



December 2004

Real Property Circuit Breaker Tax Credit

2002 Credit Use by County

Contents

Introduction		1
	Summary Statistics	2
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Tables	Table 1: State Summary - 2002	2
	Table 2: Real Property Circuit Breaker Tax Credit Use By County - 2001-2002	3
	Table 3: Real Property Circuit Breaker Tax Credit - 1986-2002	5
	Table 4: Real Property Circuit Breaker Tax Credit Claimed by Homeowners age 65 and over - 2001-2002	6
	Table 5: Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners age 65 and over - 2001-2002	6
	Table 6: Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2001-2002	7
	Table 7: Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2001-2002	7
	Alphabetical Listing of County Tables	10
	Unclassified	41
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Appendices	Appendix A: Claim for Real Property Tax Credit for Homeowners and Renters	A-1
	Appendix B: Publication 22 - General Information on New York State's Real Property Tax Credit for Homeowners and Renters	B-1

Introduction

This statistical report provides information on households receiving real property circuit breaker tax credits as provided by Article 22, Section 606(e), of the New York State Tax Law. Qualified individuals may 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 depends on the size of household gross income (\$18,000 or less), property use, and the value of the property or the adjusted rent of a tenant. The credit claimant must be a resident of the State for the entire taxable year. The maximum credit is \$375 for taxpayers age 65 and over and \$75 for taxpayers under age 65. The amount of the credit decreases as household gross income increases. Only one credit is allowed per household.¹

This report presents 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 2002 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 who received cash payments for the credit because they had no New York State personal income tax liability and they were not required to file a tax return. Appendix A contains a copy of the 2002 form used to claim the credit, the IT-214 Claim for Real Property Tax Credit for Homeowners and Renters.

Summary Statistics

For 2002, 285,417 households claimed the credit. The total amount of credits claimed totaled almost \$31.2 million, with an average credit of \$109.18. Table 1 provides a general statistical overview of the 2002 real property circuit breaker tax credit.

Table 1: State Summary - 2002

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	285,417	\$31,162	\$109.18
Age:			
Under 65	181,397	10,196	56.21
65 and over	104,020	20,965	201.55
Type of Residence:			
Homeowner	31,042	3,466	111.64
Renter	254,375	27,696	108.87
Filing Category:			
IT-214 Alone	137,959	20,178	146.26
IT-214 with Return	147,458	10,984	74.48
Household Gross Income:			
\$0 - \$3,000	16,927	1,787	105.56
3,001 - 5,000	22,276	2,440	109.51
5,001 - 7,000	44,539	5,279	118.52
7,001 - 9,000	90,453	12,616	139.47
9,001 - 11,000	34,226	3,256	95.13
11,001 - 14,000	45,782	4,076	89.02
14,001 - 18,000	31,214	1,709	54.73

Major statistical highlights include:

- Over 63 percent of the credit claimants were under age 65. However, these households received less than 33 percent of the total credit. This is because the maximum value of the credit for under age 65 households is \$75, while households age 65 and over can earn a credit up to a maximum of \$375.
- Over 89 percent of the households claiming the credit were renters. They claimed just under 89 percent of the total credit, for an average of \$108.87 per household.
- Homeowners received an average credit of \$111.64, as compared to renters who received an average credit of \$108.87.
- In 2002, the number of households claiming the credit increased by 3,082 or 1.1 percent compared to 2001. Although total credit claims increased by \$0.2 million in 2002, the average credit decreased by almost one-half percent to \$109.18.

- Of all 2002 claims, 48 percent 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, because these filers met the residency requirements, had household gross income of \$18,000 or less, owned real property with a total market value of \$85,000 or less, and met the monthly rental limitations for renters among other conditions, they were still entitled to a credit for part of the real property taxes or rent they paid during 2002.

Table 2 displays a summary of credits received by residents of each county in New York for 2001 and 2002. Year-over-year, the number of claims requested by residents increased in all but fourteen counties.

**Table 2: Real Property
Circuit Breaker Tax Credit
Use by County— 2001-2002**

County	2001			2002		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Albany	2,544	\$168	\$66.22	2,514	\$164	\$65.31
Allegany	607	47	76.66	667	51	76.15
Bronx	34,176	4,023	117.70	33,784	3,991	118.14
Broome	3,577	244	68.23	3,781	262	69.41
Cattaraugus	1,097	79	71.67	1,160	82	70.71
Cayuga	1,032	74	72.09	1,131	80	70.97
Chautauqua	2,871	208	72.54	2,959	213	71.92
Chemung	1,811	124	68.19	1,921	131	67.98
Chenango	510	39	76.98	571	44	76.94
Clinton	555	39	70.02	642	44	68.29
Columbia	327	24	72.52	314	22	70.58
Cortland	614	53	87.10	864	75	87.12
Delaware	442	37	83.13	493	40	81.33
Dutchess	778	72	92.96	741	71	95.48
Erie	25,765	2,147	83.31	24,508	2,001	81.63
Essex	341	25	73.91	351	26	74.48
Franklin	566	46	81.22	771	60	77.51
Fulton	1,342	99	73.53	1,479	110	74.07
Genesee	584	44	75.09	566	45	80.09
Greene	282	23	79.97	291	22	76.15
Hamilton	49	4	77.14	42	3	70.61
Herkimer	868	66	75.77	938	71	76.04
Jefferson	958	64	66.91	964	67	69.39

Table 2: Real Property Circuit Breaker Tax Credit Use by County— 2001-2002 (Cont'd)

County	2001			2002		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Kings	72,052	9,450	131.16	71,222	9,404	132.03
Lewis	158	14	87.05	172	16	93.09
Livingston	417	30	71.88	444	33	73.96
Madison	514	39	75.41	531	40	75.31
Monroe	10,512	799	76.03	11,920	929	77.89
Montgomery	1,167	103	87.95	1,214	110	90.49
Nassau	3,143	314	99.74	3,300	320	97.12
New York	32,824	4,218	128.50	32,449	4,220	130.06
Niagara	4,847	365	75.26	5,078	380	74.86
Oneida	3,900	287	73.53	4,294	311	72.41
Onondaga	5,837	459	78.57	6,065	481	79.37
Ontario	602	45	74.92	680	50	74.20
Orange	2,268	170	74.94	2,330	171	73.32
Orleans	536	46	86.73	479	44	90.87
Oswego	1,390	99	71.29	1,480	103	69.34
Otsego	642	52	80.62	586	47	79.87
Putnam	72	7	98.02	96	9	92.28
Queens	34,583	4,492	129.89	34,871	4,539	130.16
Rensselaer	1,727	125	72.62	1,824	131	71.83
Richmond	3,384	374	110.40	3,593	397	110.47
Rockland	1,018	81	79.78	1,009	84	83.54
St. Lawrence	1,110	75	67.56	1,209	81	66.71
Saratoga	1,034	72	69.97	1,103	77	69.84
Schenectady	2,038	164	80.44	2,295	176	76.82
Schoharie	270	25	93.34	274	24	85.78
Schuyler	217	17	79.46	227	17	76.32
Seneca	343	25	73.00	441	32	72.90
Steuben	1,171	81	69.44	1,386	97	70.26
Suffolk	3,721	375	100.83	3,702	352	95.07
Sullivan	1,409	99	70.26	1,494	102	68.09
Tioga	397	27	69.13	482	34	71.17
Tompkins	554	34	62.23	616	39	63.15
Ulster	1,195	89	74.24	1,368	102	74.80
Warren	625	44	69.99	574	41	72.01
Washington	446	38	84.86	449	39	86.50
Wayne	880	66	75.08	926	69	75.00
Westchester	2,208	222	100.41	2,551	237	93.06
Wyoming	383	33	86.25	386	35	90.57
Yates	207	16	78.71	220	17	78.40
Unclassified *	838	129	154.16	625	95	151.34
Grand Total	282,335	\$30,949	\$109.61	285,417	\$31,162	\$109.18

*Returns that could not be classified by county

Table 3 summarizes real property circuit breaker tax credit (RPCBTC) use from 1986 through 2002. The current RPCBTC income and residence eligibility criteria have existed since 1985. Some observations derived from examining the program during the last seventeen years include:

- The average credit claimed by individuals under 65 years old has dropped 5.1 percent during the seventeen year period.
- In contrast, the average credit claimed by individuals age 65 and over had increased almost steadily between 1986 and 2002, growing by 33.8 percent over the seventeen year period. The only year that saw a substantial decline was 1998, where data indicates that the average credit declined by approximately 9 percent from the previous year's figure.
- The share of total credit value claimed by those individuals age 65 and over had increased from slightly more than one-half to more than two-thirds between 1986 and 2002.

Table 3: Real Property Circuit Breaker Tax Credit – 1986-2002

Year	Claims			Total Credits (000)			Average Credit		
	Total	Under 65	65 and Over	Total	Under 65	65 and Over	Total	Under 65	65 and Over
2002	285,417	181,397	104,020	\$31,162	\$10,196	\$20,965	\$109	\$56	\$202
2001	282,335	178,102	104,233	30,949	10,050	20,899	110	56	200
2000	298,736	191,016	107,720	32,136	10,796	21,340	108	57	198
1999	313,398	202,243	111,155	33,371	11,796	21,575	106	58	194
1998	320,336	208,721	111,615	31,795	11,957	19,837	99	57	178
1997	368,919	231,767	137,152	40,205	13,437	26,767	109	58	195
1996	338,316	209,041	129,275	37,245	12,195	25,051	110	58	194
1995	331,457	202,008	129,449	35,907	11,585	24,323	108	57	188
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	449,718	298,506	151,212	43,306	17,336	25,970	96	58	172
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

Table 4 compares the amount of real property taxes paid, the number of real property tax credits, and the amount of those credits for homeowners age 65 and over for tax years 2001 and 2002.

Table 4 indicates that the total amount of credit claimed by homeowners age 65 and over declined by 2.7 percent in 2002. This credit drop is due to a 5.4 percent decrease in the number of homeowners claiming the credit. Table 5 shows that while the average household income for homeowners remained essentially the same from 2001 to 2002, the average property tax paid increased by 4.1 percent. This resulted in a 2.9 percent increase in the average credit amount.

Table 5 displays the average amount of real property taxes paid, average household income and average amount of credits. The amount of real property tax credit that homeowners are eligible for is determined by subtracting a percentage of their household gross income from the real property taxes paid (including school district taxes). The percentage of household income subtracted from real property taxes increases with income up to an eligible income limit of \$18,000.

Table 4. Real Property Circuit Breaker Tax Credit Claimed by Homeowners age 65 and over - 2001-2002

Household Gross Income	2001			2002			Percent Change 2001 - 2002		
	Real Property Taxes Paid* (000)	Number of Credits	Amount of Credits (000)	Real Property Taxes Paid* (\$000)	Number of Credits	Amount of Credits (000)	Real Property Taxes Paid* (\$000)	Number of Credits	Amount of Credits (000)
Total	\$25,021	17,204	\$2,741	\$24,649	16,275	\$2,668	(1.5)	(5.4)	(2.7)
\$0 - \$3,000	908	687	214	979	750	233	7.8	9.2	8.9
3,001 - 5,000	688	582	152	734	568	153	6.7	(2.4)	0.7
5,001 - 7,000	1,345	1,120	258	1,368	1,067	253	1.7	(4.7)	(1.9)
7,001 - 9,000	3,319	2,750	534	3,024	2,431	481	(8.9)	(11.6)	(9.9)
9,001 - 11,000	4,058	3,048	506	3,969	2,807	488	(2.2)	(7.9)	(3.6)
11,001 - 14,000	6,875	4,573	637	6,732	4,291	620	(2.1)	(6.2)	(2.7)
14,001 - 18,000	7,827	4,444	440	7,843	4,361	439	0.2	(1.9)	(0.2)

* includes school district taxes paid

Table 5. Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners age 65 and over - 2001-2002

Household Gross Income	2001			2002			Percent Change 2001 - 2002		
	Average Real Property Taxes Paid*	Average Household Income	Average Amount of Credits	Average Real Property Taxes Paid*	Average Household Income	Average Amount of Credits	Average Real Property Taxes Paid*	Average Household Income	Average Amount of Credits
Total	\$1,454	\$11,061	\$159	\$1,515	\$11,060	\$164	4.1	(0.0)	2.9
\$0 - \$3,000	1,322	1,162	311	1,305	1,087	285	(1.2)	(6.4)	(8.4)
3,001 - 5,000	1,182	4,211	261	1,292	4,102	268	9.3	(2.6)	2.5
5,001 - 7,000	1,201	6,151	230	1,282	6,095	242	6.8	(0.9)	5.0
7,001 - 9,000	1,207	8,028	194	1,244	8,038	220	3.1	0.1	13.1
9,001 - 11,000	1,331	10,052	166	1,414	10,035	180	6.2	(0.2)	8.6
11,001 - 14,000	1,503	12,462	139	1,569	12,489	148	4.4	0.2	6.6
14,001 - 18,000	1,761	15,853	99	1,798	15,834	101	2.1	(0.1)	1.9

* includes school district taxes paid

Table 6 indicates that the total amount of credit claimed by homeowners under age 65 decreased in 2002. A 14.2 decrease in the number of homeowners under age 65 who were eligible for the credit was responsible for a 14.0 decrease in the amount of credit claimed and a 5.8 percent decrease in the amount of real property taxes paid. The data in table 7 indicates that while the average household income of homeowners under age 65 increased by only 0.4 percent from 2001 to 2002, the average real property tax increased by 9.8 percent. This resulted in the 0.2 percent increase in the average credit amount.

Table 6. Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2001-2002

Household Gross Income	2001			2002			Percent Change 2001 - 2002		
	Real Property Taxes Paid*	Number of Credits	Amount of Credits (000)	Real Property Taxes Paid*	Number of Credits	Amount of Credits (000)	Real Property Taxes Paid*	Number of Credits	Amount of Credits (000)
Total	\$26,442	17,203	\$928	\$24,917	14,767	\$798	(5.8)	(14.2)	(14.0)
\$0 - \$3,000	2,154	1,538	111	2,478	1,553	113	15.0	1.0	1.8
3,001 - 5,000	1,694	1,322	88	1,494	1,001	66	(11.8)	(24.3)	(25.0)
5,001 - 7,000	2,337	1,746	109	2,041	1,352	84	(12.7)	(22.6)	(22.9)
7,001 - 9,000	3,154	2,286	133	2,731	1,840	107	(13.4)	(19.5)	(19.5)
9,001 - 11,000	3,579	2,409	130	3,137	1,963	107	(12.3)	(18.5)	(17.7)
11,001 - 14,000	5,747	3,591	176	5,482	3,147	155	(4.6)	(12.4)	(11.9)
14,001 - 18,000	7,779	4,311	182	7,554	3,911	166	(2.9)	(9.3)	(8.8)

* includes school district taxes paid

Table 7. Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2001-2002

Household Gross Income	2001			2002			Percent Change 2001 - 2002		
	Average Real Property Taxes Paid*	Average Household Income	Average Amount of Credits	Average Real Property Taxes Paid*	Average Household Income	Average Amount of Credits	Average Real Property Taxes Paid*	Average Household Income	Average Amount of Credits
Total	\$1,537	\$10,111	\$54	\$1,687	\$10,154	\$54	9.8	0.4	0.2
\$0 - \$3,000	1,401	1,246	72	1,596	1,028	73	13.9	(17.5)	0.8
3,001 - 5,000	1,281	4,057	67	1,493	4,029	66	16.5	(0.7)	(0.9)
5,001 - 7,000	1,338	6,052	62	1,510	6,053	62	12.8	0.0	(0.5)
7,001 - 9,000	1,380	7,991	58	1,484	7,991	58	7.6	(0.0)	(0.0)
9,001 - 11,000	1,486	10,011	54	1,598	10,019	55	7.6	0.1	1.0
11,001 - 14,000	1,600	12,513	49	1,742	12,532	49	8.8	0.1	0.5
14,001 - 18,000	1,804	15,952	42	1,931	15,937	42	7.0	(0.1)	0.5

* includes school district taxes paid

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

Endnotes

1. 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 (See Appendix B), prepared annually by the Department of Taxation and Finance.

Albany

Real Property Circuit Breaker Tax Credit Use - 2002			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,514	\$164	\$65.31
Age:			
Under 65	2,255	123	54.53
65 and over	259	41	159.09
Type of Residence:			
Homeowner	372	35	94.05
Renter	2,142	129	60.31
Filing Category:			
IT-214 Alone	173	22	128.31
IT-214 with Return	2,341	142	60.65
Household Gross Income:			
\$0 - \$3,000	228	19	83.17
3,001 - 5,000	241	17	72.60
5,001 - 7,000	326	23	71.42
7,001 - 9,000	367	26	71.88
9,001 - 11,000	359	25	68.62
11,001 - 14,000	469	27	58.52
14,001 - 18,000	524	26	49.55

Allegany

Real Property Circuit Breaker Tax Credit Use - 2002			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	667	\$51	\$76.15
Age:			
Under 65	515	28	54.44
65 and over	152	23	149.71
Type of Residence:			
Homeowner	302	28	91.67
Renter	365	23	63.32
Filing Category:			
IT-214 Alone	152	16	105.17
IT-214 with Return	515	35	67.59
Household Gross Income:			
\$0 - \$3,000	68	6	89.64
3,001 - 5,000	38	4	96.81
5,001 - 7,000	73	6	85.16
7,001 - 9,000	127	12	91.11
9,001 - 11,000	108	8	77.75
11,001 - 14,000	143	9	60.81
14,001 - 18,000	110	6	55.80

Bronx**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	33,784	\$3,991	\$118.14
Age:			
Under 65	20,587	1,183	57.47
65 and over	13,197	2,808	212.79
Type of Residence:			
Homeowner	442	61	137.64
Renter	33,342	3,931	117.88
Filing Category:			
IT-214 Alone	23,002	3,141	136.56
IT-214 with Return	10,782	850	78.85
Household Gross Income:			
\$0 - \$3,000	1,658	166	100.15
3,001 - 5,000	2,548	283	111.16
5,001 - 7,000	7,585	983	129.53
7,001 - 9,000	13,068	1,807	138.29
9,001 - 11,000	3,415	355	104.00
11,001 - 14,000	3,385	285	84.06
14,001 - 18,000	2,125	113	52.99

Broome**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,781	\$262	\$69.41
Age:			
Under 65	3,200	175	54.63
65 and over	581	88	150.86
Type of Residence:			
Homeowner	803	72	89.48
Renter	2,978	191	64.00
Filing Category:			
IT-214 Alone	635	67	105.57
IT-214 with Return	3,146	195	62.12
Household Gross Income:			
\$0 - \$3,000	277	25	89.15
3,001 - 5,000	342	26	74.62
5,001 - 7,000	468	35	75.33
7,001 - 9,000	666	54	81.67
9,001 - 11,000	576	40	69.40
11,001 - 14,000	830	52	62.86
14,001 - 18,000	622	30	48.93

Cattaraugus**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,160	\$82	\$70.71
Age:			
Under 65	978	52	53.55
65 and over	182	30	162.91
Type of Residence:			
Homeowner	386	34	88.92
Renter	774	48	61.62
Filing Category:			
IT-214 Alone	201	21	105.88
IT-214 with Return	959	61	63.33
Household Gross Income:			
\$0 - \$3,000	89	8	92.33
3,001 - 5,000	98	7	67.18
5,001 - 7,000	162	13	80.70
7,001 - 9,000	200	17	84.21
9,001 - 11,000	183	13	71.33
11,001 - 14,000	241	15	60.48
14,001 - 18,000	187	10	51.72

Cayuga**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,131	\$80	\$70.97
Age:			
Under 65	927	50	53.54
65 and over	204	31	150.16
Type of Residence:			
Homeowner	348	35	99.17
Renter	783	46	58.43
Filing Category:			
IT-214 Alone	138	17	123.35
IT-214 with Return	993	63	63.69
Household Gross Income:			
\$0 - \$3,000	78	7	88.05
3,001 - 5,000	95	7	77.86
5,001 - 7,000	114	8	73.11
7,001 - 9,000	157	13	83.31
9,001 - 11,000	182	14	74.36
11,001 - 14,000	269	19	69.51
14,001 - 18,000	236	12	52.33

Chautauqua**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,959	\$213	\$71.92
Age:			
Under 65	2,449	134	54.52
65 and over	510	79	155.46
Type of Residence:			
Homeowner	825	80	96.74
Renter	2,134	133	62.32
Filing Category:			
IT-214 Alone	568	61	108.19
IT-214 with Return	2,391	151	63.30
Household Gross Income:			
\$0 - \$3,000	248	23	93.31
3,001 - 5,000	228	19	83.22
5,001 - 7,000	375	27	71.47
7,001 - 9,000	537	44	81.40
9,001 - 11,000	461	32	70.28
11,001 - 14,000	620	42	67.30
14,001 - 18,000	490	26	53.16

Chemung**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,921	\$131	\$67.98
Age:			
Under 65	1,618	89	54.83
65 and over	303	42	138.25
Type of Residence:			
Homeowner	495	44	88.27
Renter	1,426	87	60.94
Filing Category:			
IT-214 Alone	326	32	98.97
IT-214 with Return	1,595	98	61.65
Household Gross Income:			
\$0 - \$3,000	173	14	82.82
3,001 - 5,000	187	13	70.42
5,001 - 7,000	228	18	77.39
7,001 - 9,000	358	27	76.50
9,001 - 11,000	289	19	66.22
11,001 - 14,000	364	23	63.26
14,001 - 18,000	322	16	49.38

Chenango**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	571	\$44	\$76.94
Age:			
Under 65	441	24	54.64
65 and over	130	20	152.59
Type of Residence:			
Homeowner	279	26	92.87
Renter	292	18	61.71
Filing Category:			
IT-214 Alone	82	9	108.19
IT-214 with Return	489	35	71.69
Household Gross Income:			
\$0 - \$3,000	62	6	97.50
3,001 - 5,000	47	3	72.55
5,001 - 7,000	73	7	91.91
7,001 - 9,000	95	7	77.64
9,001 - 11,000	83	7	81.62
11,001 - 14,000	118	8	70.94
14,001 - 18,000	93	5	56.37

Clinton**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	642	\$44	\$68.29
Age:			
Under 65	550	30	54.15
65 and over	92	14	152.82
Type of Residence:			
Homeowner	183	15	84.20
Renter	459	28	61.95
Filing Category:			
IT-214 Alone	94	10	103.89
IT-214 with Return	548	34	62.18
Household Gross Income:			
\$0 - \$3,000	57	5	96.01
3,001 - 5,000	53	4	70.20
5,001 - 7,000	73	5	70.67
7,001 - 9,000	118	9	74.54
9,001 - 11,000	105	7	67.70
11,001 - 14,000	129	8	60.43
14,001 - 18,000	107	6	54.10

Columbia**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	314	\$22	\$70.58
Age:			
Under 65	264	14	53.49
65 and over	50	8	160.82
Type of Residence:			
Homeowner	97	8	81.96
Renter	217	14	65.49
Filing Category:			
IT-214 Alone	42	5	121.76
IT-214 with Return	272	17	62.68
Household Gross Income:			
\$0 - \$3,000	27	3	93.29
3,001 - 5,000	36	3	84.13
5,001 - 7,000	26	2	62.61
7,001 - 9,000	41	3	82.60
9,001 - 11,000	56	5	88.83
11,001 - 14,000	67	4	59.28
14,001 - 18,000	61	3	43.44

Cortland**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	864	\$75	\$87.12
Age:			
Under 65	576	31	53.72
65 and over	288	44	153.92
Type of Residence:			
Homeowner	349	39	111.96
Renter	515	36	70.28
Filing Category:			
IT-214 Alone	291	37	127.30
IT-214 with Return	573	38	66.71
Household Gross Income:			
\$0 - \$3,000	54	6	116.44
3,001 - 5,000	54	4	82.03
5,001 - 7,000	92	9	95.27
7,001 - 9,000	145	15	103.67
9,001 - 11,000	147	13	91.36
11,001 - 14,000	188	16	82.56
14,001 - 18,000	184	12	64.13

Delaware**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	493	\$40	\$81.33
Age:			
Under 65	358	20	54.58
65 and over	135	21	152.25
Type of Residence:			
Homeowner	233	23	100.34
Renter	260	17	64.29
Filing Category:			
IT-214 Alone	85	11	131.81
IT-214 with Return	408	29	70.81
Household Gross Income:			
\$0 - \$3,000	45	4	87.28
3,001 - 5,000	43	3	75.69
5,001 - 7,000	49	5	95.91
7,001 - 9,000	83	8	94.89
9,001 - 11,000	79	7	83.31
11,001 - 14,000	101	8	80.37
14,001 - 18,000	93	6	60.59

Dutchess**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	741	\$71	\$95.48
Age:			
Under 65	513	28	55.24
65 and over	228	42	186.02
Type of Residence:			
Homeowner	149	18	118.56
Renter	592	53	89.67
Filing Category:			
IT-214 Alone	213	33	155.26
IT-214 with Return	528	38	71.37
Household Gross Income:			
\$0 - \$3,000	76	7	91.43
3,001 - 5,000	58	4	71.98
5,001 - 7,000	73	8	111.49
7,001 - 9,000	170	22	127.21
9,001 - 11,000	104	11	103.69
11,001 - 14,000	141	12	85.01
14,001 - 18,000	119	7	59.61

Erie**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	24,508	\$2,001	\$81.63
Age:			
Under 65	19,110	1,070	56.01
65 and over	5,398	930	172.31
Type of Residence:			
Homeowner	4,961	576	116.17
Renter	19,547	1,424	72.86
Filing Category:			
IT-214 Alone	7,469	898	120.27
IT-214 with Return	17,039	1,102	64.69
Household Gross Income:			
\$0 - \$3,000	1,929	165	85.77
3,001 - 5,000	2,518	215	85.39
5,001 - 7,000	3,343	310	92.79
7,001 - 9,000	4,842	460	95.01
9,001 - 11,000	3,544	300	84.50
11,001 - 14,000	4,635	342	73.69
14,001 - 18,000	3,697	209	56.48

Essex**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	351	\$26	\$74.48
Age:			
Under 65	283	15	54.40
65 and over	68	11	158.02
Type of Residence:			
Homeowner	156	14	90.39
Renter	195	12	61.74
Filing Category:			
IT-214 Alone	48	6	119.35
IT-214 with Return	303	20	67.37
Household Gross Income:			
\$0 - \$3,000	33	3	91.84
3,001 - 5,000	39	3	75.20
5,001 - 7,000	37	3	81.86
7,001 - 9,000	60	5	88.80
9,001 - 11,000	50	4	78.14
11,001 - 14,000	82	5	66.76
14,001 - 18,000	50	2	48.76

Franklin

Real Property Circuit Breaker Tax Credit Use - 2002

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	771	\$60	\$77.51
Age:			
Under 65	622	34	54.50
65 and over	149	26	173.55
Type of Residence:			
Homeowner	260	29	110.93
Renter	511	31	60.51
Filing Category:			
IT-214 Alone	159	20	123.81
IT-214 with Return	612	40	65.48
Household Gross Income:			
\$0 - \$3,000	66	6	96.92
3,001 - 5,000	68	5	76.92
5,001 - 7,000	96	8	82.96
7,001 - 9,000	146	14	96.49
9,001 - 11,000	109	9	86.98
11,001 - 14,000	160	10	62.93
14,001 - 18,000	126	7	51.83

Fulton

Real Property Circuit Breaker Tax Credit Use - 2002

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,479	\$110	\$74.07
Age:			
Under 65	1,174	64	54.81
65 and over	305	45	148.20
Type of Residence:			
Homeowner	518	51	97.79
Renter	961	59	61.28
Filing Category:			
IT-214 Alone	244	31	127.11
IT-214 with Return	1,235	79	63.59
Household Gross Income:			
\$0 - \$3,000	131	12	92.84
3,001 - 5,000	109	7	65.57
5,001 - 7,000	165	13	78.09
7,001 - 9,000	237	20	83.36
9,001 - 11,000	210	17	81.13
11,001 - 14,000	305	23	75.41
14,001 - 18,000	322	18	54.54

Genesee**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	566	\$45	\$80.09
Age:			
Under 65	396	21	53.42
65 and over	170	24	142.20
Type of Residence:			
Homeowner	221	20	92.17
Renter	345	25	72.35
Filing Category:			
IT-214 Alone	111	12	109.96
IT-214 with Return	455	33	72.80
Household Gross Income:			
\$0 - \$3,000	42	5	124.80
3,001 - 5,000	38	3	85.86
5,001 - 7,000	39	4	97.17
7,001 - 9,000	80	7	91.88
9,001 - 11,000	89	7	81.97
11,001 - 14,000	140	10	70.33
14,001 - 18,000	138	9	61.88

Greene**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	291	\$22	\$76.15
Age:			
Under 65	230	12	54.09
65 and over	61	10	159.34
Type of Residence:			
Homeowner	128	11	86.72
Renter	163	11	67.85
Filing Category:			
IT-214 Alone	43	5	111.93
IT-214 with Return	248	17	69.95
Household Gross Income:			
\$0 - \$3,000	24	3	106.45
3,001 - 5,000	29	3	99.86
5,001 - 7,000	27	2	90.88
7,001 - 9,000	45	4	84.60
9,001 - 11,000	49	4	72.24
11,001 - 14,000	52	3	65.05
14,001 - 18,000	65	4	54.21

Hamilton**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	42	\$3	\$70.61
Age:			
Under 65	35	2	54.74
65 and over	7	1	150.00
Type of Residence:			
Homeowner	19	1	76.05
Renter	23	2	66.13
Filing Category:			
IT-214 Alone	d/	a/	155.50
IT-214 with Return	d/	3	66.37
Household Gross Income:			
\$0 - \$3,000	d/	a/	73.33
3,001 - 5,000	d/	0	69.00
5,001 - 7,000	d/	a/	65.00
7,001 - 9,000	d/	0	106.66
9,001 - 11,000	d/	1	102.12
11,001 - 14,000	14	1	61.78
14,001 - 18,000	d/	a/	37.14

d/ - Tax Law secrecy provisions prohibit disclosure.

a/ - Less than \$500.

Herkimer**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	938	\$71	\$76.04
Age:			
Under 65	713	38	53.98
65 and over	225	33	145.95
Type of Residence:			
Homeowner	351	37	106.59
Renter	587	34	57.77
Filing Category:			
IT-214 Alone	188	21	113.82
IT-214 with Return	750	50	66.57
Household Gross Income:			
\$0 - \$3,000	59	6	96.98
3,001 - 5,000	73	7	98.56
5,001 - 7,000	101	8	83.29
7,001 - 9,000	157	13	80.84
9,001 - 11,000	158	13	80.56
11,001 - 14,000	199	13	67.38
14,001 - 18,000	191	11	58.45

Jefferson**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	964	\$67	\$69.39
Age:			
Under 65	827	44	53.14
65 and over	137	23	167.45
Type of Residence:			
Homeowner	305	29	95.77
Renter	659	38	57.17
Filing Category:			
IT-214 Alone	94	12	127.29
IT-214 with Return	870	55	63.13
Household Gross Income:			
\$0 - \$3,000	83	9	102.92
3,001 - 5,000	75	6	74.46
5,001 - 7,000	125	9	73.90
7,001 - 9,000	158	13	79.15
9,001 - 11,000	152	11	69.37
11,001 - 14,000	208	13	61.40
14,001 - 18,000	163	8	47.23

Kings**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	71,222	\$9,404	\$132.03
Age:			
Under 65	36,898	2,123	57.54
65 and over	34,324	7,280	212.11
Type of Residence:			
Homeowner	1,204	181	150.19
Renter	70,018	9,223	131.72
Filing Category:			
IT-214 Alone	47,295	7,369	155.81
IT-214 with Return	23,927	2,035	85.03
Household Gross Income:			
\$0 - \$3,000	3,143	365	116.15
3,001 - 5,000	4,644	601	129.45
5,001 - 7,000	10,887	1,409	129.44
7,001 - 9,000	29,465	4,689	159.12
9,001 - 11,000	7,023	740	105.37
11,001 - 14,000	11,671	1,360	116.55
14,001 - 18,000	4,389	239	54.55

Lewis**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	172	\$16	\$93.09
Age:			
Under 65	110	6	54.10
65 and over	62	10	162.29
Type of Residence:			
Homeowner	99	12	116.51
Renter	73	4	61.34
Filing Category:			
IT-214 Alone	38	4	104.57
IT-214 with Return	134	12	89.84
Household Gross Income:			
\$0 - \$3,000	20	3	156.60
3,001 - 5,000	17	1	81.35
5,001 - 7,000	13	1	92.38
7,001 - 9,000	22	2	107.27
9,001 - 11,000	36	3	94.11
11,001 - 14,000	35	3	75.85
14,001 - 18,000	29	2	65.20

Livingston**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	444	\$33	\$73.96
Age:			
Under 65	346	19	53.88
65 and over	98	14	144.84
Type of Residence:			
Homeowner	168	16	92.79
Renter	276	17	62.50
Filing Category:			
IT-214 Alone	76	8	111.17
IT-214 with Return	368	24	66.27
Household Gross Income:			
\$0 - \$3,000	37	3	93.45
3,001 - 5,000	32	3	83.28
5,001 - 7,000	47	4	78.89
7,001 - 9,000	82	7	84.37
9,001 - 11,000	64	5	82.71
11,001 - 14,000	98	6	62.46
14,001 - 18,000	84	5	55.61

Madison**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	531	\$40	\$75.31
Age:			
Under 65	411	21	52.29
65 and over	120	18	154.15
Type of Residence:			
Homeowner	208	20	94.62
Renter	323	20	62.87
Filing Category:			
IT-214 Alone	82	11	131.17
IT-214 with Return	449	29	65.11
Household Gross Income:			
\$0 - \$3,000	38	4	108.42
3,001 - 5,000	33	2	75.45
5,001 - 7,000	51	4	82.00
7,001 - 9,000	73	6	81.83
9,001 - 11,000	100	8	83.75
11,001 - 14,000	110	8	70.75
14,001 - 18,000	126	7	56.08

Monroe**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	11,920	\$929	\$77.89
Age:			
Under 65	9,694	546	56.30
65 and over	2,226	383	171.90
Type of Residence:			
Homeowner	2,480	258	104.12
Renter	9,440	670	71.00
Filing Category:			
IT-214 Alone	3,541	378	106.87
IT-214 with Return	8,379	550	65.64
Household Gross Income:			
\$0 - \$3,000	1,058	90	85.33
3,001 - 5,000	1,406	113	80.35
5,001 - 7,000	1,627	143	87.62
7,001 - 9,000	2,210	194	87.57
9,001 - 11,000	1,567	131	83.30
11,001 - 14,000	2,065	148	71.55
14,001 - 18,000	1,987	111	55.79

Montgomery**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,214	\$110	\$90.49
Age:			
Under 65	834	45	53.95
65 and over	380	65	170.70
Type of Residence:			
Homeowner	459	57	124.32
Renter	755	53	69.93
Filing Category:			
IT-214 Alone	246	37	149.93
IT-214 with Return	968	73	75.38
Household Gross Income:			
\$0 - \$3,000	79	10	121.13
3,001 - 5,000	80	8	99.76
5,001 - 7,000	123	12	96.29
7,001 - 9,000	205	22	108.29
9,001 - 11,000	194	19	98.28
11,001 - 14,000	249	20	81.33
14,001 - 18,000	284	19	66.70

Nassau**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,300	\$320	\$97.12
Age:			
Under 65	2,346	129	55.15
65 and over	954	191	200.30
Type of Residence:			
Homeowner	561	86	154.04
Renter	2,739	234	85.46
Filing Category:			
IT-214 Alone	731	137	186.83
IT-214 with Return	2,569	184	71.59
Household Gross Income:			
\$0 - \$3,000	260	34	132.06
3,001 - 5,000	280	29	104.09
5,001 - 7,000	430	49	114.17
7,001 - 9,000	608	72	117.65
9,001 - 11,000	488	47	97.16
11,001 - 14,000	652	55	83.91
14,001 - 18,000	582	34	58.85

**New York
(Manhattan)**

Real Property Circuit Breaker Tax Credit Use - 2002

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	32,449	\$4,220	\$130.06
Age:			
Under 65	16,259	933	57.35
65 and over	16,190	3,288	203.07
Type of Residence:			
Homeowner	315	33	105.93
Renter	32,134	4,187	130.29
Filing Category:			
IT-214 Alone	21,892	3,167	144.65
IT-214 with Return	10,557	1,054	99.80
Household Gross Income:			
\$0 - \$3,000	1,659	204	122.89
3,001 - 5,000	2,337	330	141.29
5,001 - 7,000	6,275	877	139.70
7,001 - 9,000	13,945	2,045	146.67
9,001 - 11,000	3,188	362	113.49
11,001 - 14,000	3,260	304	93.37
14,001 - 18,000	1,785	98	54.90

Niagara

Real Property Circuit Breaker Tax Credit Use - 2002

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	5,078	\$380	\$74.86
Age:			
Under 65	4,090	223	54.52
65 and over	988	157	159.08
Type of Residence:			
Homeowner	1,230	130	106.09
Renter	3,848	250	64.88
Filing Category:			
IT-214 Alone	976	119	121.87
IT-214 with Return	4,102	261	63.68
Household Gross Income:			
\$0 - \$3,000	366	33	88.87
3,001 - 5,000	455	35	76.00
5,001 - 7,000	607	49	80.59
7,001 - 9,000	801	67	84.20
9,001 - 11,000	787	65	82.26
11,001 - 14,000	1,113	80	71.56
14,001 - 18,000	949	52	55.09

Oneida**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	4,294	\$311	\$72.41
Age:			
Under 65	3,502	188	53.81
65 and over	792	122	154.66
Type of Residence:			
Homeowner	1,066	106	99.40
Renter	3,228	205	63.50
Filing Category:			
IT-214 Alone	895	100	111.64
IT-214 with Return	3,399	211	62.08
Household Gross Income:			
\$0 - \$3,000	273	26	93.69
3,001 - 5,000	322	24	74.67
5,001 - 7,000	519	44	85.36
7,001 - 9,000	819	67	82.18
9,001 - 11,000	651	48	74.22
11,001 - 14,000	902	61	67.88
14,001 - 18,000	808	40	49.69

Onondaga**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	6,065	\$481	\$79.37
Age:			
Under 65	4,595	252	54.83
65 and over	1,470	229	156.09
Type of Residence:			
Homeowner	1,966	217	110.19
Renter	4,099	265	64.59
Filing Category:			
IT-214 Alone	1,117	148	132.28
IT-214 with Return	4,948	334	67.43
Household Gross Income:			
\$0 - \$3,000	450	39	87.23
3,001 - 5,000	459	37	81.47
5,001 - 7,000	663	56	85.16
7,001 - 9,000	980	93	94.99
9,001 - 11,000	875	75	86.27
11,001 - 14,000	1,315	102	77.62
14,001 - 18,000	1,323	78	58.68

Ontario**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	680	\$50	\$74.20
Age:			
Under 65	538	29	54.00
65 and over	142	21	150.71
Type of Residence:			
Homeowner	255	24	93.43
Renter	425	27	62.66
Filing Category:			
IT-214 Alone	86	10	118.25
IT-214 with Return	594	40	67.82
Household Gross Income:			
\$0 - \$3,000	62	6	101.85
3,001 - 5,000	55	4	75.40
5,001 - 7,000	61	4	69.68
7,001 - 9,000	98	8	83.27
9,001 - 11,000	106	8	75.43
11,001 - 14,000	127	10	75.65
14,001 - 18,000	171	10	58.35

Orange**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,330	\$171	\$73.32
Age:			
Under 65	1,961	107	54.36
65 and over	369	64	174.05
Type of Residence:			
Homeowner	340	41	119.54
Renter	1,990	130	65.42
Filing Category:			
IT-214 Alone	318	45	140.16
IT-214 with Return	2,012	126	62.75
Household Gross Income:			
\$0 - \$3,000	106	11	103.03
3,001 - 5,000	99	8	83.33
5,001 - 7,000	184	17	93.69
7,001 - 9,000	460	39	84.35
9,001 - 11,000	591	42	70.28
11,001 - 14,000	529	35	65.90
14,001 - 18,000	361	19	53.24

Orleans

Real Property Circuit Breaker Tax Credit Use - 2002			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	479	\$44	\$90.87
Age:			
Under 65	326	18	54.95
65 and over	153	26	167.42
Type of Residence:			
Homeowner	225	26	117.38
Renter	254	17	67.38
Filing Category:			
IT-214 Alone	122	16	132.53
IT-214 with Return	357	27	76.64
Household Gross Income:			
\$0 - \$3,000	34	4	132.02
3,001 - 5,000	38	5	119.84
5,001 - 7,000	48	5	95.08
7,001 - 9,000	70	7	100.55
9,001 - 11,000	70	6	84.98
11,001 - 14,000	110	10	90.17
14,001 - 18,000	109	7	64.33

Oswego

Real Property Circuit Breaker Tax Credit Use - 2002			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,480	\$103	\$69.34
Age:			
Under 65	1,271	69	54.53
65 and over	209	33	159.37
Type of Residence:			
Homeowner	404	39	97.15
Renter	1,076	63	58.89
Filing Category:			
IT-214 Alone	200	25	125.25
IT-214 with Return	1,280	78	60.60
Household Gross Income:			
\$0 - \$3,000	113	10	91.81
3,001 - 5,000	127	10	77.55
5,001 - 7,000	185	13	72.24
7,001 - 9,000	266	20	76.68
9,001 - 11,000	231	17	73.07
11,001 - 14,000	300	19	64.20
14,001 - 18,000	258	12	48.43

Otsego**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	586	\$47	\$79.87
Age:			
Under 65	457	24	53.00
65 and over	129	23	175.03
Type of Residence:			
Homeowner	281	27	97.64
Renter	305	19	63.48
Filing Category:			
IT-214 Alone	78	11	135.42
IT-214 with Return	508	36	71.33
Household Gross Income:			
\$0 - \$3,000	60	8	128.36
3,001 - 5,000	43	4	100.88
5,001 - 7,000	54	5	84.50
7,001 - 9,000	80	8	93.82
9,001 - 11,000	76	6	81.05
11,001 - 14,000	147	10	68.85
14,001 - 18,000	126	6	50.87

Putnam**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	96	\$9	\$92.28
Age:			
Under 65	71	4	52.22
65 and over	25	5	206.00
Type of Residence:			
Homeowner	13	2	160.61
Renter	83	7	81.56
Filing Category:			
IT-214 Alone	22	4	168.77
IT-214 with Return	74	5	69.52
Household Gross Income:			
\$0 - \$3,000	d/	1	155.77
3,001 - 5,000	d/	a/	58.57
5,001 - 7,000	15	2	104.40
7,001 - 9,000	17	2	111.88
9,001 - 11,000	23	2	87.39
11,001 - 14,000	14	1	75.28
14,001 - 18,000	11	1	46.45

d/ - Tax Law secrecy provisions prohibit disclosure.

a/ - Less than \$500.

Queens**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	34,871	\$4,539	\$130.16
Age:			
Under 65	18,705	1,068	57.11
65 and over	16,166	3,471	214.70
Type of Residence:			
Homeowner	1,628	235	144.26
Renter	33,243	4,304	129.47
Filing Category:			
IT-214 Alone	19,657	3,202	162.89
IT-214 with Return	15,214	1,337	87.88
Household Gross Income:			
\$0 - \$3,000	1,713	226	132.02
3,001 - 5,000	2,709	385	142.26
5,001 - 7,000	5,850	783	133.85
7,001 - 9,000	12,897	2,070	160.46
9,001 - 11,000	3,667	407	111.07
11,001 - 14,000	5,068	506	99.93
14,001 - 18,000	2,967	161	54.30

Rensselaer**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,824	\$131	\$71.83
Age:			
Under 65	1,553	84	53.87
65 and over	271	47	174.78
Type of Residence:			
Homeowner	381	44	114.56
Renter	1,443	87	60.55
Filing Category:			
IT-214 Alone	182	27	145.90
IT-214 with Return	1,642	104	63.62
Household Gross Income:			
\$0 - \$3,000	164	17	103.23
3,001 - 5,000	158	13	85.05
5,001 - 7,000	227	17	75.40
7,001 - 9,000	278	21	76.98
9,001 - 11,000	248	19	76.35
11,001 - 14,000	366	24	64.25
14,001 - 18,000	383	20	51.40

Richmond**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,593	\$397	\$110.47
Age:			
Under 65	2,335	133	56.88
65 and over	1,258	264	209.95
Type of Residence:			
Homeowner	118	15	129.14
Renter	3,475	382	109.84
Filing Category:			
IT-214 Alone	2,020	278	137.42
IT-214 with Return	1,573	119	75.86
Household Gross Income:			
\$0 - \$3,000	198	21	106.52
3,001 - 5,000	234	24	104.15
5,001 - 7,000	470	47	99.42
7,001 - 9,000	1,515	207	136.94
9,001 - 11,000	415	40	96.30
11,001 - 14,000	483	42	87.42
14,001 - 18,000	278	15	54.26

Rockland**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,009	\$84	\$83.54
Age:			
Under 65	815	44	54.40
65 and over	194	40	205.96
Type of Residence:			
Homeowner	59	9	152.72
Renter	950	75	79.24
Filing Category:			
IT-214 Alone	169	30	176.99
IT-214 with Return	840	54	64.74
Household Gross Income:			
\$0 - \$3,000	54	5	100.05
3,001 - 5,000	71	8	106.54
5,001 - 7,000	105	9	85.94
7,001 - 9,000	243	25	103.98
9,001 - 11,000	206	16	79.50
11,001 - 14,000	169	13	74.10
14,001 - 18,000	161	8	50.50

St. Lawrence**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,209	\$81	\$66.71
Age:			
Under 65	1,070	59	54.80
65 and over	139	22	158.41
Type of Residence:			
Homeowner	339	27	79.26
Renter	870	54	61.82
Filing Category:			
IT-214 Alone	208	19	92.17
IT-214 with Return	1,001	61	61.42
Household Gross Income:			
\$0 - \$3,000	99	9	90.53
3,001 - 5,000	89	6	69.94
5,001 - 7,000	178	13	71.38
7,001 - 9,000	242	19	77.69
9,001 - 11,000	165	10	63.29
11,001 - 14,000	232	14	60.78
14,001 - 18,000	204	9	46.16

Saratoga**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,103	\$77	\$69.84
Age:			
Under 65	954	51	53.95
65 and over	149	26	171.56
Type of Residence:			
Homeowner	246	23	94.76
Renter	857	54	62.68
Filing Category:			
IT-214 Alone	91	12	133.34
IT-214 with Return	1,012	65	64.13
Household Gross Income:			
\$0 - \$3,000	100	9	94.84
3,001 - 5,000	95	8	82.96
5,001 - 7,000	121	9	73.09
7,001 - 9,000	149	12	77.51
9,001 - 11,000	173	13	77.32
11,001 - 14,000	255	16	62.79
14,001 - 18,000	210	10	47.05

Schenectady**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,295	\$176	\$76.82
Age:			
Under 65	1,837	100	54.41
65 and over	458	76	166.70
Type of Residence:			
Homeowner	610	74	120.50
Renter	1,685	103	61.01
Filing Category:			
IT-214 Alone	331	51	152.60
IT-214 with Return	1,964	126	64.05
Household Gross Income:			
\$0 - \$3,000	157	13	85.21
3,001 - 5,000	204	16	78.83
5,001 - 7,000	264	23	86.84
7,001 - 9,000	347	27	78.90
9,001 - 11,000	338	30	88.68
11,001 - 14,000	472	38	79.52
14,001 - 18,000	513	29	56.59

Schoharie**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	274	\$24	\$85.78
Age:			
Under 65	196	10	53.54
65 and over	78	13	166.79
Type of Residence:			
Homeowner	130	14	104.77
Renter	144	10	68.63
Filing Category:			
IT-214 Alone	58	8	141.32
IT-214 with Return	216	15	70.87
Household Gross Income:			
\$0 - \$3,000	26	2	91.03
3,001 - 5,000	20	3	153.80
5,001 - 7,000	33	3	98.69
7,001 - 9,000	36	3	93.83
9,001 - 11,000	46	4	80.76
11,001 - 14,000	42	3	83.23
14,001 - 18,000	71	4	59.33

Schuyler**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	227	\$17	\$76.32
Age:			
Under 65	170	9	54.82
65 and over	57	8	140.42
Type of Residence:			
Homeowner	103	10	96.71
Renter	124	7	59.37
Filing Category:			
IT-214 Alone	30	3	108.43
IT-214 with Return	197	14	71.43
Household Gross Income:			
\$0 - \$3,000	17	2	110.58
3,001 - 5,000	28	3	90.82
5,001 - 7,000	28	2	68.71
7,001 - 9,000	37	3	92.97
9,001 - 11,000	34	2	67.23
11,001 - 14,000	34	2	72.88
14,001 - 18,000	49	3	56.57

Seneca**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	441	\$32	\$72.90
Age:			
Under 65	351	19	53.36
65 and over	90	13	149.07
Type of Residence:			
Homeowner	148	14	96.54
Renter	293	18	60.95
Filing Category:			
IT-214 Alone	52	6	115.34
IT-214 with Return	389	26	67.22
Household Gross Income:			
\$0 - \$3,000	34	3	91.82
3,001 - 5,000	29	2	75.13
5,001 - 7,000	44	5	109.59
7,001 - 9,000	64	5	83.96
9,001 - 11,000	60	4	70.31
11,001 - 14,000	91	6	64.32
14,001 - 18,000	119	7	55.26

Steuben**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,386	\$97	\$70.26
Age:			
Under 65	1,153	63	54.58
65 and over	233	34	147.87
Type of Residence:			
Homeowner	456	39	84.76
Renter	930	59	63.15
Filing Category:			
IT-214 Alone	206	22	104.87
IT-214 with Return	1,180	76	64.22
Household Gross Income:			
\$0 - \$3,000	98	11	110.33
3,001 - 5,000	113	9	75.24
5,001 - 7,000	188	14	75.79
7,001 - 9,000	230	17	75.36
9,001 - 11,000	238	16	68.78
11,001 - 14,000	297	19	62.38
14,001 - 18,000	222	12	52.21

Suffolk**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,702	\$352	\$95.07
Age:			
Under 65	2,534	137	54.19
65 and over	1,168	215	183.75
Type of Residence:			
Homeowner	1,025	153	149.28
Renter	2,677	199	74.31
Filing Category:			
IT-214 Alone	925	159	172.17
IT-214 with Return	2,777	193	69.39
Household Gross Income:			
\$0 - \$3,000	232	25	106.43
3,001 - 5,000	287	24	81.91
5,001 - 7,000	418	41	97.05
7,001 - 9,000	602	76	126.92
9,001 - 11,000	599	64	107.64
11,001 - 14,000	794	74	93.05
14,001 - 18,000	770	48	62.87

Sullivan**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,494	\$102	\$68.09
Age:			
Under 65	1,272	67	52.82
65 and over	222	35	155.57
Type of Residence:			
Homeowner	315	32	101.47
Renter	1,179	70	59.17
Filing Category:			
IT-214 Alone	138	18	129.22
IT-214 with Return	1,356	84	61.86
Household Gross Income:			
\$0 - \$3,000	70	7	99.05
3,001 - 5,000	88	7	77.82
5,001 - 7,000	156	11	71.56
7,001 - 9,000	247	19	75.65
9,001 - 11,000	230	18	78.77
11,001 - 14,000	330	21	65.05
14,001 - 18,000	373	19	49.60

Tioga**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	482	\$34	\$71.17
Age:			
Under 65	401	21	53.06
65 and over	81	13	160.83
Type of Residence:			
Homeowner	162	16	98.27
Renter	320	18	57.45
Filing Category:			
IT-214 Alone	53	5	98.15
IT-214 with Return	429	29	67.84
Household Gross Income:			
\$0 - \$3,000	49	5	99.65
3,001 - 5,000	30	2	82.83
5,001 - 7,000	65	5	82.30
7,001 - 9,000	87	7	74.83
9,001 - 11,000	60	4	68.36
11,001 - 14,000	99	7	66.38
14,001 - 18,000	92	4	47.82

Tompkins**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	616	\$39	\$63.15
Age:			
Under 65	562	30	53.85
65 and over	54	9	159.92
Type of Residence:			
Homeowner	162	13	77.31
Renter	454	26	58.09
Filing Category:			
IT-214 Alone	32	4	140.28
IT-214 with Return	584	34	58.92
Household Gross Income:			
\$0 - \$3,000	65	5	80.96
3,001 - 5,000	64	4	70.21
5,001 - 7,000	65	5	75.18
7,001 - 9,000	85	6	73.95
9,001 - 11,000	97	6	60.68
11,001 - 14,000	121	7	56.58
14,001 - 18,000	119	5	43.99

Ulster**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,368	\$102	\$74.80
Age:			
Under 65	1,136	62	54.51
65 and over	232	40	174.12
Type of Residence:			
Homeowner	334	35	104.96
Renter	1,034	67	65.05
Filing Category:			
IT-214 Alone	149	21	144.10
IT-214 with Return	1,219	81	66.33
Household Gross Income:			
\$0 - \$3,000	141	14	102.65
3,001 - 5,000	121	10	85.05
5,001 - 7,000	159	14	86.96
7,001 - 9,000	194	17	85.50
9,001 - 11,000	200	15	75.41
11,001 - 14,000	285	18	64.28
14,001 - 18,000	268	14	51.26

Warren**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	574	\$41	\$72.01
Age:			
Under 65	479	26	53.30
65 and over	95	16	166.34
Type of Residence:			
Homeowner	166	15	90.38
Renter	408	26	64.53
Filing Category:			
IT-214 Alone	81	11	131.13
IT-214 with Return	493	31	62.30
Household Gross Income:			
\$0 - \$3,000	43	4	101.16
3,001 - 5,000	42	3	71.16
5,001 - 7,000	70	5	69.15
7,001 - 9,000	97	9	95.77
9,001 - 11,000	101	8	74.93
11,001 - 14,000	97	6	59.88
14,001 - 18,000	124	6	52.30

Washington**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	449	\$39	\$86.50
Age:			
Under 65	325	18	55.18
65 and over	124	21	168.58
Type of Residence:			
Homeowner	225	24	107.38
Renter	224	15	65.52
Filing Category:			
IT-214 Alone	95	12	125.47
IT-214 with Return	354	27	76.04
Household Gross Income:			
\$0 - \$3,000	46	5	103.06
3,001 - 5,000	35	3	96.62
5,001 - 7,000	39	4	106.23
7,001 - 9,000	71	7	92.83
9,001 - 11,000	74	7	97.52
11,001 - 14,000	106	9	81.16
14,001 - 18,000	78	4	53.29

Wayne**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	926	\$69	\$75.00
Age:			
Under 65	749	40	54.02
65 and over	177	29	163.79
Type of Residence:			
Homeowner	315	30	94.14
Renter	611	40	65.13
Filing Category:			
IT-214 Alone	136	18	131.50
IT-214 with Return	790	52	65.27
Household Gross Income:			
\$0 - \$3,000	75	9	117.76
3,001 - 5,000	77	6	76.16
5,001 - 7,000	111	8	73.72
7,001 - 9,000	129	11	88.32
9,001 - 11,000	137	10	72.25
11,001 - 14,000	194	15	76.57
14,001 - 18,000	203	10	51.34

Westchester**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,551	\$237	\$93.06
Age:			
Under 65	1,841	101	54.80
65 and over	710	137	192.26
Type of Residence:			
Homeowner	255	35	135.54
Renter	2,296	203	88.34
Filing Category:			
IT-214 Alone	640	101	158.26
IT-214 with Return	1,911	136	71.22
Household Gross Income:			
\$0 - \$3,000	185	21	114.93
3,001 - 5,000	223	24	108.43
5,001 - 7,000	340	37	108.55
7,001 - 9,000	546	63	115.24
9,001 - 11,000	377	35	92.22
11,001 - 14,000	466	35	74.88
14,001 - 18,000	414	22	54.25

Wyoming**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	386	\$35	\$90.57
Age:			
Under 65	242	13	53.57
65 and over	144	22	152.76
Type of Residence:			
Homeowner	204	23	111.65
Renter	182	12	66.94
Filing Category:			
IT-214 Alone	112	14	128.84
IT-214 with Return	274	21	74.93
Household Gross Income:			
\$0 - \$3,000	26	3	129.50
3,001 - 5,000	26	2	76.00
5,001 - 7,000	31	3	92.96
7,001 - 9,000	53	5	90.81
9,001 - 11,000	73	8	102.93
11,001 - 14,000	86	8	95.01
14,001 - 18,000	91	6	68.52

Yates**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	220	\$17	\$78.40
Age:			
Under 65	158	8	53.53
65 and over	62	9	141.79
Type of Residence:			
Homeowner	94	10	102.68
Renter	126	8	60.28
Filing Category:			
IT-214 Alone	26	3	116.80
IT-214 with Return	194	14	73.25
Household Gross Income:			
\$0 - \$3,000	21	2	82.52
3,001 - 5,000	19	1	64.68
5,001 - 7,000	31	3	108.64
7,001 - 9,000	35	2	67.20
9,001 - 11,000	30	2	78.20
11,001 - 14,000	41	4	86.39
14,001 - 18,000	43	3	62.23

Unclassified**Real Property Circuit Breaker Tax Credit Use - 2002**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	625	\$95	\$151.34
Age:			
Under 65	229	13	56.08
65 and over	396	82	206.43
Type of Residence:			
Homeowner	111	16	147.00
Renter	514	78	152.28
Filing Category:			
IT-214 Alone	493	77	155.22
IT-214 with Return	132	18	136.87
Household Gross Income:			
\$0 - \$3,000	34	5	154.29
3,001 - 5,000	62	12	193.20
5,001 - 7,000	104	18	174.78
7,001 - 9,000	208	34	164.65
9,001 - 11,000	72	10	140.55
11,001 - 14,000	97	11	116.21
14,001 - 18,000	48	4	73.83

Appendix A: Claim for Real Property Tax Credit for Homeowners and Renters

Claim for Real Property Tax Credit for Homeowners and Renters



IT-214



Form with fields for: Important: You must enter your social security number(s) in the boxes to the right. Your first name and middle initial, Your last name, Spouse's first name and middle initial, Spouse's last name, Current mailing address, Apartment number, NY State county of residence, City, village, or post office, State, ZIP code, Qualifying social security number if different from above, Street address of New York residence that qualifies you for this credit, if different from above, City, village, or post office, State, ZIP code.

- 1 Were you a New York State resident for all of 2002?
2 Did you occupy the same residence for at least six months during 2002?
3 Did you own real property with a current market value of more than \$85,000 during 2002?
4 Can you be claimed as a dependent on another taxpayer's 2002 federal return?

If you checked No on lines 1 or 2, or Yes on lines 3 or 4, stop; you do not qualify for this credit.

- 5 Did you live in a nursing home, public housing, or other residence completely exempted from real property taxes in 2002?
6 Including yourself, how many members of your household are filing Form IT-214?
7 Were any of the household members included on line 6 (or your spouse, if this is a joint claim) 65 or older on January 1, 2003?
8 Did you own or pay rent for your residence during 2002?

Complete Schedule A or B, and Schedule C, on the back before continuing.

- 9 Did you enter an amount for the exemption on line 20 of this claim?

10 Homeowners: enter amount from line 21. Renters: enter amount from line 25

11 Enter household gross income from line 34 (If more than \$18,000, stop; you do not qualify. If "0" or less, leave lines 12 and 13 blank.)

12 Enter from the table below the rate that applies to your household gross income

Table with 4 columns: If the amount on line 11 is, Your rate is, If the amount on line 11 is, Your rate is. Rows include income brackets from \$0.01 to \$9,000 and \$9,001 to \$18,000.

13 Multiply line 11 by line 12

14 Subtract line 13 from line 10. (If line 13 is more than line 10, stop; no credit is allowed.)

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

16 Credit limitation (see instructions; enter amount from table)

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.)

- Transfer the amount on line 17 of this form to Form IT-200, line 32, or to Form IT-201, line 60. Attach Form IT-214 to your return.
If you are not filing a New York State income tax return, mail this form to: STATE PROCESSING CENTER, PO BOX 61000, ALBANY NY 12261-0001.

Form for Preparer's use only: Preparer's signature, Firm's name, Address, Preparer's SSN or PTIN, Employer identification number, Date, Mark X if self-employed.

Form for Sign here: Your signature, Spouse's signature (if joint claim), Date, Daytime phone number (optional).

Schedule A - To be completed by homeowners. Enter the amounts you and all qualified members of your household paid during 2002.

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 2002.

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 2002 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

23. .

24 Adjusted rent (Subtract line 23 from line 22. If monthly average is over \$450, **stop**; you do not qualify for this credit.) 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 2002. (Attach additional sheets if necessary.) Enter the total number of household members in the boxes ... 26.

Your name	Social security number	Year of birth
Spouse's name (if married)	<input type="text"/>	<input type="text"/>
Household member's name	<input type="text"/>	<input type="text"/>
Household member's name	<input type="text"/>	<input type="text"/>
Household member's name	<input type="text"/>	<input type="text"/>

Enter the total of all amounts, even if not taxable, that you, your spouse (if married), and the above household members received during 2002.

27 Federal adjusted gross income (from Form 1040A, line 21; Form 1040EZ, line 4; or Form 1040, line 35) If you do not have to file a federal return, see Household gross income on the front page of the instructions for this form 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. .

35 **Direct deposit:** If you are **not** attaching this claim to your income tax return, and want your credit (from line 17) sent directly to your bank account, complete a, b, and c below (see instructions).

a Routing number b Type: Checking Savings

c Account number

Appendix B: Publication 22 - General Information on New York State's Real Property Tax Credit for Homeowners and Renters

GENERAL INFORMATION ON NEW YORK STATE'S REAL PROPERTY TAX CREDIT FOR HOMEOWNERS AND RENTERS

(Including frequently asked questions)

For tax year 2002



The information presented is current as of this publication's print date.
Visit our Web site at www.tax.state.ny.us for up-to-date information.

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Table of contents	Page
General	4
Who qualifies	4
How to claim the credit	5
When to file	6
Definitions	6
New York State additions	10
Frequently asked questions	13

General

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

New York State residents qualify for a refund of any real property tax credit in excess of their New York State tax liabilities. Residents who are not required to file New York State income tax returns may qualify for a refund of the full amount of the credit. Part-year residents and nonresidents of New York State do not qualify for this credit.

Who qualifies

A taxpayer who meets all of the following conditions for tax year 2002, as either a homeowner or renter, may qualify to claim the real property tax credit. However, a claim for the real property tax credit cannot be made for a taxpayer who has died.

As a **homeowner**, you qualify to claim the real property tax credit if you meet all of the following conditions:

- The total household gross income of you **and** the members of your household was \$18,000 or less. (See page 7 of this publication for the definition of *household gross income* and a list of the items that make up your household gross income.)
- You occupied the same New York State residence for six months or more in 2002.
- You or your spouse paid real property taxes on your residence.
- You were a New York State resident for all of 2002.
- You cannot be claimed as a dependent on someone else's federal income tax return.
- Your residence was not completely exempt from real property tax.

Publication 22 (11/02)

- The current market value of all real property (house(s), garage(s), land, etc.) you owned was \$85,000 or less.
- Any rent that you received for nonresidential use of your residence was 20% or less of the total rent that you received.

As a **renter**, you qualify to claim the real property tax credit if you meet all of the following conditions:

- The total household gross income of you **and** the members of your household was \$18,000 or less. (See page 7 of this publication for the definition of *household gross income* and a list of the items that make up your household gross income.)
- You occupied the same New York State residence for six months or more in 2002.
- You or your spouse paid rent for your residence.
- You were a New York State resident for all of 2002.
- You cannot be claimed as a dependent on someone else's federal income tax return.
- Your residence was not completely exempt from real property taxes.
- The current market value of all real property (house(s), garage(s), land, etc.) you owned was \$85,000 or less.
- The average monthly rent paid by the members of your household was \$450 or less, not counting charges for heat, gas, electricity, furnishings, or board.

How to claim the credit

To claim the real property tax credit, complete [Form IT-214, Claim for Real Property Tax Credit for Homeowners and Renters](#).

Publication 22 (11/02)

If you are filing a New York State income tax return, you should attach the completed [Form IT-214](#) to [Form IT-200](#) or [Form IT-201](#), *Resident Income Tax Return*. The real property tax credit **cannot** be claimed on [Form IT-100](#), *Resident Fast Form Income Tax Return*.

If you qualify to claim the real property tax credit, but are not required to file a New York State income tax return, you can file for a refund of the credit by using [Form IT-214](#) only.

When to file

If you are filing a New York State income tax return, attach [Form IT-214](#) to your return and file it after January 1, 2003, but no later than April 15, 2003.

If you cannot meet the filing date you may request an extension of time by filing [Form IT-370](#), *Application for Automatic Extension of Time to File for Individuals*. The filing date for the income tax return and [Form IT-214](#) will be automatically extended for four months if you file [Form IT-370](#) on time and pay any tax owed with [Form IT-370](#).

If you file a New York State resident income tax return without claiming the real property tax credit and later determine that you qualify to claim the credit, you may still be able to claim the credit by filing [Form IT-214](#). You have until April 17, 2006, to file [Form IT-214](#) for tax year 2002.

If you are not required to file a New York State income tax return you can file [Form IT-214](#) for tax year 2002 after January 1, 2003, but no later than April 17, 2006.

Definitions

The following definitions apply to this publication, [Form IT-214](#), and the instructions for [Form IT-214](#).

Members of your household are all who share your residence and its furnishings, facilities, and accommodations, whether those household members 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, a daughter, or a descendant 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
- 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 annual total of the following items of income that you and all members of your household received during 2002:

- Federal adjusted gross income (even if you do not have to file a federal return, you must compute this amount and include it in *household gross income*).
- New York State additions to federal adjusted gross income (the most common additions are listed on pages 10-12 of this publication).
- Support money, including foster care support payments.
- Income earned abroad exempted by section 911 of the Internal Revenue Code (IRC).
- Supplemental security income (SSI) payments to the extent not included in federal adjusted gross income.
- Nontaxable interest received from New York State, its agencies, instrumentalities, public corporations, or political subdivisions.

Publication 22 (11/02)

- Workers' compensation.
- The gross amount of loss-of-time insurance. (For example, an accident or health insurance policy or disability benefits received under a "no-fault" automobile policy.)
- 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.
- The gross amount of pensions and annuities, including railroad retirement benefits to the extent not included in federal adjusted gross income.
- All payments received under the Social Security Act and veterans disability pensions, less any Medicare premiums deducted from your benefit, reported on federal Form SSA-1099, *Social Security Benefit Statement*.

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 due to exposure to herbicides containing dioxin (Agent Orange) or pursuant to certain Agent Orange product liability litigation.

Further, household gross income does not include payments made to individuals because of their status as victims of Nazi persecution as defined in federal Public Law 103-286.

A **residence** is a dwelling that you own or rent and includes up to one acre of land around it. The residence must be located in New York State. If the 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. (Contact your local assessor to help

determine the amount of rent or real property tax paid for the one acre surrounding your residence.) Each residence within a multiple dwelling unit may qualify. A condominium, a cooperative, or a rental unit within a single dwelling is 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 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 any additional real property taxes that you would have paid had the taxes not qualified for the exemption under section 467 (the local exemption for persons 65 and older) of the Real Property Tax Law. However, you cannot include the additional taxes you would have paid had you not qualified for the veterans' or the STAR tax exemptions. The local assessor should be able to assist in determining the amount(s) of real property taxes paid.

Real property taxes paid also include any real estate taxes allowed (or that would be allowed 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 the 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 the household own.

If your residence is part of a multiple dwelling unit or a multiple purpose building, include only the amount of real property taxes paid that can reasonably be attributed 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.

Rent constituting real property taxes paid is 25% of the adjusted rent paid on a New York State residence during the tax year.

Adjusted rent is the rent paid after subtracting charges, if any, for heat, gas, electricity, furnishings, or board. If these charges are not separately stated, complete schedule B on [Form IT-214](#) to compute the amount of adjusted rent. Include only rent that was paid by members of the household. Do not include any rent paid for the residence by someone other than a member of your household. Do not include any subsidized part of a rental charge when computing adjusted rent.

If you move from one rented residence to another rented residence during the tax year, add together 25% of the adjusted rent paid for each residence.

New York State additions

Certain items of income not included in federal adjusted gross income must be added to federal adjusted gross income to compute *household gross income*. (For a complete list of New York State additions, see the instructions for [Form IT-201](#).) Some of the more common additions are:

Other states' bond interest:

Interest income on obligations of other states (or political subdivisions of those states) that was received or credited in 2002, but was not included in your federal adjusted gross income. This includes interest income on state and local bonds (but not those of New York State or of local governments within the state), interest and dividend income on tax-exempt bond mutual funds, and tax-exempt money market funds that invest in obligations of states other than New York.

Interest on federal bonds:

Interest or dividend income received by or credited to you in 2002 on bonds or securities of any United States authority, commission, or instrumentality that federal laws exempt from federal income tax but not from state tax.

State income taxes:

State, local, and foreign income taxes, including unincorporated business taxes, deducted in figuring federal adjusted gross income for tax year 2002.

Interest expense:

Interest expense on loans used to buy bonds and securities whose interest is exempt from New York State tax, if the interest expense was deducted when figuring federal adjusted gross income for tax year 2002.

Public employees 414(h) retirement contributions:

The amount of 414(h) retirement contributions for 2002, shown on an employee's federal Form W-2, *Wage and Tax Statement*, (copy 2), made by a Tier 3 or Tier 4 member of the New York State and Local Retirement Systems. These retirement systems include the New York State Employees' Retirement System and the New York State Police and Fire Retirement System; or a Tier 3 or Tier 4 member of the New York State Teachers' Retirement System; or an employee of the State or City University of New York who belongs to the Optional Retirement Program; or any tier member of the New York City Employees' Retirement System, the New York City Teachers' Retirement System, the New York City Board of Education Retirement System, the New York City Police Pension Fund, or the New York City Fire Department Pension Fund; or members of the Manhattan and Bronx Surface Transportation Operating Authority (MABSTOA) Pension Plan.

NYC flexible benefits program:

The IRC 125 amount for 2002, shown on an employee's federal Form W-2, *Wage and Tax Statement*, that was deducted from the employee's salary, under a flexible benefits program established on behalf of the employees by the city of New York and certain other New York City public employers. These public employers include the City University of New York, New York City Health and Hospitals Corporation, New York City Transit Authority, New York City Housing Authority, New York City Off-Track Betting Corporation, New York City Rehabilitation Mortgage Insurance Corporation, New York City Board of Education, New York City School Construction Authority, Manhattan and Bronx Surface Transportation Operating Authority, or the Staten Island Rapid Transit Authority (section 612(b)(31) of the Tax Law).

Publication 22 (11/02)

NYC health insurance and welfare benefit fund:

The amount shown on an employee's 2002 federal Form W-2, *Wage and Tax Statement*, (copy 2), that was deducted from the employee's salary for health insurance and the welfare benefit surcharge, for career pension plan members of the New York City Employees' Retirement System or the New York City Board of Education Retirement System (section 612(b)(32) of the Tax Law).

Frequently asked questions and answers about New York State's real property tax credit

- 1. In 2002, I changed my New York residence to another location within New York State. Do I still qualify for the credit?**
 - A. Yes. If you occupied the same residence for at least six months during 2002 and meet the other conditions, you can claim the credit.

- 2. I own a mobile home (trailer) and rent the land where it is located. I pay no real property taxes. Am I considered an owner or a renter?**
 - A. For the purposes of claiming the credit, you are a renter.

- 3. If I live in a senior citizen home or a public housing project, do I qualify for the real property tax credit?**
 - A. Generally, residents of senior citizen homes and public housing projects do not qualify for this credit because these facilities are completely exempt from paying real property taxes. If you reside in a senior citizen home or a public housing project, you should ask the management of your housing facility if your residence is completely exempt from paying real property taxes. If you are a resident of a senior citizen home or a public housing project, do not file [Form IT-214](#) unless you attach a statement explaining how your household qualifies for the credit.

- 4. Do I qualify for the real property tax credit if I live in a nursing home?**
 - A. Generally, residents of nursing homes do not qualify for this credit because they share common living facilities. This situation usually disqualifies all residents of a nursing home since they are all considered to be members of one household, with household gross income exceeding \$18,000 and the average monthly rent exceeding \$450. If you are a resident of a nursing home, do not file [Form IT-214](#) unless you attach a statement explaining how your household qualifies for the credit.

Publication 22 (11/02)

- 5. Each month my social security benefits are reduced by a deduction for optional Medicare insurance. Do I include the gross amount of my social security benefits in my household gross income?**
- A. No, include only the actual amount of all social security benefits received when determining your household gross income.
- 6. My mother was a member of my household during 2002. Do I include her income when I total my household gross income?**
- A. Yes. When you claim this credit, you have to include in your household gross income all the income as described in this publication that you and all members of your household received during 2002. For the definition of *members of your household* and *household gross income*, see pages 6 - 8 of this publication.
- 7. My friend was a member of my household for part of 2002. Do I include her income in my household gross income?**
- A. Yes, but only the part of the income that she received while a member of your household.
- 8. I rented a residence for part of the year and owned a residence for the rest of the year. How do I figure the amount of real property taxes paid?**
- A. Add 25% of the adjusted rent paid (for the number of months you rented) to the prorated part of the real property taxes paid (for the number of months you owned your residence).
- 9. More than one member of my household qualifies for the credit. How much can each of us claim?**
- A. If more than one member of your household is filing [Form IT-214](#), you may divide the credit equally among all filers. However, you may also divide the credit any way you want, as long as each qualified member agrees to the division. Each qualified member must file a [Form IT-214](#) showing only his or her share of the credit. Unless you divide the credit equally, each qualified member of the household must attach a copy of the division agreement to his or her [Form IT-214](#).

10. My father is 68 and lives with me and my family. Does this qualify my household for a higher credit limitation for those 65 or older?

- A. If your father paid rent or real property taxes for your residence and met all other qualifications listed under *Who qualifies* on page 4 this publication, your household qualifies for a higher limitation. You and your father should each file a separate [Form IT-214](#), with each of you showing only your own share of the credit (see the preceding question and answer).

11. My father, who was over 65, lived with me and my family for seven months in 2002 before he died. Does this qualify my household for a higher credit limitation for those 65 and older?

- A. If your father paid rent or real property taxes for your residence, lived in your residence for at least six months during the year, and met all of the other qualifications listed under *Who qualifies* on page 4 of this publication, then your household may qualify for the higher limitation. You must include your father's income for the period that he was a member of the household in computing your household gross income. The combined household gross income of all household members must be \$18,000 or less in order to qualify for the credit. You must divide the total credit equally among all the qualified household members (including the deceased person), and you can only claim your portion of the credit on your [Form IT-214](#). You cannot claim your father's portion of the credit on his behalf. You cannot file a claim for the credit on behalf of a deceased individual.

12. Part of the rent for my residence is paid by my son who does not live with me. Can I include this in the amount of rent I paid during the tax year?

- A. No. Include only the rent paid by you and members of your household.

13. What is meant by *rent constituting real property taxes paid*?

- A. When you figure your real property tax credit, you can consider part of the rent you paid during the taxable year as payment of real property taxes. Schedule B of [Form IT-214](#) shows how to adjust your rent to arrive at the amount you paid to occupy your residence. The adjustment excludes charges for heat, electricity, gas, and furnishings that may be included in your rent payment, and the result is the adjusted rent. Your *rent constituting real property taxes paid* is 25% of this adjusted rent.

14. I own property consisting of my home and 10 acres of land around it. Can I include all the real property taxes I paid during the year when I figure my credit?

- A. No. Include only the amount of real property taxes paid that apply to the residence and **one** acre of land around it. Your local assessor should be able to assist you in determining the portion of real property tax attributed to the residence and the one acre of land around it.

15. I am 67 and have a real property tax exemption. Can I include the amount exempted as part of the real property taxes I paid during the year?

- A. Yes. You can elect to include in real property taxes paid any additional real property taxes that you would have paid if you did not qualify for the exemption under section 467 of the Real Property Tax Law (the local exemption for persons 65 or older). However, you cannot include the additional taxes you would have paid had you not qualified for the veterans' or STAR tax exemption. If you do not know the amount exempted under section 467, please contact your local assessor. If you choose to include the exempted amount, 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.

16. My wife and I are filing jointly for the credit on [Form IT-214](#). Do we have to divide the credit equally?

- A. You cannot divide the credit on a jointly filed return claim form. However, married taxpayers who file separate income tax returns can divide the credit any way they want. They must each attach a copy of their division agreement to their [Form IT-214](#).

17. Can I claim the real property tax credit for a taxpayer who died?

- A. No. A claim cannot be made for a taxpayer who died before filing a 2002 income tax return or [Form IT-214](#).

18. When can I claim the real property tax credit?

- A. If you are filing a New York State income tax return, attach [Form IT-214](#) to it. File your New York State return as soon as you can after January 1, 2003, but not later than April 15, 2003. If you do not have to file a New York State income tax return, file [Form IT-214](#) as soon as you can after January 1, 2003. For more information see *When to file* section on page 6 of this publication.

19. I did not know the real property tax credit was available. I now realize I was eligible to file Form IT-214 for 1999, 2000, and 2001. I did not have to file New York State income tax returns for those years. Is it too late for me to claim the credit?

- A. You may still be able to receive a refund for past years. The table below shows if there is still time to file [Form IT-214](#):

Year	Last date to file
1999	April 15, 2003
2000	April 16, 2004
2001	April 15, 2005

If you can still claim the credit, complete and file [Form IT-214](#) (for the year or years that you were eligible) as soon as you can, but before the *Last date to file* shown above.

20. If any part of my claim for the real property tax credit is refundable, can I have it directly deposited to my bank account?

- A. Yes. If you are **not required** to file a personal income tax return and are filing [Form IT-214](#) as a separate claim, complete lines 35a, 35b, and 35c of [Form IT-214](#) to have the refundable part of a claim for real property tax credit directly deposited to your bank account. If you are filing [Form IT-214](#) with your personal income tax return, you need only complete the direct deposit lines on the income tax return you are filing to have the refundable part of your claim directly deposited to your bank account.

New York State Department of Taxation and Finance

Electronic Services

The NYS Department of Taxation and Finance is continuing its efforts to provide our customers - the citizens and businesses of this state - with world-class service. We are using the latest technology to develop innovative ways to better serve you. Many of these initiatives are available on the Department's Web site at **www.tax.state.ny.us**. Visit our site to learn how our growing list of Electronic Services can assist you as a taxpayer in finding helpful tax information targeted to your needs.

General...

- ◆ Find forms and instructions.
- ◆ Visit our Subscription Service page and sign up for our free e-mail notifications.

Individuals...

- ◆ e-file your income tax return.
- ◆ Determine which income tax form to file.
- ◆ Pay your income taxes by credit card.
- ◆ Apply for an income tax installment payment agreement.
- ◆ Apply for an automatic time extension to file your return.
- ◆ Check the status of your income tax refund.
- ◆ Review your estimated tax account balance.



Businesses...

- ◆ Report newly hired and rehired employees.
- ◆ Use the sales tax penalty & interest calculator.
- ◆ Review your corporation tax payment summary.
- ◆ Review your promptax withholding tax payment summary.
- ◆ Search the corporation tax issuer's allocation percentage inquiry.

www.tax.state.ny.us

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Need help?



Telephone assistance is available from 8 a.m. to 5:55 p.m. (eastern time), Monday through Friday.

For tax information: 1 800 225-5829

To order forms and publications: 1 800 462-8100

Refund status: (electronically filed) 1 800 353-0708
(direct deposit) 1 800 321-3213
(all others) 1 800 443-3200

(Automated service for refund status is available 24 hours a day, 7 days a week.)

From areas outside the U.S. and outside Canada: (518) 485-6800



Fax-on-demand forms: Forms are available 24 hours a day, 7 days a week. 1 800 748-3676



Internet access: www.tax.state.ny.us
(for forms, publications, your refund status, to check your estimated tax account, and other information)



Hotline for the hearing and speech impaired:

1 800 634-2110 from 8 a.m. to 5:55 p.m. (eastern time), Monday through Friday. If you do not own a telecommunications device for the deaf (TDD), check with independent living centers or community action programs to find out where machines are available for public use.



Persons with disabilities: In compliance with the Americans with Disabilities Act, we will ensure that our lobbies, offices, meeting rooms, and other facilities are accessible to persons with disabilities. If you have questions about special accommodations for persons with disabilities, please call 1 800 225-5829.



If you need to write, address your letter to:

NYS TAX DEPARTMENT
TAXPAYER CONTACT CENTER
W A HARRIMAN CAMPUS
ALBANY NY 12227