Alone	2,275	316	138.72
IT-214 with Return	3,329	241	72.52
Household Gross Income:			
\$0 - \$ 3,000	186	16	83.69
3,001 - 5,000	389	30	77.35
5,001 - 7,000	751	81	107.73
7,001 - 9,000	896	113	126.58
9,001 - 11,000	891	105	117.52
11,001 - 14,000	1,288	126	98.01
14,001 - 18,000	1,203	86	71.55

**Cattaraugus**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,044</b>	<b>\$197</b>	<b>\$96.56</b>
Age:			
Under 65	1,197	65	54.64
65 and over	847	132	155.79
Type of Residence:			
Homeowner	1,255	145	115.55
Renter	789	52	66.34
Filing Category:			
IT-214 Alone	841	109	129.30
IT-214 with Return	1,203	89	73.67
Household Gross Income:			
\$0 - \$ 3,000	108	10	91.90
3,001 - 5,000	116	11	94.84
5,001 - 7,000	355	35	98.19
7,001 - 9,000	342	37	109.04
9,001 - 11,000	332	36	109.79
11,001 - 14,000	437	42	95.22
14,001 - 18,000	354	26	74.06

**Cayuga**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,026</b>	<b>\$206</b>	<b>\$101.44</b>
Age:			
Under 65	1,151	62	53.97
65 and over	875	143	163.87
Type of Residence:			
Homeowner	1,181	147	124.67
Renter	845	58	68.96
Filing Category:			
IT-214 Alone	695	109	156.47
IT-214 with Return	1,331	97	72.70
Household Gross Income:			
\$0 - \$ 3,000	81	7	91.67
3,001 - 5,000	121	11	92.23
5,001 - 7,000	233	26	110.53
7,001 - 9,000	297	37	123.26
9,001 - 11,000	341	41	121.55
11,001 - 14,000	487	48	97.85
14,001 - 18,000	466	35	76.09

**Chautauqua**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>4,715</b>	<b>\$459</b>	<b>\$97.27</b>
Age:			
Under 65	2,848	158	55.55
65 and over	1,867	300	160.92
Type of Residence:			
Homeowner	2,364	299	126.28
Renter	2,351	160	68.10
Filing Category:			
IT-214 Alone	1,856	253	136.41
IT-214 with Return	2,859	205	71.86
Household Gross Income:			
\$0 - \$ 3,000	232	21	92.11
3,001 - 5,000	370	32	86.18
5,001 - 7,000	736	71	97.10
7,001 - 9,000	818	91	111.24
9,001 - 11,000	830	94	113.36
11,001 - 14,000	962	91	94.32
14,001 - 18,000	767	58	75.73

**Chemung**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,932</b>	<b>\$285</b>	<b>\$97.09</b>
Age:			
Under 65	1,654	90	54.69
65 and over	1,278	194	151.97
Type of Residence:			
Homeowner	1,573	191	121.11
Renter	1,359	94	69.30
Filing Category:			
IT-214 Alone	1,277	165	128.94
IT-214 with Return	1,655	120	72.52
Household Gross Income:			
\$0 - \$ 3,000	97	10	100.21
3,001 - 5,000	190	16	84.02
5,001 - 7,000	442	45	100.96
7,001 - 9,000	432	49	113.50
9,001 - 11,000	525	59	112.54
11,001 - 14,000	615	60	98.13
14,001 - 18,000	631	46	72.75

**Chenango**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,075</b>	<b>\$102</b>	<b>\$95.11</b>
Age:			
Under 65	643	35	54.30
65 and over	432	67	155.86
Type of Residence:			
Homeowner	722	78	107.39
Renter	353	25	70.00
Filing Category:			
IT-214 Alone	340	48	141.80
IT-214 with Return	735	54	73.51
Household Gross Income:			
\$0 - \$ 3,000	59	5	89.50
3,001 - 5,000	61	5	81.13
5,001 - 7,000	117	13	110.46
7,001 - 9,000	167	18	105.01
9,001 - 11,000	179	19	108.71
11,001 - 14,000	267	26	96.10
14,001 - 18,000	225	16	73.04

**Clinton**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,129</b>	<b>\$102</b>	<b>\$90.05</b>
Age:			
Under 65	736	39	53.42
65 and over	393	62	158.65
Type of Residence:			
Homeowner	545	63	115.68
Renter	584	39	66.13
Filing Category:			
IT-214 Alone	367	49	133.21
IT-214 with Return	762	53	69.26
Household Gross Income:			
\$0 - \$ 3,000	41	5	122.63
3,001 - 5,000	59	6	93.44
5,001 - 7,000	191	20	106.86
7,001 - 9,000	214	22	101.21
9,001 - 11,000	185	18	99.87
11,001 - 14,000	227	17	76.55
14,001 - 18,000	212	13	62.26

**Columbia**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>748</b>	<b>\$73</b>	<b>\$97.43</b>
Age:			
Under 65	439	23	52.65
65 and over	309	50	161.03
Type of Residence:			
Homeowner	385	48	123.65
Renter	363	25	69.61
Filing Category:			
IT-214 Alone	217	32	149.49
IT-214 with Return	531	40	76.15
Household Gross Income:			
\$0 - \$ 3,000	32	4	120.06
3,001 - 5,000	36	3	83.05
5,001 - 7,000	75	8	112.64
7,001 - 9,000	126	15	117.76
9,001 - 11,000	112	12	108.87
11,001 - 14,000	183	18	96.02
14,001 - 18,000	184	13	70.59

**Cortland**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,049</b>	<b>\$110</b>	<b>\$105.31</b>
Age:			
Under 65	564	30	54.03
65 and over	485	80	164.94
Type of Residence:			
Homeowner	546	74	135.06
Renter	503	37	73.01
Filing Category:			
IT-214 Alone	447	65	145.55
IT-214 with Return	602	45	75.43
Household Gross Income:			
\$0 - \$ 3,000	41	4	96.97
3,001 - 5,000	42	4	104.09
5,001 - 7,000	153	17	108.99
7,001 - 9,000	178	24	134.30
9,001 - 11,000	167	21	124.03
11,001 - 14,000	228	23	99.87
14,001 - 18,000	240	18	75.22

**Delaware**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>976</b>	<b>\$106</b>	<b>\$108.51</b>
Age:			
Under 65	467	25	52.96
65 and over	509	81	159.47
Type of Residence:			
Homeowner	687	84	121.69
Renter	289	22	77.17
Filing Category:			
IT-214 Alone	354	57	159.63
IT-214 with Return	622	49	79.41
Household Gross Income:			
\$0 - \$ 3,000	32	3	86.68
3,001 - 5,000	43	4	100.60
5,001 - 7,000	134	16	122.64
7,001 - 9,000	154	22	139.69
9,001 - 11,000	165	20	118.53
11,001 - 14,000	230	24	102.49
14,001 - 18,000	218	18	81.29

**Dutchess**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,529</b>	<b>\$182</b>	<b>\$118.81</b>
Age:			
Under 65	719	39	53.69
65 and over	810	143	176.61
Type of Residence:			
Homeowner	740	109	147.17
Renter	789	73	92.21
Filing Category:			
IT-214 Alone	601	102	168.89
IT-214 with Return	928	80	86.38
Household Gross Income:			
\$0 - \$ 3,000	61	7	109.91
3,001 - 5,000	98	10	101.23
5,001 - 7,000	173	27	153.44
7,001 - 9,000	245	37	152.35
9,001 - 11,000	232	33	142.41
11,001 - 14,000	352	41	116.49
14,001 - 18,000	368	27	73.68

**Erie**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>41,801</b>	<b>\$4,064</b>	<b>\$97.23</b>
Age:			
Under 65	27,205	1,580	58.06
65 and over	14,596	2,485	170.23
Type of Residence:			
Homeowner	14,373	1,886	131.20
Renter	27,428	2,178	79.42
Filing Category:			
IT-214 Alone	21,604	2,572	119.03
IT-214 with Return	20,197	1,493	73.91
Household Gross Income:			
\$0 - \$ 3,000	2,504	214	85.33
3,001 - 5,000	5,718	490	85.61
5,001 - 7,000	8,308	841	101.27
7,001 - 9,000	5,841	675	115.48
9,001 - 11,000	5,687	638	112.15
11,001 - 14,000	7,198	712	98.87
14,001 - 18,000	6,545	496	75.72

**Essex**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>601</b>	<b>\$59</b>	<b>\$98.33</b>
Age:			
Under 65	356	19	54.31
65 and over	245	40	162.29
Type of Residence:			
Homeowner	405	47	115.66
Renter	196	12	62.52
Filing Category:			
IT-214 Alone	237	33	138.77
IT-214 with Return	364	26	72.00
Household Gross Income:			
\$0 - \$ 3,000	24	2	91.66
3,001 - 5,000	33	4	122.87
5,001 - 7,000	101	12	117.66
7,001 - 9,000	99	11	114.52
9,001 - 11,000	104	11	104.75
11,001 - 14,000	141	12	86.48
14,001 - 18,000	99	7	65.95

**Franklin**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>812</b>	<b>\$91</b>	<b>\$111.97</b>
Age:			
Under 65	415	23	54.49
65 and over	397	68	172.06
Type of Residence:			
Homeowner	533	71	132.92
Renter	279	20	71.96
Filing Category:			
IT-214 Alone	401	61	151.57
IT-214 with Return	411	30	73.34
Household Gross Income:			
\$0 - \$ 3,000	39	4	98.51
3,001 - 5,000	62	7	110.03
5,001 - 7,000	128	17	135.28
7,001 - 9,000	160	22	137.32
9,001 - 11,000	130	16	122.80
11,001 - 14,000	159	15	97.36
14,001 - 18,000	134	10	71.08

**Fulton**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,818</b>	<b>\$192</b>	<b>\$105.36</b>
Age:			
Under 65	941	51	53.84
65 and over	877	141	160.64
Type of Residence:			
Homeowner	1,100	138	125.44
Renter	718	54	74.59
Filing Category:			
IT-214 Alone	697	107	153.57
IT-214 with Return	1,121	85	75.38
Household Gross Income:			
\$0 - \$ 3,000	68	7	96.69
3,001 - 5,000	70	8	113.21
5,001 - 7,000	241	31	126.64
7,001 - 9,000	301	39	129.85
9,001 - 11,000	321	37	114.07
11,001 - 14,000	419	41	98.40
14,001 - 18,000	398	30	74.35

**Genesee**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,410</b>	<b>\$151</b>	<b>\$106.85</b>
Age:			
Under 65	668	35	52.15
65 and over	742	116	156.09
Type of Residence:			
Homeowner	888	113	126.77
Renter	522	38	72.95
Filing Category:			
IT-214 Alone	548	83	152.14
IT-214 with Return	862	67	78.05
Household Gross Income:			
\$0 - \$ 3,000	32	3	93.06
3,001 - 5,000	46	5	104.28
5,001 - 7,000	125	15	117.05
7,001 - 9,000	209	27	127.71
9,001 - 11,000	260	33	127.65
11,001 - 14,000	360	39	109.43
14,001 - 18,000	378	29	76.64

**Greene**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>824</b>	<b>\$87</b>	<b>\$105.27</b>
Age:			
Under 65	431	23	53.21
65 and over	393	64	162.35
Type of Residence:			
Homeowner	528	67	127.14
Renter	296	20	66.25
Filing Category:			
IT-214 Alone	296	44	150.20
IT-214 with Return	528	42	80.07
Household Gross Income:			
\$0 - \$ 3,000	29	3	99.58
3,001 - 5,000	56	7	117.44
5,001 - 7,000	93	12	130.49
7,001 - 9,000	128	16	124.91
9,001 - 11,000	131	15	114.08
11,001 - 14,000	188	19	101.27
14,001 - 18,000	199	15	76.21

**Hamilton**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>75</b>	<b>\$7</b>	<b>\$89.80</b>
Age:			
Under 65	47	3	54.61
65 and over	28	4	148.85
Type of Residence:			
Homeowner	47	5	103.48
Renter	28	2	66.78
Filing Category:			
IT-214 Alone	20	3	132.60
IT-214 with Return	55	4	74.21
Household Gross Income:			
\$0 - \$ 3,000	6	1	103.83
3,001 - 5,000	6	1	90.50
5,001 - 7,000	9	1	99.33
7,001 - 9,000	18	2	96.94
9,001 - 11,000	12	1	76.00
11,001 - 14,000	16	1	85.68
14,001 - 18,000	8	1	80.62

**Herkimer**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,435</b>	<b>\$147</b>	<b>\$102.16</b>
Age:			
Under 65	804	43	53.56
65 and over	631	104	164.08
Type of Residence:			
Homeowner	942	114	121.31
Renter	493	32	65.56
Filing Category:			
IT-214 Alone	511	78	152.32
IT-214 with Return	924	69	74.42
Household Gross Income:			
\$0 - \$ 3,000	61	7	115.88
3,001 - 5,000	56	6	100.75
5,001 - 7,000	183	21	114.09
7,001 - 9,000	228	27	118.85
9,001 - 11,000	249	28	114.29
11,001 - 14,000	357	35	96.77
14,001 - 18,000	301	23	76.10

**Jefferson**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,478</b>	<b>\$140</b>	<b>\$94.71</b>
Age:			
Under 65	868	46	52.75
65 and over	610	94	154.41
Type of Residence:			
Homeowner	925	106	114.39
Renter	553	34	61.79
Filing Category:			
IT-214 Alone	487	64	132.13
IT-214 with Return	991	76	76.32
Household Gross Income:			
\$0 - \$ 3,000	68	7	106.82
3,001 - 5,000	83	9	103.54
5,001 - 7,000	203	20	100.79
7,001 - 9,000	243	27	110.54
9,001 - 11,000	225	24	106.24
11,001 - 14,000	337	31	93.06
14,001 - 18,000	319	22	67.51

**Kings**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>143,950</b>	<b>\$14,715</b>	<b>\$102.22</b>
Age:			
Under 65	105,825	6,445	60.89
65 and over	38,125	8,270	216.92
Type of Residence:			
Homeowner	3,347	471	140.65
Renter	140,603	14,244	101.30
Filing Category:			
IT-214 Alone	115,085	12,722	110.54
IT-214 with Return	28,865	1,993	69.03
Household Gross Income:			
\$0 - \$ 3,000	5,602	528	94.29
3,001 - 5,000	29,616	2,464	83.20
5,001 - 7,000	58,261	7,175	123.15
7,001 - 9,000	18,520	1,755	94.73
9,001 - 11,000	15,485	1,734	112.00
11,001 - 14,000	9,860	717	72.70
14,001 - 18,000	6,606	342	51.74

**Lewis**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>310</b>	<b>\$34</b>	<b>\$108.84</b>
Age:			
Under 65	147	8	53.27
65 and over	163	26	158.95
Type of Residence:			
Homeowner	247	30	119.71
Renter	63	4	66.23
Filing Category:			
IT-214 Alone	122	17	138.61
IT-214 with Return	188	17	89.52
Household Gross Income:			
\$0 - \$ 3,000	11	2	148.18
3,001 - 5,000	19	2	116.31
5,001 - 7,000	41	5	124.14
7,001 - 9,000	60	7	112.28
9,001 - 11,000	51	6	114.31
11,001 - 14,000	65	8	118.67
14,001 - 18,000	63	5	71.88

**Livingston**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>859</b>	<b>\$86</b>	<b>\$100.25</b>
Age:			
Under 65	459	24	53.06
65 and over	400	62	154.39
Type of Residence:			
Homeowner	533	63	118.19
Renter	326	23	70.90
Filing Category:			
IT-214 Alone	295	43	147.18
IT-214 with Return	564	43	75.70
Household Gross Income:			
\$0 - \$ 3,000	37	5	125.45
3,001 - 5,000	39	3	79.66
5,001 - 7,000	80	9	116.12
7,001 - 9,000	122	15	121.57
9,001 - 11,000	141	16	115.19
11,001 - 14,000	212	20	95.20
14,001 - 18,000	228	18	78.14

**Madison**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,146</b>	<b>\$114</b>	<b>\$99.78</b>
Age:			
Under 65	656	34	52.45
65 and over	490	80	163.13
Type of Residence:			
Homeowner	722	85	117.27
Renter	424	30	69.98
Filing Category:			
IT-214 Alone	376	59	157.06
IT-214 with Return	770	55	71.80
Household Gross Income:			
\$0 - \$ 3,000	43	5	112.55
3,001 - 5,000	45	5	109.93
5,001 - 7,000	126	14	112.43
7,001 - 9,000	159	19	119.98
9,001 - 11,000	210	24	114.28
11,001 - 14,000	275	27	99.88
14,001 - 18,000	288	20	68.91

**Monroe**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>17,040</b>	<b>\$1,600</b>	<b>\$93.90</b>
Age:			
Under 65	10,885	616	56.56
65 and over	6,155	984	159.93
Type of Residence:			
Homeowner	6,355	801	126.03
Renter	10,685	799	74.79
Filing Category:			
IT-214 Alone	7,461	896	120.07
IT-214 with Return	9,579	704	73.52
Household Gross Income:			
\$0 - \$ 3,000	1,222	101	82.99
3,001 - 5,000	1,288	103	80.13
5,001 - 7,000	2,786	255	91.66
7,001 - 9,000	2,305	251	108.89
9,001 - 11,000	2,353	276	117.21
11,001 - 14,000	3,435	349	101.50
14,001 - 18,000	3,651	265	72.48

**Montgomery**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,665</b>	<b>\$188</b>	<b>\$112.96</b>
Age:			
Under 65	840	45	54.07
65 and over	825	143	172.93
Type of Residence:			
Homeowner	922	131	142.59
Renter	743	57	76.19
Filing Category:			
IT-214 Alone	646	105	163.17
IT-214 with Return	1,019	83	81.13
Household Gross Income:			
\$0 - \$ 3,000	80	9	111.63
3,001 - 5,000	99	10	98.86
5,001 - 7,000	205	30	145.00
7,001 - 9,000	257	36	140.40
9,001 - 11,000	284	35	121.85
11,001 - 14,000	397	42	106.63
14,001 - 18,000	343	27	77.59

**Nassau**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>5,637</b>	<b>\$732</b>	<b>\$129.81</b>
Age:			
Under 65	2,542	140	55.15
65 and over	3,095	592	191.13
Type of Residence:			
Homeowner	2,679	446	166.52
Renter	2,958	286	96.56
Filing Category:			
IT-214 Alone	2,444	458	187.57
IT-214 with Return	3,193	273	85.59
Household Gross Income:			
\$0 - \$ 3,000	330	52	156.52
3,001 - 5,000	354	43	122.47
5,001 - 7,000	701	110	156.76
7,001 - 9,000	900	141	156.18
9,001 - 11,000	922	138	149.36
11,001 - 14,000	1,261	156	123.44
14,001 - 18,000	1,169	93	79.48

**New York  
(Manhattan)**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>64,614</b>	<b>\$6,406</b>	<b>\$99.14</b>
Age:			
Under 65	46,000	2,794	60.73
65 and over	18,614	3,612	194.06
Type of Residence:			
Homeowner	721	76	104.79
Renter	63,893	6,331	99.08
Filing Category:			
IT-214 Alone	52,893	5,569	105.29
IT-214 with Return	11,721	837	71.40
Household Gross Income:			
\$0 - \$ 3,000	2,985	295	98.75
3,001 - 5,000	14,134	1,199	84.83
5,001 - 7,000	27,120	3,211	118.39
7,001 - 9,000	8,626	827	95.81
9,001 - 11,000	5,312	474	89.25
11,001 - 14,000	4,097	282	68.94
14,001 - 18,000	2,340	118	50.58

**Niagara**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>7,561</b>	<b>\$730</b>	<b>\$96.49</b>
Age:			
Under 65	4,536	252	55.50
65 and over	3,025	478	157.97
Type of Residence:			
Homeowner	3,517	435	123.68
Renter	4,044	295	72.85
Filing Category:			
IT-214 Alone	3,181	412	129.53
IT-214 with Return	4,380	318	72.50
Household Gross Income:			
\$0 - \$ 3,000	338	29	85.19
3,001 - 5,000	653	55	83.93
5,001 - 7,000	1,100	108	98.53
7,001 - 9,000	1,072	125	116.81
9,001 - 11,000	1,211	131	108.38
11,001 - 14,000	1,602	159	99.41
14,001 - 18,000	1,585	122	76.90

**Oneida**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>6,363</b>	<b>\$618</b>	<b>\$97.13</b>
Age:			
Under 65	3,839	211	54.89
65 and over	2,524	407	161.37
Type of Residence:			
Homeowner	3,062	390	127.25
Renter	3,301	228	69.19
Filing Category:			
IT-214 Alone	2,519	333	132.19
IT-214 with Return	3,844	285	74.15
Household Gross Income:			
\$0 - \$ 3,000	275	24	88.85
3,001 - 5,000	463	39	84.81
5,001 - 7,000	1,030	101	97.89
7,001 - 9,000	910	113	123.80
9,001 - 11,000	1,070	121	112.97
11,001 - 14,000	1,329	127	95.55
14,001 - 18,000	1,286	93	72.30

**Onondaga**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>9,563</b>	<b>\$960</b>	<b>\$100.38</b>
Age:			
Under 65	5,379	286	53.11
65 and over	4,184	674	161.15
Type of Residence:			
Homeowner	5,133	654	127.36
Renter	4,430	306	69.12
Filing Category:			
IT-214 Alone	3,317	489	147.33
IT-214 with Return	6,246	471	75.44
Household Gross Income:			
\$0 - \$ 3,000	341	33	97.21
3,001 - 5,000	498	44	88.71
5,001 - 7,000	1,064	119	111.70
7,001 - 9,000	1,295	162	125.47
9,001 - 11,000	1,460	176	120.84
11,001 - 14,000	2,321	239	103.17
14,001 - 18,000	2,584	185	71.75

**Ontario**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,425</b>	<b>\$140</b>	<b>\$98.41</b>
Age:			
Under 65	816	44	53.50
65 and over	609	97	158.58
Type of Residence:			
Homeowner	825	95	115.20
Renter	600	45	75.33
Filing Category:			
IT-214 Alone	446	66	147.80
IT-214 with Return	979	74	75.91
Household Gross Income:			
\$0 - \$ 3,000	52	6	111.30
3,001 - 5,000	68	6	91.58
5,001 - 7,000	144	17	117.41
7,001 - 9,000	188	22	118.00
9,001 - 11,000	279	31	112.50
11,001 - 14,000	341	34	98.46
14,001 - 18,000	353	24	68.45

**Orange**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>3,193</b>	<b>\$370</b>	<b>\$115.91</b>
Age:			
Under 65	1,600	89	55.78
65 and over	1,593	281	176.31
Type of Residence:			
Homeowner	1,530	231	150.86
Renter	1,663	139	83.77
Filing Category:			
IT-214 Alone	1,364	224	164.06
IT-214 with Return	1,829	146	80.01
Household Gross Income:			
\$0 - \$ 3,000	113	15	130.46
3,001 - 5,000	150	19	124.52
5,001 - 7,000	434	54	123.87
7,001 - 9,000	571	78	135.75
9,001 - 11,000	607	78	128.66
11,001 - 14,000	665	75	112.45
14,001 - 18,000	653	53	80.47

**Orleans**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,090</b>	<b>\$107</b>	<b>\$98.47</b>
Age:			
Under 65	639	34	52.51
65 and over	451	74	163.60
Type of Residence:			
Homeowner	641	76	119.00
Renter	449	31	69.16
Filing Category:			
IT-214 Alone	409	61	150.28
IT-214 with Return	681	46	67.35
Household Gross Income:			
\$0 - \$ 3,000	18	2	111.05
3,001 - 5,000	41	4	102.58
5,001 - 7,000	126	14	110.35
7,001 - 9,000	170	21	125.83
9,001 - 11,000	177	19	107.04
11,001 - 14,000	275	26	95.96
14,001 - 18,000	283	20	72.42

**Oswego**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,696</b>	<b>\$152</b>	<b>\$89.83</b>
Age:			
Under 65	1,076	59	54.38
65 and over	620	94	151.35
Type of Residence:			
Homeowner	968	105	108.79
Renter	728	47	64.61
Filing Category:			
IT-214 Alone	605	80	131.96
IT-214 with Return	1,091	73	66.46
Household Gross Income:			
\$0 - \$ 3,000	90	7	83.23
3,001 - 5,000	97	8	80.89
5,001 - 7,000	247	25	101.76
7,001 - 9,000	296	31	105.37
9,001 - 11,000	265	27	100.59
11,001 - 14,000	353	32	90.33
14,001 - 18,000	348	22	63.63

**Otsego**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,263</b>	<b>\$132</b>	<b>\$104.45</b>
Age:			
Under 65	661	35	53.54
65 and over	602	97	160.35
Type of Residence:			
Homeowner	867	104	120.31
Renter	396	28	69.72
Filing Category:			
IT-214 Alone	393	60	153.44
IT-214 with Return	870	72	82.32
Household Gross Income:			
\$0 - \$ 3,000	76	9	120.85
3,001 - 5,000	52	4	81.88
5,001 - 7,000	158	21	131.16
7,001 - 9,000	200	24	119.40
9,001 - 11,000	186	22	118.80
11,001 - 14,000	301	29	96.95
14,001 - 18,000	290	23	77.91

**Putnam**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>195</b>	<b>\$28</b>	<b>\$142.00</b>
Age:			
Under 65	53	3	52.96
65 and over	142	25	175.23
Type of Residence:			
Homeowner	134	22	163.75
Renter	61	6	94.22
Filing Category:			
IT-214 Alone	103	18	178.50
IT-214 with Return	92	9	101.14
Household Gross Income:			
\$0 - \$ 3,000	8	2	187.87
3,001 - 5,000	6	1	106.66
5,001 - 7,000	24	4	155.12
7,001 - 9,000	33	6	193.69
9,001 - 11,000	28	5	172.82
11,001 - 14,000	46	7	144.71
14,001 - 18,000	50	4	78.70

**Queens**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>58,873</b>	<b>\$6,280</b>	<b>\$106.66</b>
Age:			
Under 65	40,341	2,421	60.01
65 and over	18,532	3,859	208.22
Type of Residence:			
Homeowner	3,304	452	136.92
Renter	55,569	5,827	104.86
Filing Category:			
IT-214 Alone	41,683	5,045	121.03
IT-214 with Return	17,190	1,235	71.83
Household Gross Income:			
\$0 - \$ 3,000	2,156	239	110.78
3,001 - 5,000	10,005	937	93.60
5,001 - 7,000	22,183	2,897	130.59
7,001 - 9,000	8,267	839	101.45
9,001 - 11,000	6,754	712	105.37
11,001 - 14,000	5,544	436	78.56
14,001 - 18,000	3,964	221	55.85

**Rensselaer**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,185</b>	<b>\$219</b>	<b>\$100.35</b>
Age:			
Under 65	1,256	66	52.20
65 and over	929	154	165.45
Type of Residence:			
Homeowner	1,163	152	130.97
Renter	1,022	67	65.51
Filing Category:			
IT-214 Alone	623	99	158.30
IT-214 with Return	1,562	121	77.24
Household Gross Income:			
\$0 - \$ 3,000	98	13	127.55
3,001 - 5,000	120	12	99.70
5,001 - 7,000	231	28	120.49
7,001 - 9,000	264	34	130.03
9,001 - 11,000	360	41	115.14
11,001 - 14,000	531	50	94.64
14,001 - 18,000	581	41	70.45

**Richmond**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>5,318</b>	<b>\$494</b>	<b>\$92.88</b>
Age:			
Under 65	4,067	247	60.69
65 and over	1,251	247	197.55
Type of Residence:			
Homeowner	359	44	123.32
Renter	4,959	450	90.68
Filing Category:			
IT-214 Alone	4,275	418	97.84
IT-214 with Return	1,043	76	72.55
Household Gross Income:			
\$0 - \$ 3,000	184	15	83.78
3,001 - 5,000	1,050	78	74.15
5,001 - 7,000	2,144	223	103.88
7,001 - 9,000	784	79	100.91
9,001 - 11,000	464	49	105.23
11,001 - 14,000	404	33	81.70
14,001 - 18,000	288	17	59.04

**Rockland**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,118</b>	<b>\$104</b>	<b>\$93.40</b>
Age:			
Under 65	791	44	55.79
65 and over	327	60	184.37
Type of Residence:			
Homeowner	244	37	152.71
Renter	874	67	76.84
Filing Category:			
IT-214 Alone	297	46	155.52
IT-214 with Return	821	58	70.93
Household Gross Income:			
\$0 - \$ 3,000	81	7	87.46
3,001 - 5,000	106	9	87.21
5,001 - 7,000	208	22	104.48
7,001 - 9,000	168	18	109.22
9,001 - 11,000	175	18	101.76
11,001 - 14,000	193	18	93.09
14,001 - 18,000	187	12	65.42

**St. Lawrence**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,455</b>	<b>\$125</b>	<b>\$85.57</b>
Age:			
Under 65	1,060	60	56.41
65 and over	395	65	163.80
Type of Residence:			
Homeowner	672	73	107.94
Renter	783	52	66.36
Filing Category:			
IT-214 Alone	548	61	111.34
IT-214 with Return	907	63	69.99
Household Gross Income:			
\$0 - \$ 3,000	98	8	86.66
3,001 - 5,000	131	11	85.07
5,001 - 7,000	298	28	93.89
7,001 - 9,000	253	23	91.70
9,001 - 11,000	200	19	93.66
11,001 - 14,000	291	23	77.99
14,001 - 18,000	184	12	66.59

**Saratoga**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,737</b>	<b>\$161</b>	<b>\$92.96</b>
Age:			
Under 65	1,076	57	53.34
65 and over	661	104	157.45
Type of Residence:			
Homeowner	865	102	117.53
Renter	872	60	68.58
Filing Category:			
IT-214 Alone	468	70	148.64
IT-214 with Return	1,269	92	72.42
Household Gross Income:			
\$0 - \$ 3,000	75	7	90.93
3,001 - 5,000	83	7	86.24
5,001 - 7,000	176	20	112.41
7,001 - 9,000	279	30	106.55
9,001 - 11,000	280	32	112.96
11,001 - 14,000	447	39	87.15
14,001 - 18,000	397	27	69.00

**Schenectady**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>3,327</b>	<b>\$365</b>	<b>\$109.60</b>
Age:			
Under 65	1,608	87	53.80
65 and over	1,719	278	161.81
Type of Residence:			
Homeowner	1,839	250	135.92
Renter	1,488	115	77.08
Filing Category:			
IT-214 Alone	1,183	192	162.66
IT-214 with Return	2,144	172	80.33
Household Gross Income:			
\$0 - \$ 3,000	108	10	89.50
3,001 - 5,000	148	14	93.27
5,001 - 7,000	339	40	118.40
7,001 - 9,000	485	68	141.21
9,001 - 11,000	502	68	134.76
11,001 - 14,000	835	91	109.53
14,001 - 18,000	910	73	80.71

**Schoharie**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>577</b>	<b>\$62</b>	<b>\$106.98</b>
Age:			
Under 65	307	17	53.99
65 and over	270	45	167.23
Type of Residence:			
Homeowner	360	44	122.23
Renter	217	18	81.68
Filing Category:			
IT-214 Alone	186	30	159.43
IT-214 with Return	391	32	82.03
Household Gross Income:			
\$0 - \$ 3,000	26	4	158.50
3,001 - 5,000	34	3	98.00
5,001 - 7,000	74	11	145.27
7,001 - 9,000	81	10	122.97
9,001 - 11,000	84	9	108.61
11,001 - 14,000	133	13	99.89
14,001 - 18,000	145	11	76.92

**Schuyler**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>388</b>	<b>\$43</b>	<b>\$111.91</b>
Age:			
Under 65	171	9	55.04
65 and over	217	34	156.72
Type of Residence:			
Homeowner	271	36	131.76
Renter	117	8	65.94
Filing Category:			
IT-214 Alone	154	23	150.81
IT-214 with Return	234	20	86.31
Household Gross Income:			
\$0 - \$ 3,000	17	2	108.29
3,001 - 5,000	20	2	98.45
5,001 - 7,000	44	5	114.54
7,001 - 9,000	49	6	117.75
9,001 - 11,000	67	9	131.73
11,001 - 14,000	119	14	117.20
14,001 - 18,000	72	6	83.72

**Seneca**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>679</b>	<b>\$67</b>	<b>\$99.19</b>
Age:			
Under 65	360	19	52.97
65 and over	319	48	151.35
Type of Residence:			
Homeowner	440	51	115.12
Renter	239	17	69.86
Filing Category:			
IT-214 Alone	242	36	146.80
IT-214 with Return	437	32	72.82
Household Gross Income:			
\$0 - \$ 3,000	33	4	118.84
3,001 - 5,000	35	3	80.71
5,001 - 7,000	56	7	121.35
7,001 - 9,000	82	10	124.14
9,001 - 11,000	118	13	112.19
11,001 - 14,000	180	17	94.36
14,001 - 18,000	175	13	76.57

**Steuben**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,227</b>	<b>\$206</b>	<b>\$92.61</b>
Age:			
Under 65	1,286	69	53.89
65 and over	941	137	145.52
Type of Residence:			
Homeowner	1,339	148	110.21
Renter	888	59	66.07
Filing Category:			
IT-214 Alone	859	107	124.31
IT-214 with Return	1,368	99	72.71
Household Gross Income:			
\$0 - \$ 3,000	100	10	102.52
3,001 - 5,000	146	13	87.45
5,001 - 7,000	282	28	98.14
7,001 - 9,000	362	37	101.37
9,001 - 11,000	390	41	106.18
11,001 - 14,000	509	47	91.47
14,001 - 18,000	438	31	70.50

**Suffolk**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>7,890</b>	<b>\$1,074</b>	<b>\$136.16</b>
Age:			
Under 65	2,815	152	54.01
65 and over	5,075	922	181.73
Type of Residence:			
Homeowner	4,946	788	159.34
Renter	2,944	286	97.21
Filing Category:			
IT-214 Alone	3,947	712	180.42
IT-214 with Return	3,943	362	91.86
Household Gross Income:			
\$0 - \$ 3,000	216	25	114.68
3,001 - 5,000	301	37	121.61
5,001 - 7,000	946	174	183.76
7,001 - 9,000	1,184	206	173.77
9,001 - 11,000	1,368	222	162.06
11,001 - 14,000	1,874	238	127.11
14,001 - 18,000	2,001	173	86.68

**Sullivan**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,829</b>	<b>\$175</b>	<b>\$95.73</b>
Age:			
Under 65	1,172	63	53.83
65 and over	657	112	170.48
Type of Residence:			
Homeowner	787	107	135.43
Renter	1,042	69	65.75
Filing Category:			
IT-214 Alone	457	76	165.80
IT-214 with Return	1,372	99	72.39
Household Gross Income:			
\$0 - \$ 3,000	69	7	100.15
3,001 - 5,000	111	9	84.12
5,001 - 7,000	278	32	115.00
7,001 - 9,000	273	33	119.56
9,001 - 11,000	302	32	105.50
11,001 - 14,000	409	35	86.08
14,001 - 18,000	387	27	70.19

**Tioga**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>807</b>	<b>\$74</b>	<b>\$91.27</b>
Age:			
Under 65	487	26	53.48
65 and over	320	48	148.77
Type of Residence:			
Homeowner	523	56	106.76
Renter	284	18	62.73
Filing Category:			
IT-214 Alone	218	31	141.81
IT-214 with Return	589	43	72.56
Household Gross Income:			
\$0 - \$ 3,000	34	3	90.23
3,001 - 5,000	46	4	90.82
5,001 - 7,000	81	8	94.69
7,001 - 9,000	125	12	96.41
9,001 - 11,000	121	14	112.49
11,001 - 14,000	178	17	96.57
14,001 - 18,000	222	16	71.55

**Tompkins**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>901</b>	<b>\$78</b>	<b>\$86.32</b>
Age:			
Under 65	623	33	53.47
65 and over	278	44	159.92
Type of Residence:			
Homeowner	421	48	113.66
Renter	480	30	62.33
Filing Category:			
IT-214 Alone	222	31	139.56
IT-214 with Return	679	47	68.91
Household Gross Income:			
\$0 - \$ 3,000	53	5	96.28
3,001 - 5,000	57	5	82.14
5,001 - 7,000	112	10	93.52
7,001 - 9,000	135	14	102.65
9,001 - 11,000	125	12	98.72
11,001 - 14,000	215	18	85.18
14,001 - 18,000	204	13	63.71

**Ulster**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,313</b>	<b>\$239</b>	<b>\$103.26</b>
Age:			
Under 65	1,296	70	53.95
65 and over	1,017	169	166.09
Type of Residence:			
Homeowner	1,294	169	130.59
Renter	1,019	70	68.56
Filing Category:			
IT-214 Alone	722	114	158.51
IT-214 with Return	1,591	124	78.19
Household Gross Income:			
\$0 - \$ 3,000	89	10	109.41
3,001 - 5,000	143	13	92.42
5,001 - 7,000	255	29	114.06
7,001 - 9,000	343	43	124.65
9,001 - 11,000	362	44	122.23
11,001 - 14,000	531	55	104.46
14,001 - 18,000	590	44	75.13

**Warren**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>920</b>	<b>\$91</b>	<b>\$99.34</b>
Age:			
Under 65	545	29	53.62
65 and over	375	62	165.79
Type of Residence:			
Homeowner	450	56	124.72
Renter	470	35	75.04
Filing Category:			
IT-214 Alone	334	50	150.94
IT-214 with Return	586	41	69.93
Household Gross Income:			
\$0 - \$ 3,000	33	4	125.96
3,001 - 5,000	46	5	101.47
5,001 - 7,000	152	19	125.57
7,001 - 9,000	144	17	119.95
9,001 - 11,000	137	13	95.28
11,001 - 14,000	222	20	91.27
14,001 - 18,000	186	13	69.30

**Washington**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>943</b>	<b>\$102</b>	<b>\$107.64</b>
Age:			
Under 65	495	26	52.22
65 and over	448	76	168.87
Type of Residence:			
Homeowner	621	80	129.37
Renter	322	21	65.71
Filing Category:			
IT-214 Alone	316	50	158.03
IT-214 with Return	627	52	82.24
Household Gross Income:			
\$0 - \$ 3,000	37	5	131.05
3,001 - 5,000	45	4	97.26
5,001 - 7,000	110	17	152.00
7,001 - 9,000	123	15	122.32
9,001 - 11,000	156	19	123.66
11,001 - 14,000	218	23	106.84
14,001 - 18,000	254	18	70.57

**Wayne**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,469</b>	<b>\$154</b>	<b>\$105.02</b>
Age:			
Under 65	782	41	52.38
65 and over	687	113	164.93
Type of Residence:			
Homeowner	938	115	123.10
Renter	531	39	73.07
Filing Category:			
IT-214 Alone	566	87	152.90
IT-214 with Return	903	68	75.00
Household Gross Income:			
\$0 - \$ 3,000	47	5	109.19
3,001 - 5,000	59	5	78.61
5,001 - 7,000	131	16	122.54
7,001 - 9,000	233	31	133.16
9,001 - 11,000	244	31	128.04
11,001 - 14,000	360	37	101.44
14,001 - 18,000	395	30	75.09

**Westchester**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>3,944</b>	<b>\$465</b>	<b>\$117.83</b>
Age:			
Under 65	1,940	107	55.29
65 and over	2,004	357	178.36
Type of Residence:			
Homeowner	869	140	160.92
Renter	3,075	325	105.65
Filing Category:			
IT-214 Alone	1,798	282	157.09
IT-214 with Return	2,146	182	84.93
Household Gross Income:			
\$0 - \$ 3,000	157	20	128.90
3,001 - 5,000	331	42	127.86
5,001 - 7,000	762	106	139.00
7,001 - 9,000	645	95	146.81
9,001 - 11,000	627	82	130.67
11,001 - 14,000	724	70	97.22
14,001 - 18,000	698	49	70.51

**Wyoming**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>778</b>	<b>\$79</b>	<b>\$101.98</b>
Age:			
Under 65	419	22	52.61
65 and over	359	57	159.61
Type of Residence:			
Homeowner	526	62	117.93
Renter	252	17	68.70
Filing Category:			
IT-214 Alone	288	43	147.71
IT-214 with Return	490	37	75.11
Household Gross Income:			
\$0 - \$ 3,000	25	3	120.20
3,001 - 5,000	35	3	99.82
5,001 - 7,000	80	10	119.20
7,001 - 9,000	103	12	112.18
9,001 - 11,000	146	18	120.58
11,001 - 14,000	196	20	102.32
14,001 - 18,000	193	14	73.02

**Yates**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>539</b>	<b>\$50</b>	<b>\$92.10</b>
Age:			
Under 65	325	18	54.04
65 and over	214	32	149.90
Type of Residence:			
Homeowner	359	39	107.57
Renter	180	11	61.26
Filing Category:			
IT-214 Alone	141	20	143.49
IT-214 with Return	398	29	73.90
Household Gross Income:			
\$0 - \$ 3,000	26	2	89.61
3,001 - 5,000	38	3	71.65
5,001 - 7,000	64	6	95.96
7,001 - 9,000	77	8	106.80
9,001 - 11,000	86	9	100.70
11,001 - 14,000	131	13	95.74
14,001 - 18,000	117	9	77.10

**Unclassified**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>443</b>	<b>\$49</b>	<b>\$111.24</b>
Age:			
Under 65	275	17	60.09
65 and over	168	33	194.97
Type of Residence:			
Homeowner	86	13	155.98
Renter	357	36	100.45
Filing Category:			
IT-214 Alone	312	40	128.11
IT-214 with Return	131	9	71.05
Household Gross Income:			
\$0 - \$ 3,000	30	2	82.80
3,001 - 5,000	68	7	97.76
5,001 - 7,000	127	16	124.08
7,001 - 9,000	74	10	134.09
9,001 - 11,000	60	8	125.11
11,001 - 14,000	53	5	85.45
14,001 - 18,000	31	2	78.32

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# **Appendix: Claim for Real Property Tax Credit for Homeowners and Renters**

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# Claim for Real Property Tax Credit For Homeowners and Renters

1994 **IT-214**

For office use only



**Print or type**

**Read your instructions carefully.  
This is a scannable form.  
Please file original with Tax Department.**

Last name	First name and middle initial (if joint claim, enter both names)	Your social security number
Mailing address (number and street or rural route)	Apartment number	Spouse's social security number
City, village or post office	State	ZIP code
Address of New York residence that qualifies you for this credit, if different from above		New York State county of residence
City, village or post office		Qualifying social security number if different from above
State <b>NY</b>		
ZIP code		

- 1 Did you live in a nursing home, public housing or other residence completely exempted from real property taxes in 1994? (If you checked **Yes**, you must attach an explanation to your real property tax credit claim. See instructions.) ..... 1. Yes No
  - 2 Including yourself, how many members of your household are filing Form IT-214? Enter number ..... 2.
  - 3 Were any of the household members included on line 2 (or your spouse, if this is a joint claim) 65 or older on December 31, 1994? (If you checked **Yes**, enter qualifying social security number in the box above line 1.) ..... 3. Yes No
  - 4 Were you a New York State resident for all of 1994? ..... 4. Yes No
  - 5 Did you occupy the same residence for at least six months during 1994? ..... 5. Yes No
  - 6 If you owned real property, was the current market value of your real property more than \$85,000? ..... 6. Yes No
  - 7 Can you be claimed as a dependent on another taxpayer's 1994 federal return? (If you checked a shaded box on line 4, 5, 6 or 7, stop; you do not qualify for this credit.) ..... 7. Yes No
  - 8 Did you own or pay rent for your residence during 1994? ..... 8. Own Rent
- Complete Schedule A or B and Schedule C on the back before continuing**
- 9 Did you enter an amount for exemption on line 20 of this claim? ..... 9. Yes No
  - 10 Enter real property taxes paid or 25% of adjusted rent paid (from line 21 or 25) ..... 10. , ,
  - 11 Enter household gross income from line 34 (If more than \$18,000, stop; you do not qualify for this credit.) If the amount on line 11 is "0" or less, skip line 12 and enter "0" on line 13 ..... 11. , ,
  - 12 Enter from the table below the rate that applies to your household gross income .... 12.

Be sure to sign and date this form.

If the amount on line 11 is:	Your rate is:	If the amount on line 11 is:	Your rate is:
\$0.01 to \$3,000	.035	\$9,001 to \$11,000	.055
\$3,001 to \$5,000	.040	\$11,001 to \$14,000	.060
\$5,001 to \$7,000	.045	\$14,001 to \$18,000	.065
\$7,001 to \$9,000	.050		

- 13 Multiply line 11 by line 12 ..... 13. , ,
- 14 Subtract line 13 from line 10. (If line 13 is more than line 10, stop; no credit is allowed.) ..... 14. , ,
- 15 If you entered an amount on line 20, enter 25% of line 14 or, if no entry was made on line 20, enter 50% of line 14 ..... 15. , ,
- 16 Credit limitation (see instructions; enter amount from table) ..... 16. , ,
- 17 Enter the amount from line 15 or 16, whichever is less. This is the credit for your household. (If more than one member of your household is filing Form IT-214, see instructions.) ..... 17. , ,

• If you are filing a New York State income tax return, transfer the amount on line 17 of this form to Form IT-200, line 32, or to Form IT-201, line 71, whichever you are filing. Attach Form IT-214 to your return.

• If you are not filing a return, mail this form to: STATE PROCESSING CENTER, ONE WATERVLIE T AVE EXT, ALBANY NY 12261-0001.

<b>Paid Preparer's Use Only</b>	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	<b>Sign Here</b>	Your signature	Date
	Firm's name (or yours, if self-employed)	Preparer's social security number			Spouse's signature (if joint claim)	Date
	Firm's address	Employer identification number				

**Schedule A - To be completed by homeowners. Enter the amounts you and all qualified members of your household paid during 1994.**

- 18 Real property taxes (including school district taxes) ..... 18. , ,
- 19 Special assessments ..... 19. , ,
- 20 The amount of taxes not paid due to the exemption for persons 65 or older under section 467 of the Real Property Tax Law (veterans' tax exemption does not qualify). This entry is optional (see instructions) .... 20. , ,
- 21 Real property taxes paid (add lines 18 through 20). Enter here and on line 10 ..... 21. , ,

**Schedule B - To be completed by renters. Enter the amount of rent constituting real property taxes paid during 1994.**

If your residence was 100% exempt from real property taxes, **stop**; you do not qualify for this credit

- 22 Enter the total rent you and all members of your household paid during 1994 ..... 22. , ,
- 23 If line 22 includes charges for: **Enter:**
  - heat, gas, electricity, furnishings and board ..... 50% of line 22
  - heat, gas, electricity and furnishings ..... 25% of line 22
  - heat, gas, and electricity ..... 20% of line 22
  - heat or heat and gas ..... 15% of line 22
  - none of the above ..... 0
- 24 Adjusted rent (subtract line 23 from line 22; if monthly average is over \$450, **stop**; you do not qualify) ..... 24. , ,
- 25 Enter 25% of line 24 here and on line 10. (If over \$1,350, **stop**; you do not qualify for this credit.) ..... 25. , ,

**Schedule C - To be completed by homeowners and renters. Enter the household gross income of all household members.**

- 26 List below the name, social security number and the year of birth of everyone, including yourself, who lived in your household in 1994. Enter the total number of household members in the boxes ..... 26.

Name	Social security number	Year of birth
	- -	1 9
	- -	1 9
	- -	1 9
	- -	1 9
	- -	1 9
	- -	1 9
	- -	1 9
	- -	1 9

Enter the total of all amounts, even if not taxable, that the above household members received during 1994.



- 27 Federal adjusted gross income (from Form 1040A, line 16, Form 1040EZ, line 3, or Form 1040, line 31) If you do not have to file a federal return, enter the amount that would be included in federal adjusted gross income if a federal return had been required ..... 27. , ,
- 28 New York State additions to federal adjusted gross income ..... 28. , ,
- 29 Social security payments not included on line 27 ..... 29. , ,
- 30 Supplemental security income payments (SSI) ..... 30. , ,
- 31 Pensions and annuities not included on lines 27 through 30 ..... 31. , ,
- 32 Cash public assistance and relief ..... 32. , ,
- 33 Other income ..... 33. , ,
- 34 Household gross income (add lines 27 through 33). Enter this amount here, and on line 11, rounded to the nearest whole dollar ..... 34. , ,



# Instructions for Form IT-214

# IT-214-I

## Claim for Real Property Tax Credit for Homeowners and Renters

### Real Property Tax Credit

If your household gross income was \$18,000 or less, you may be entitled to a credit on your New York State income tax return for part of the real property taxes or rent you paid during 1994. If you do not have to file a return, you can file for a refund of the credit by using Form IT-214 only.

### Who Qualifies

**Homeowners** — To qualify for the real property tax credit, you have to meet all of these conditions for the taxable year 1994:

- your household gross income was \$18,000 or less;
- you occupied the same New York residence for six months or more;
- you or your spouse paid real property taxes on your residence;
- you were a New York State resident for all of 1994;
- you could not be claimed as a dependent on someone else's federal income tax return;
- your residence was not completely exempted from real property taxes;
- the current market value of all your real property (house, garage, land, etc.) was \$85,000 or less;
- any rent you received for nonresidential use of your residence was 20% or less of the total rent you received.

**Renters** — To qualify for the real property tax credit, you have to meet all of these conditions for the taxable year 1994:

- your household gross income was \$18,000 or less;
- you occupied the same New York residence for six months or more;
- you or your spouse paid rent for your residence;
- you were a New York State resident for all of 1994;
- you could not be claimed as a dependent on someone else's federal income tax return;
- your residence was not completely exempted from real property taxes;
- 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.

If you meet all of these conditions as a homeowner or renter, you are a qualified taxpayer and may be entitled to the real property tax credit.

You cannot file a real property tax credit claim form for a taxpayer who has died.

### Definitions

All who share your residence and its furnishings, facilities and accommodations are **members of your household**, whether they are related to you or not.

Household members also include tenants, subtenants, roomers or boarders if they are **related** to you in any 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;
- a son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law or sister-in-law.

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

**Household gross income** is the total of the following income items that you and all members of your household received:

- Federal adjusted gross income (even if you don't have to file a federal return).
- New York State additions to federal adjusted gross income. For a list of these additions, see Publication 22, *General Information on New York State's Real Property Tax Credit for Homeowners and Renters*, or the instructions for Form IT-201. For Form IT-200 filers, the New York State additions to federal adjusted gross income are shown on Form IT-200, line 8, Public employee 414(h) retirement contributions and line 9, IRC 125 amounts from the New York City flexible benefits program. See instructions for Form IT-200.
- Any part of the following items of income **not** included in either of the above:
  - the gross amount of pensions and annuities, including railroad retirement benefits, all payments received under the federal Social Security Act and veterans' disability pensions;
  - support money including foster care support payments;
  - income earned abroad exempted by section 911 of the Internal Revenue Code;
  - supplemental security income (SSI) payments;
  - nontaxable interest received from New York State, its agencies, instrumentalities, public corporations or political subdivisions;
  - workers' compensation;
  - 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.);
  - cash public assistance and relief, other than medical assistance for the needy. (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);
  - nontaxable strike benefits.

Household gross income does not include food stamps, medicare, medicaid, scholarships, grants, surplus food or other relief in kind. It also does 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.

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.

**Real property taxes paid** are all current, prior and prepaid real property taxes, special ad valorem levies and assessments levied and paid upon a residence owned or previously owned by a qualified taxpayer (or spouse, if the spouse occupied the residence for at least six months) during the taxable year. You may elect to include real property taxes that are exempted from tax under section 467 (for persons 65 and older) of the Real Property Tax Law (veterans' tax exemption does **not** qualify). If you do not know this amount, contact your local assessor.

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

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 taxable year, add together the prorated part of real property taxes paid for the period you occupied each residence.

**Rent constituting real property taxes paid** is 25% of the adjusted rent paid on a New York residence during the taxable year. Adjusted rent is the rent paid after subtracting any charges for heat, gas, electricity, furnishings or board. If these charges are not separately stated, complete



household was 65 or older on December 31, 1994, enter the social security number of that person in the box *Qualifying social security number*. Enter **same** if it is your social security number.

## Line 8

Check the appropriate box. If you owned your residence for part of the year and rented your residence for part of the year, check the *Own* box.

## Complete Schedule A or B and Schedule C on the back of Form IT-214 before continuing with line 9.

### Schedule A (Homeowners)

Enter on lines 18 and 19 any county, city, town, village or school district taxes and assessments that you and all qualified members of your household paid during 1994 (do not include penalty and interest charges). Persons age 65 or older may enter on line 20 the amount exempted from taxation under section 467 of the Real Property Tax Law (do not include the veterans' tax exemption). However, if you choose to make an entry on line 20, your credit, before limitation, will be only 25% (instead of 50%) of your eligible real property taxes. You may want to figure your credit both ways to see which results in the greater credit. Add lines 18 through 20 and enter the total on line 21. Transfer this amount to line 10 on the front of Form IT-214.

### Schedule B (Renters)

Enter on line 22 the total rent you and all members of your household paid during 1994; do not include any subsidized part of your rental charge. Figure the amounts to be entered on lines 23, 24 and 25. Transfer the amount on line 25 to line 10, on the front of Form IT-214.

**If the monthly average of your adjusted rent (line 24) was more than \$450, stop; you do not qualify for this credit.**

### Schedule C (Homeowners and Renters)

List the name, social security number and year of birth of everyone, including yourself, who lived in your household in 1994. If you need more space, list additional names on a separate sheet and attach it to Form IT-214. Enter in the boxes on line 26 the total number of household members.

Figure your household gross income by completing lines 27 through 34.

Enter on line 27 the total federal adjusted gross income of you and all members of your household. If you or any members of your household do not have to file a federal return, include the amount that would be included in federal adjusted gross income if a federal return had been required.

Enter on line 28 the total additions to federal adjusted gross income required by section 612(b) of the Tax Law. For a list of these additions, see Publication 22, *General Information on New York State's Real Property Tax Credit for Homeowners and*

*Renters*, or the Instructions for Form IT-201. For Form IT-200 filers, the New York State additions to federal adjusted gross income are shown on Form IT-200, line 8, Public employee 414(h) retirement contributions and line 9, IRC 125 amounts from the New York City flexible benefits program. See instructions for Form IT-200. Include the total of these additions that apply to you and all members of your household, even if a New York State income tax return is not required.

Enter on lines 29 through 33 the total of each type of income you and all members of your household received during 1994 that was not included on lines 27 and 28.

If someone was a member of your household for only part of the taxable year, include on lines 27 through 33 the income he or she received while a member of your household.

Add lines 27 through 33 and enter the total on line 34. Round this amount to the nearest whole dollar and transfer it to line 11 on the front of Form IT-214. If this amount is more than \$18,000, **stop**; you do not qualify for this credit.

## Line 9

If you qualify for an exemption from taxation under section 467 of the Real Property Tax Law and elect to enter this exemption on line 20, check the *Yes* box. If not, check the *No* box.

## Line 10

### Real Property Taxes Paid or 25% of Adjusted Rent Paid

**If you owned your residence for all of 1994**, enter your real property taxes paid (from line 21) on line 10.

**If you rented your residence for all of 1994**, enter 25% of your adjusted rent paid (from line 25) on line 10.

**If you owned your residence for part of the taxable year and rented your residence for part of the taxable year**, add 25% of your adjusted rent paid (from Schedule B) to the prorated part of any charges you list on Schedule A. Enter the total on line 10.

## Line 15

If you entered on line 20 any amount of taxes not paid due to the exemption for persons 65 or older (section 467 of the Real Property Tax Law), figure 25% of line 14 and enter the result on line 15. If you did **not** make an entry on line 20, figure 50% of line 14 and enter the result on line 15.

## Line 16

### Credit Limitation

Using the following table, find your credit limitation according to the amount of your household gross income (line 11) and the age of qualified household members (line 3). Be careful to select your limitation from the proper column.

If the amount on line 11 is:	And you checked:	
	Yes on line 3, enter on line 16:	No on line 3, enter on line 16:
\$ * 0 to 1,000	\$375	\$75
1,001 to 2,000	358	73
2,001 to 3,000	341	71
3,001 to 4,000	324	69
4,001 to 5,000	307	67
5,001 to 6,000	290	65
6,001 to 7,000	273	63
7,001 to 8,000	256	61
8,001 to 9,000	239	59
9,001 to 10,000	222	57
10,001 to 11,000	205	55
11,001 to 12,000	188	53
12,001 to 13,000	171	51
13,001 to 14,000	154	49
14,001 to 15,000	137	47
15,001 to 16,000	120	45
16,001 to 17,000	103	43
17,001 to 18,000	86	41

\* This may include a negative amount.

## Line 17

### Real Property Tax Credit

The real property tax credit for your household is the amount on line 15 or line 16 - whichever is less. Enter the lesser amount on line 17.

If more than one member of your household is filing Form IT-214, divide the line 17 amount equally among all filers. You can divide the line 17 amount any way you want if you each agree to the amount of your share and attach a copy of the agreement to your Form IT-214. Enter only your share of the line 17 amount on your Form IT-214 (and on your return if you have to file one).

If you are married and filing a joint Form IT-214, you do not have to divide the credit. However, if you do not want to apply your share of a credit to a debt owed by your spouse, you must also file Form IT-280, *Nonobligated Spouse Allocation* (see *Collection of debts from your refund and Disclaiming of spouse's debt* on the next page).

**If you are filing a 1994 New York State income tax return**, transfer your line 17 amount to Form IT-200, line 32 or Form IT-201, line 71.

Your credit will be subtracted from the amount of tax you owe. Any amount over the tax you owe will be refunded to you.

**Sign Form IT-214 and attach it to the return you are filing.**

**If you pay someone to prepare Form IT-214**, the paid preparer must also sign it and fill in the other blanks in the paid preparer's area. If someone prepares Form IT-214 for you and does not charge you, that person should not sign it.

**Failure of paid preparers to conform to certain requirements** - A penalty of \$50 per return or claim for refund will be assessed a paid preparer for failure to comply with any of the following requirements:

- failure to sign the tax return or claim for refund;
- failure to include the identifying number of the paid preparer (if an individual paid preparer is an employee of an employer or a partner in a partnership that is a paid preparer, the return or claim for refund must also include the identifying number of the employer or partnership);

- failure to furnish a completed copy of the tax return or claim for a refund to the taxpayer not later than the time the return is presented for the taxpayer's signature;
- failure to keep completed copy of the return or claim for refund prepared for each taxpayer or to keep the name and identification number of each taxpayer for whom a return or claim for refund was prepared on a list and to make the copy or list available for inspection upon request.

The period for keeping a completed copy of the return or information on the list is three years after the due date of the return (without regard to extensions) or three years after the date the return was presented to the taxpayer for signature, whichever is later. The period for keeping a completed copy of a claim for refund is three years from the time the claim for refund was presented to the taxpayer for signature.

For each of the requirements listed above, a paid preparer may be subject to a maximum penalty of \$25,000.

**If you are not filing a 1994 New York State income tax return, sign and date Form IT-214 and mail it to:**  
**STATE PROCESSING CENTER**  
**ONE WATERVLIET AVE EXT**  
**ALBANY NY 12261-0001**

Your real property tax credit payment will be mailed to you.

**Collection of debts from your refund —**  
We will keep all or part of your refund if (1) you owe a federal, New York State, New York City or Yonkers tax liability; or (2) we have been notified by the New York State Department of Social Services that you owe past-due support; or (3) you owe a past-due debt because you have defaulted on (or a judgment was filed against you because you have not repaid) a student loan guaranteed by the New York State Higher Education Services Corporation or a Federal Perkins/National Defense/National Direct, health professions or nursing student loan provided to students at state-operated units of the State University of New York or the City University of New York.

We will also keep all or part of your refund if you owe a past-due legally enforceable debt to a New York State agency. A state agency includes any state department, board, bureau, division, commission, committee, public authority, public benefit corporation, council, office, or other governmental entity performing a governmental or proprietary function for the state.

Any amount over your debt will be refunded.

**Disclaiming of spouse's debt** - If you are married and you do not want to apply your

part of the refund to your spouse's debt because you are not liable for it, fill in Form IT-280, *Nonobligated Spouse Allocation*, and attach it to your return. If you do not have to file a return, attach it to Form IT-214. If you are filing Form IT-280 to disclaim your spouse's debt, **attach the completed form to your original return.** We need the information on it to process your refund as quickly as possible. Once you have filed your return, you cannot file an amended return to disclaim your spouse's defaulted student loan or past-due support liability or past-due legally enforceable debt owed to a state agency. (However, you will be notified if your refund is applied against your spouse's defaulted student loan or past-due support or past-due legally enforceable debt owed to a state agency and you did not attach Form IT-280 to your return. You will then have ten days from the date of notification to file Form IT-280. However, this will result in a delay in your refund and extra work for you.) For more information, see Form IT-280.

If you have any questions about whether you owe a past-due legally enforceable debt to a state agency, contact that particular state agency.

If you have any questions about whether you owe a federal, New York State, New York City or Yonkers tax liability, past-due support, whether you have repaid your HESC guaranteed or state or city university student loan, or about the amount owed call or write to the agency shown below:

**For a federal tax liability only —**

(518) 472-3608  
IRS SPECIAL PROCEDURES FUNCTION  
LEO O'BRIEN FEDERAL BUILDING  
CLINTON AND NORTH PEARL STREETS  
ALBANY NY 12207

(718) 488-9150  
INTERNAL REVENUE SERVICE  
P O BOX 911 G P O  
BROOKLYN NY 11202

1 800 829-1040  
INTERNAL REVENUE SERVICE  
P O BOX 1040 NIAGARA SQUARE STATION  
BUFFALO NY 14202

(212) 732-0100  
INTERNAL REVENUE SERVICE  
625 FULTON STREET  
BROOKLYN NY 11201

**For a New York State, New York City or Yonkers tax liability only —**

1 800 835-3554  
(from the continental U.S. only)  
From areas outside New York State, call  
(518) 482-0778  
NYS TAX DEPARTMENT  
TAX COMPLIANCE DIVISION  
W A HARRIMAN CAMPUS  
ALBANY NY 12227

**For past-due support only —**

(518) 473-8029  
NYS DEPARTMENT OF SOCIAL SERVICES  
OFFICE OF CHILD SUPPORT ENFORCEMENT  
FISCAL OPERATIONS UNIT  
P O BOX 14 - ONE COMMERCE PLAZA  
ALBANY NY 12260

**For NYS HESC guaranteed student loans only —**

1 800 666-0991  
NYSHESC  
99 WASHINGTON AVENUE  
ALBANY NY 12255

**For State University student loans only —**

(FEDERAL PERKINS/NDSL/HPSSL/NSL ONLY)  
(518) 443-5626  
STUDENT LOAN SERVICE CENTER  
STATE UNIVERSITY OF NEW YORK  
SUNY PLAZA  
ALBANY NY 12246

**For City University student loans only —**

(212) 397-5620  
FEDERAL PERKINS/NDSL/NSL DEPARTMENT  
CITY UNIVERSITY OF NEW YORK  
UNIVERSITY ACCOUNTING OFFICE  
555 WEST 57TH STREET  
NEW YORK NY 10019

## Privacy Notification

Our authority to require personal information, including social security numbers, is found in sections 651, 652, 658, 697, 1306, 1312, 1332 and 1342 of the Tax Law, Article 2-E of the General City Law, and related parts of our personal income tax regulations.

We will use this information primarily to process your tax return and collect your personal income tax for the state or city of New York, the income tax surcharge on residents for the city of Yonkers or the earnings tax on nonresidents for the city of New York or Yonkers, whichever may apply to you. We may also use it to help enforce other taxes under the Tax Law, for tax refund offset programs and exchange of tax information programs authorized by sections 171-a, 171-b, 171-c, 171-d, 171-e, 171-f, 171-g and 697 of the Tax Law, and for any other purposes authorized by law.

Your failure to provide the required information may subject you to civil or criminal penalties, or both, under the Tax Law or the Penal Law.

Our authority to maintain this information is found in section 697(e) of the Tax Law and a related section of our personal income tax regulations. This information will be maintained by the Director Data Management Services Bureau, NYS Tax Department, Building 8 Room 905, W A Harriman Campus, Albany NY 12227; telephone (from New York State only) 1 800 CALL TAX (1 800 225-5829); from outside New York State, call (518) 438-8581.