



September 2005

Real Property Circuit Breaker Tax Credit

2003 Credit Use by County

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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 2003 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 2003 form used to claim the credit, the Form IT-214, *Claim for Real Property Tax Credit for Homeowners and Renters*.

Summary Statistics

For 2003, 302,950 households claimed the credit. The total amount of credits claimed totaled \$32.6 million, with an average credit of \$107.64. Table 1 provides a general statistical overview of the 2003 real property circuit breaker tax credit.

Table 1: State Summary - 2003

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	302,950	\$32,610	\$107.64
Age:			
Under 65	198,250	11,119	56.08
65 and over	104,700	21,491	205.26
Type of Residence:			
Homeowner	31,938	3,526	110.39
Renter	271,012	29,084	107.31
Filing Category:			
IT-214 Alone	133,609	19,900	148.93
IT-214 with Return	169,341	12,711	75.05
Household Gross Income:			
\$0 - \$3,000	18,900	1,995	105.55
3,001 - 5,000	27,654	3,320	120.04
5,001 - 7,000	49,240	6,105	123.97
7,001 - 9,000	88,186	11,826	134.09
9,001 - 11,000	36,458	3,324	91.18
11,001 - 14,000	48,589	4,233	87.12
14,001 - 18,000	33,923	1,808	53.28

Major statistical highlights include:

- More than 65 percent of the credit claimants were under age 65. However, these households received only 34 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.
- More than 89 percent of the households claiming the credit were renters. They claimed 89 percent of the total credit, for an average credit of \$107.31 per household.
- Homeowners received an average credit of \$110.39, as compared to renters who received an average credit of \$107.31.
- In 2003, the number of households claiming the credit increased by 17,533 or 6.1 percent compared to 2002. Although total credit claims increased by \$1.4 million in 2003, the average credit decreased by 1.4 percent to \$107.64.

- Of all 2003 claims, 44 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 2003.

Table 2 displays a summary of credits received by residents of each county in New York for 2002 and 2003. Year-over-year, the number of claims requested by residents increased in all but five counties.

**Table 2: Real Property
Circuit Breaker Tax Credit
Use by County — 2002-2003**

County	2002			2003		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Albany	2,514	\$164	\$65.31	3,033	\$196	\$64.59
Allegany	667	51	76.15	854	64	75.51
Bronx	33,784	3,991	118.14	36,726	4,286	116.71
Broome	3,781	262	69.41	4,292	295	68.71
Cattaraugus	1,160	82	70.71	1,453	95	65.61
Cayuga	1,131	80	70.97	1,268	88	69.12
Chautauqua	2,959	213	71.92	3,248	235	72.43
Chemung	1,921	131	67.98	2,086	142	68.10
Chenango	571	44	76.94	739	52	70.85
Clinton	642	44	68.29	847	55	65.17
Columbia	314	22	70.58	350	25	72.49
Cortland	864	75	87.12	1,005	87	86.92
Delaware	493	40	81.33	567	46	81.09
Dutchess	741	71	95.48	823	71	86.24
Erie	24,508	2,001	81.63	23,835	1,937	81.24
Essex	351	26	74.48	466	34	73.24
Franklin	771	60	77.51	878	68	77.32
Fulton	1,479	110	74.07	1,557	115	74.03
Genesee	566	45	80.09	658	49	74.22
Greene	291	22	76.15	516	34	65.49
Hamilton	42	3	70.61	63	4	64.33
Herkimer	938	71	76.04	1,062	81	76.16
Jefferson	964	67	69.39	1,166	79	67.34

Table 2: Real Property Circuit Breaker Tax Credit Use by County — 2002-2003 (Cont'd)

County	2002			2003		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Kings	71,222	9,404	132.03	71,910	9,542	132.68
Lewis	172	16	93.09	228	16	71.49
Livingston	444	33	73.96	514	36	69.40
Madison	531	40	75.31	824	56	67.91
Monroe	11,920	929	77.89	13,008	1,017	78.16
Montgomery	1,214	110	90.49	1,318	117	88.47
Nassau	3,300	320	97.12	3,684	330	89.55
New York	32,449	4,220	130.06	34,252	4,426	129.21
Niagara	5,078	380	74.86	4,885	364	74.44
Oneida	4,294	311	72.41	4,755	337	70.87
Onondaga	6,065	481	79.37	6,130	476	77.71
Ontario	680	50	74.20	826	59	71.54
Orange	2,330	171	73.32	2,484	178	71.76
Orleans	479	44	90.87	557	47	83.66
Oswego	1,480	103	69.34	1,873	128	68.21
Otsego	586	47	79.87	636	49	77.49
Putnam	96	9	92.28	95	8	82.85
Queens	34,871	4,539	130.16	37,374	4,796	128.32
Rensselaer	1,824	131	71.83	1,941	135	69.33
Richmond	3,593	397	110.47	3,398	406	119.57
Rockland	1,009	84	83.54	1,196	96	80.55
St. Lawrence	1,209	81	66.71	1,418	93	65.73
Saratoga	1,103	77	69.84	1,414	93	65.57
Schenectady	2,295	176	76.82	2,326	182	78.29
Schoharie	274	24	85.78	371	29	78.26
Schuyler	227	17	76.32	285	21	72.61
Seneca	441	32	72.90	562	38	68.41
Steuben	1,386	97	70.26	1,643	110	67.04
Suffolk	3,702	352	95.07	4,247	376	88.51
Sullivan	1,494	102	68.09	1,275	88	68.82
Tioga	482	34	71.17	617	41	66.62
Tompkins	616	39	63.15	822	51	62.15
Ulster	1,368	102	74.80	1,505	106	70.40
Warren	574	41	72.01	735	49	66.54
Washington	449	39	86.50	658	51	76.97
Wayne	926	69	75.00	1,149	85	73.62
Westchester	2,551	237	93.06	2,956	260	87.83
Wyoming	386	35	90.57	516	41	79.19
Yates	220	17	78.40	244	19	78.85
Unclassified *	625	95	151.34	827	121	146.40
Grand Total	285,417	\$31,162	\$109.18	302,950	\$32,610	\$107.64

*Returns that could not be classified by county

Table 3 summarizes real property circuit breaker tax credit (RPCBTC) use from 1986 through 2003. The current RPCBTC income and residence eligibility criteria have existed since 1985. Some observations derived from examining the program during the last eighteen years include:

- The average credit claimed by individuals under 65 years old has dropped 5.1 percent during the eighteen year period.
- In contrast, the average credit claimed by individuals age 65 and over has increased almost steadily between 1986 and 2003, growing by 35.8 percent over the eighteen 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 has increased from slightly more than one-half to almost two-thirds between 1986 and 2003 mainly because of the increase in their average credit.

Table 3: Real Property Circuit Breaker Tax Credit – 1986-2003

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
2003	302,950	198,250	104,700	\$32,610	\$11,119	\$21,491	\$108	\$56	\$205
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 2002 and 2003.

Table 4 indicates that the total amount of credit claimed by homeowners age 65 and over declined by 1.1 percent in 2003. This credit drop is due to a 4.0 percent decrease in the number of homeowners claiming the credit. Table 5 shows that while the average household income for homeowners declined by 0.6 percent from 2002 to 2003, the average property tax paid increased by 4.4 percent. This resulted in a 3.0 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 - 2002-2003

Household Gross Income	2002			2003			Percent Change 2002 - 2003		
	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	\$24,649	16,275	\$2,668	\$24,727	15,627	\$2,638	0.3	(4.0)	(1.1)
\$0 - \$3,000	979	750	233	1,218	828	262	24.4	10.4	12.4
3,001 - 5,000	734	568	153	785	567	154	6.9	(0.2)	0.7
5,001 - 7,000	1,368	1,067	253	1,393	1,033	247	1.8	(3.2)	(2.4)
7,001 - 9,000	3,024	2,431	481	3,031	2,246	464	0.2	(7.6)	(3.5)
9,001 - 11,000	3,969	2,807	488	3,887	2,662	476	(2.1)	(5.2)	(2.5)
11,001 - 14,000	6,732	4,291	620	6,857	4,218	618	1.9	(1.7)	(0.3)
14,001 - 18,000	7,843	4,361	439	7,556	4,073	417	(3.7)	(6.6)	(5.0)

* includes school district taxes paid

Table 5. Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners age 65 and over - 2002-2003

Household Gross Income	2002			2003			Percent Change 2002 - 2003		
	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	\$1,515	\$11,060	\$164	\$1,582	\$10,989	\$169	4.4	(0.6)	3.0
\$0 - \$3,000	1,305	1,087	349	1,471	1,050	316	12.7	(3.4)	(9.5)
3,001 - 5,000	1,292	4,102	271	1,384	4,111	272	7.1	0.2	0.4
5,001 - 7,000	1,282	6,095	231	1,348	6,129	239	5.1	0.6	3.5
7,001 - 9,000	1,244	8,038	191	1,350	8,069	207	8.5	0.4	8.4
9,001 - 11,000	1,414	10,035	170	1,460	10,054	179	3.3	0.2	5.3
11,001 - 14,000	1,569	12,489	144	1,626	12,500	147	3.6	0.1	2.1
14,001 - 18,000	1,798	15,834	96	1,855	15,857	102	3.2	0.1	6.3

* includes school district taxes paid

Table 6 indicates that the total amount of credit claimed by homeowners under age 65 increased in 2003. A 10.5 percent increase in the number of homeowners under age 65 who were eligible for the credit was responsible for an 11.3 percent increase in the amount of credit claimed and a 12.2 percent increase in the amount of real property taxes paid. The data in Table 7 indicates that the average household income of homeowners under age 65 declined by 0.7 percent from 2002 to 2003 while the average real property tax increased by 1.6 percent. No change in the average amount of credits was noted.

Table 6. Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2002-2003

Household Gross Income	2002			2003			Percent Change 2002 - 2003		
	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	\$24,917	14,767	\$798	\$27,956	16,311	\$888	12.2	10.5	11.3
\$0 - \$3,000	2,478	1,553	113	2,829	1,743	127	14.2	12.2	12.4
3,001 - 5,000	1,494	1,001	66	1,775	1,157	77	18.8	15.6	16.7
5,001 - 7,000	2,041	1,352	84	2,341	1,537	96	14.7	13.7	14.3
7,001 - 9,000	2,731	1,840	107	3,301	2,129	125	20.9	15.7	16.8
9,001 - 11,000	3,137	1,963	107	3,505	2,109	115	11.7	7.4	7.5
11,001 - 14,000	5,482	3,147	155	5,887	3,329	165	7.4	5.8	6.5
14,001 - 18,000	7,554	3,911	166	8,318	4,307	183	10.1	10.1	10.2

* includes school district taxes paid

Table 7. Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2002-2003

Household Gross Income	2002			2003			Percent Change 2002 - 2003		
	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	\$1,687	\$10,154	\$54	\$1,714	\$10,080	\$54	1.6	(0.7)	0.0
\$0 - \$3,000	1,596	1,028	73	1,623	1,100	73	1.7	7.0	0.0
3,001 - 5,000	1,493	4,029	66	1,534	4,636	67	2.7	15.1	1.5
5,001 - 7,000	1,510	6,053	62	1,523	6,875	62	0.9	13.6	0.0
7,001 - 9,000	1,484	7,991	58	1,550	8,580	59	4.4	7.4	1.7
9,001 - 11,000	1,598	10,019	55	1,662	11,435	55	4.0	14.1	0.0
11,001 - 14,000	1,742	12,532	49	1,768	13,498	50	1.5	7.7	2.0
14,001 - 18,000	1,931	15,937	42	1,931	15,967	42	(0.0)	0.2	0.0

* 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, *FAQs: 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 - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,033	\$196	\$64.59
Age:			
Under 65	2,763	150	54.44
65 and over	270	45	168.44
Type of Residence:			
Homeowner	378	38	99.46
Renter	2,655	158	59.63
Filing Category:			
IT-214 Alone	152	20	133.63
IT-214 with Return	2,881	176	60.95
Household Gross Income:			
\$0 - \$3,000	272	22	80.69
3,001 - 5,000	286	22	76.73
5,001 - 7,000	378	27	72.26
7,001 - 9,000	437	30	69.58
9,001 - 11,000	467	30	64.55
11,001 - 14,000	612	37	60.25
14,001 - 18,000	581	27	46.93

Allegany**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	854	\$64	\$75.51
Age:			
Under 65	689	37	54.15
65 and over	165	27	164.70
Type of Residence:			
Homeowner	339	34	100.26
Renter	515	31	59.22
Filing Category:			
IT-214 Alone	145	15	105.11
IT-214 with Return	709	49	69.46
Household Gross Income:			
\$0 - \$3,000	69	6	88.95
3,001 - 5,000	66	6	96.00
5,001 - 7,000	114	11	94.46
7,001 - 9,000	140	12	85.10
9,001 - 11,000	143	10	69.62
11,001 - 14,000	175	12	66.64
14,001 - 18,000	147	8	52.47

Bronx**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	36,726	\$4,286	\$116.71
Age:			
Under 65	23,133	1,327	57.36
65 and over	13,593	2,959	217.71
Type of Residence:			
Homeowner	540	68	125.40
Renter	36,186	4,219	116.58
Filing Category:			
IT-214 Alone	22,756	3,178	139.65
IT-214 with Return	13,970	1,108	79.33
Household Gross Income:			
\$0 - \$3,000	2,042	206	100.93
3,001 - 5,000	3,434	451	131.28
5,001 - 7,000	8,368	1,131	135.11
7,001 - 9,000	12,933	1,706	131.94
9,001 - 11,000	3,742	364	97.15
11,001 - 14,000	3,760	301	80.14
14,001 - 18,000	2,447	127	52.08

Broome**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	4,292	\$295	\$68.71
Age:			
Under 65	3,700	202	54.50
65 and over	592	93	157.49
Type of Residence:			
Homeowner	953	85	88.89
Renter	3,339	210	62.95
Filing Category:			
IT-214 Alone	575	64	112.05
IT-214 with Return	3,717	230	62.00
Household Gross Income:			
\$0 - \$3,000	364	31	84.16
3,001 - 5,000	401	32	79.20
5,001 - 7,000	545	39	70.87
7,001 - 9,000	701	56	79.70
9,001 - 11,000	653	46	70.65
11,001 - 14,000	870	57	64.95
14,001 - 18,000	758	35	46.64

Cattaraugus**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,453	\$95	\$65.61
Age:			
Under 65	1,269	68	53.55
65 and over	184	27	148.80
Type of Residence:			
Homeowner	493	39	78.36
Renter	960	57	59.07
Filing Category:			
IT-214 Alone	186	17	92.28
IT-214 with Return	1,267	78	61.70
Household Gross Income:			
\$0 - \$3,000	101	9	92.93
3,001 - 5,000	132	9	71.90
5,001 - 7,000	170	12	70.40
7,001 - 9,000	270	19	71.42
9,001 - 11,000	216	16	71.85
11,001 - 14,000	288	16	57.04
14,001 - 18,000	276	13	48.03

Cayuga**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,268	\$88	\$69.12
Age:			
Under 65	1,079	57	53.26
65 and over	189	30	159.66
Type of Residence:			
Homeowner	370	36	96.85
Renter	898	52	57.70
Filing Category:			
IT-214 Alone	131	17	133.28
IT-214 with Return	1,137	70	61.73
Household Gross Income:			
\$0 - \$3,000	96	8	79.14
3,001 - 5,000	87	7	85.13
5,001 - 7,000	122	9	74.09
7,001 - 9,000	214	17	80.02
9,001 - 11,000	193	14	72.58
11,001 - 14,000	293	20	66.75
14,001 - 18,000	263	13	49.09

Chautauqua

Real Property Circuit Breaker Tax Credit Use - 2003

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,248	\$235	\$72.43
Age:			
Under 65	2,689	146	54.38
65 and over	559	89	159.26
Type of Residence:			
Homeowner	953	94	98.15
Renter	2,295	142	61.75
Filing Category:			
IT-214 Alone	532	60	112.91
IT-214 with Return	2,716	175	64.50
Household Gross Income:			
\$0 - 3,000	250	24	96.71
3,001 - 5,000	303	25	81.51
5,001 - 7,000	343	25	71.95
7,001 - 9,000	538	45	83.61
9,001 - 11,000	517	38	72.99
11,001 - 14,000	730	48	65.58
14,001 - 18,000	567	31	54.86

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Real Property Circuit Breaker Tax Credit Use - 2003

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,086	\$142	\$68.10
Age:			
Under 65	1,792	98	54.84
65 and over	294	44	148.89
Type of Residence:			
Homeowner	504	47	93.96
Renter	1,582	95	59.86
Filing Category:			
IT-214 Alone	320	31	98.07
IT-214 with Return	1,766	111	62.67
Household Gross Income:			
\$0 - 3,000	179	15	84.72
3,001 - 5,000	171	13	74.77
5,001 - 7,000	263	20	74.54
7,001 - 9,000	397	30	75.74
9,001 - 11,000	304	21	69.89
11,001 - 14,000	436	26	60.24
14,001 - 18,000	336	17	50.34

Chenango**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	739	\$52	\$70.85
Age:			
Under 65	617	33	53.99
65 and over	122	19	156.14
Type of Residence:			
Homeowner	315	28	89.31
Renter	424	24	57.14
Filing Category:			
IT-214 Alone	67	7	110.23
IT-214 with Return	672	45	66.92
Household Gross Income:			
\$0 - \$3,000	66	6	88.00
3,001 - 5,000	60	5	80.28
5,001 - 7,000	93	7	72.90
7,001 - 9,000	103	8	77.49
9,001 - 11,000	123	9	69.93
11,001 - 14,000	174	13	72.16
14,001 - 18,000	120	6	48.45

Clinton**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	847	\$55	\$65.17
Age:			
Under 65	749	40	53.69
65 and over	98	15	152.94
Type of Residence:			
Homeowner	196	17	86.92
Renter	651	38	58.63
Filing Category:			
IT-214 Alone	82	10	122.67
IT-214 with Return	765	45	59.01
Household Gross Income:			
\$0 - \$3,000	76	7	86.31
3,001 - 5,000	77	6	78.25
5,001 - 7,000	105	7	63.00
7,001 - 9,000	142	11	79.21
9,001 - 11,000	130	9	65.43
11,001 - 14,000	165	9	55.22
14,001 - 18,000	152	7	46.94

Columbia**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	350	\$25	\$72.49
Age:			
Under 65	294	16	54.42
65 and over	56	9	167.37
Type of Residence:			
Homeowner	91	9	96.48
Renter	259	17	64.06
Filing Category:			
IT-214 Alone	35	4	128.51
IT-214 with Return	315	21	66.27
Household Gross Income:			
\$0 - \$3,000	27	3	114.62
3,001 - 5,000	26	2	84.88
5,001 - 7,000	51	4	74.52
7,001 - 9,000	52	4	73.55
9,001 - 11,000	49	4	86.83
11,001 - 14,000	72	5	65.62
14,001 - 18,000	73	3	47.45

Cortland**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,005	\$87	\$86.92
Age:			
Under 65	677	36	53.89
65 and over	328	51	155.11
Type of Residence:			
Homeowner	379	44	116.40
Renter	626	43	69.08
Filing Category:			
IT-214 Alone	293	38	130.86
IT-214 with Return	712	49	68.84
Household Gross Income:			
\$0 - \$3,000	57	5	93.92
3,001 - 5,000	62	6	93.14
5,001 - 7,000	95	8	89.33
7,001 - 9,000	187	19	102.48
9,001 - 11,000	157	15	93.57
11,001 - 14,000	218	19	88.18
14,001 - 18,000	229	15	64.03

Delaware**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	567	\$46	\$81.09
Age:			
Under 65	421	23	54.84
65 and over	146	23	156.78
Type of Residence:			
Homeowner	250	26	102.06
Renter	317	20	64.56
Filing Category:			
IT-214 Alone	90	12	136.30
IT-214 with Return	477	34	70.67
Household Gross Income:			
\$0 - \$3,000	58	5	93.20
3,001 - 5,000	38	3	89.55
5,001 - 7,000	62	5	82.74
7,001 - 9,000	104	9	86.68
9,001 - 11,000	98	8	84.12
11,001 - 14,000	111	9	79.38
14,001 - 18,000	96	6	62.18

Dutchess**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	823	\$71	\$86.24
Age:			
Under 65	617	33	53.61
65 and over	206	38	183.97
Type of Residence:			
Homeowner	132	16	120.54
Renter	691	55	79.69
Filing Category:			
IT-214 Alone	173	27	157.10
IT-214 with Return	650	44	67.38
Household Gross Income:			
\$0 - \$3,000	50	5	97.90
3,001 - 5,000	75	5	71.38
5,001 - 7,000	97	9	89.22
7,001 - 9,000	184	21	116.66
9,001 - 11,000	137	13	94.46
11,001 - 14,000	150	11	71.74
14,001 - 18,000	130	7	53.09

Erie

Real Property Circuit Breaker Tax Credit Use - 2003

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	23,835	\$1,937	\$81.24
Age:			
Under 65	18,786	1,053	56.04
65 and over	5,049	884	175.02
Type of Residence:			
Homeowner	4,871	563	115.51
Renter	18,964	1,374	72.44
Filing Category:			
IT-214 Alone	6,682	818	122.36
IT-214 with Return	17,153	1,119	65.22
Household Gross Income:			
\$0 - \$3,000	1,917	167	86.94
3,001 - 5,000	2,478	202	81.55
5,001 - 7,000	3,062	293	95.63
7,001 - 9,000	4,708	440	93.54
9,001 - 11,000	3,484	293	84.23
11,001 - 14,000	4,527	338	74.66
14,001 - 18,000	3,659	203	55.49

Essex

Real Property Circuit Breaker Tax Credit Use - 2003

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	466	\$34	\$73.24
Age:			
Under 65	391	21	54.47
65 and over	75	13	171.09
Type of Residence:			
Homeowner	178	16	91.38
Renter	288	18	62.03
Filing Category:			
IT-214 Alone	46	6	126.56
IT-214 with Return	420	28	67.40
Household Gross Income:			
\$0 - \$3,000	50	5	92.70
3,001 - 5,000	33	3	83.96
5,001 - 7,000	56	4	71.23
7,001 - 9,000	81	7	88.13
9,001 - 11,000	69	5	74.11
11,001 - 14,000	95	7	69.25
14,001 - 18,000	82	4	47.59

Franklin**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	878	\$68	\$77.32
Age:			
Under 65	718	39	54.41
65 and over	160	29	180.13
Type of Residence:			
Homeowner	307	34	110.92
Renter	571	34	59.25
Filing Category:			
IT-214 Alone	150	19	126.81
IT-214 with Return	728	49	67.12
Household Gross Income:			
\$0 - \$3,000	79	8	101.05
3,001 - 5,000	74	6	84.86
5,001 - 7,000	112	9	84.62
7,001 - 9,000	159	14	88.46
9,001 - 11,000	153	13	82.71
11,001 - 14,000	163	11	64.94
14,001 - 18,000	138	7	49.57

Fulton**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,557	\$115	\$74.03
Age:			
Under 65	1,248	67	53.91
65 and over	309	48	155.27
Type of Residence:			
Homeowner	563	56	99.36
Renter	994	59	59.68
Filing Category:			
IT-214 Alone	219	28	129.95
IT-214 with Return	1,338	87	64.88
Household Gross Income:			
\$0 - \$3,000	118	11	96.11
3,001 - 5,000	114	8	70.42
5,001 - 7,000	166	14	84.15
7,001 - 9,000	246	21	86.12
9,001 - 11,000	253	19	76.82
11,001 - 14,000	336	25	73.06
14,001 - 18,000	324	17	51.71

Genesee

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	658	\$49	\$74.22
Age:			
Under 65	496	26	51.99
65 and over	162	23	142.27
Type of Residence:			
Homeowner	257	23	91.39
Renter	401	25	63.21
Filing Category:			
IT-214 Alone	90	11	119.56
IT-214 with Return	568	38	67.03
Household Gross Income:			
\$0 - \$3,000	50	6	123.72
3,001 - 5,000	37	3	86.72
5,001 - 7,000	64	5	80.40
7,001 - 9,000	88	7	76.14
9,001 - 11,000	106	8	78.66
11,001 - 14,000	153	11	69.01
14,001 - 18,000	160	9	54.35

Greene

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	516	\$34	\$65.49
Age:			
Under 65	457	25	55.04
65 and over	59	9	146.40
Type of Residence:			
Homeowner	142	11	74.07
Renter	374	23	62.22
Filing Category:			
IT-214 Alone	40	5	112.82
IT-214 with Return	476	29	61.51
Household Gross Income:			
\$0 - \$3,000	53	4	81.15
3,001 - 5,000	58	4	76.06
5,001 - 7,000	64	4	66.78
7,001 - 9,000	70	6	82.58
9,001 - 11,000	72	5	66.11
11,001 - 14,000	99	6	57.58
14,001 - 18,000	100	5	45.63

Hamilton**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	63	\$4	\$64.33
Age:			
Under 65	53	3	54.09
65 and over	10	1	118.50
Type of Residence:			
Homeowner	26	2	71.38
Renter	37	2	59.37
Filing Category:			
IT-214 Alone	4	a/	97.50
IT-214 with Return	59	4	62.08
Household Gross Income:			
\$0 - \$3,000	d/	a/	65.37
3,001 - 5,000	d/	0	67.50
5,001 - 7,000	d/	a/	61.11
7,001 - 9,000	d/	1	83.15
9,001 - 11,000	d/	0	58.71
11,001 - 14,000	10	1	61.30
14,001 - 18,000	d/	a/	50.25

d/ - Tax Law secrecy provisions prohibit disclosure.

a/ - Less than \$500.

Herkimer**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,062	\$81	\$76.16
Age:			
Under 65	835	45	54.00
65 and over	227	36	157.65
Type of Residence:			
Homeowner	375	41	109.52
Renter	687	40	57.95
Filing Category:			
IT-214 Alone	167	19	111.87
IT-214 with Return	895	62	69.49
Household Gross Income:			
\$0 - \$3,000	76	9	112.01
3,001 - 5,000	89	8	91.85
5,001 - 7,000	104	8	76.92
7,001 - 9,000	202	15	76.28
9,001 - 11,000	160	13	82.78
11,001 - 14,000	228	17	72.99
14,001 - 18,000	203	11	53.67

Jefferson**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,166	\$79	\$67.34
Age:			
Under 65	1,019	54	52.81
65 and over	147	25	168.10
Type of Residence:			
Homeowner	365	34	92.12
Renter	801	45	56.05
Filing Category:			
IT-214 Alone	92	12	135.00
IT-214 with Return	1,074	66	61.55
Household Gross Income:			
\$0 - \$3,000	98	9	94.53
3,001 - 5,000	109	9	81.47
5,001 - 7,000	126	9	75.06
7,001 - 9,000	200	15	72.72
9,001 - 11,000	201	13	66.50
11,001 - 14,000	217	13	58.30
14,001 - 18,000	215	10	48.17

Kings**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	71,910	\$9,542	\$132.68
Age:			
Under 65	37,428	2,154	57.54
65 and over	34,482	7,388	214.24
Type of Residence:			
Homeowner	1,136	172	151.40
Renter	70,774	9,370	132.38
Filing Category:			
IT-214 Alone	45,482	7,208	158.49
IT-214 with Return	26,428	2,333	88.28
Household Gross Income:			
\$0 - \$3,000	3,253	388	119.29
3,001 - 5,000	5,970	873	146.21
5,001 - 7,000	11,780	1,625	137.90
7,001 - 9,000	27,586	4,323	156.71
9,001 - 11,000	6,901	702	101.70
11,001 - 14,000	11,843	1,384	116.87
14,001 - 18,000	4,577	247	53.97

Lewis

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	228	\$16	\$71.49
Age:			
Under 65	186	10	52.05
65 and over	42	7	157.54
Type of Residence:			
Homeowner	113	10	92.21
Renter	115	6	51.13
Filing Category:			
IT-214 Alone	29	4	130.62
IT-214 with Return	199	13	62.86
Household Gross Income:			
\$0 - \$3,000	21	2	104.52
3,001 - 5,000	13	1	93.23
5,001 - 7,000	35	2	69.20
7,001 - 9,000	20	2	87.50
9,001 - 11,000	45	3	69.71
11,001 - 14,000	52	3	67.13
14,001 - 18,000	42	2	49.78

Livingston

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	514	\$36	\$69.40
Age:			
Under 65	425	23	53.93
65 and over	89	13	143.30
Type of Residence:			
Homeowner	174	15	87.20
Renter	340	21	60.29
Filing Category:			
IT-214 Alone	63	7	105.87
IT-214 with Return	451	29	64.31
Household Gross Income:			
\$0 - \$3,000	37	3	76.91
3,001 - 5,000	53	4	75.20
5,001 - 7,000	59	4	76.22
7,001 - 9,000	73	6	83.05
9,001 - 11,000	72	6	76.77
11,001 - 14,000	99	6	65.47
14,001 - 18,000	121	6	51.82

Madison**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	824	\$56	\$67.91
Age:			
Under 65	710	37	52.79
65 and over	114	18	162.08
Type of Residence:			
Homeowner	277	23	83.58
Renter	547	33	59.98
Filing Category:			
IT-214 Alone	85	11	127.24
IT-214 with Return	739	45	61.09
Household Gross Income:			
\$0 - \$3,000	68	6	92.35
3,001 - 5,000	65	5	72.66
5,001 - 7,000	85	6	70.97
7,001 - 9,000	135	10	76.94
9,001 - 11,000	135	10	74.73
11,001 - 14,000	161	10	62.16
14,001 - 18,000	175	8	48.22

Monroe**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	13,008	\$1,017	\$78.16
Age:			
Under 65	10,662	597	56.01
65 and over	2,346	420	178.83
Type of Residence:			
Homeowner	2,581	269	104.08
Renter	10,427	748	71.75
Filing Category:			
IT-214 Alone	3,498	396	113.29
IT-214 with Return	9,510	620	65.24
Household Gross Income:			
\$0 - \$3,000	1,240	103	82.76
3,001 - 5,000	1,359	114	83.67
5,001 - 7,000	1,840	169	91.91
7,001 - 9,000	2,464	221	89.64
9,001 - 11,000	1,661	134	80.57
11,001 - 14,000	2,223	156	70.05
14,001 - 18,000	2,221	121	54.44

Montgomery**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,318	\$117	\$88.47
Age:			
Under 65	946	51	54.34
65 and over	372	65	175.26
Type of Residence:			
Homeowner	480	61	126.53
Renter	838	56	66.66
Filing Category:			
IT-214 Alone	229	35	152.80
IT-214 with Return	1,089	82	74.94
Household Gross Income:			
\$0 - 3,000	100	11	111.02
3,001 - 5,000	107	10	91.63
5,001 - 7,000	122	11	92.55
7,001 - 9,000	207	21	103.67
9,001 - 11,000	197	20	100.65
11,001 - 14,000	293	25	85.01
14,001 - 18,000	292	18	62.34

Nassau**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,684	\$330	\$89.55
Age:			
Under 65	2,832	155	54.74
65 and over	852	175	205.28
Type of Residence:			
Homeowner	440	73	165.95
Renter	3,244	257	79.19
Filing Category:			
IT-214 Alone	638	119	186.24
IT-214 with Return	3,046	211	69.30
Household Gross Income:			
\$0 - 3,000	258	33	127.69
3,001 - 5,000	369	34	92.66
5,001 - 7,000	490	51	104.04
7,001 - 9,000	686	76	110.39
9,001 - 11,000	556	50	90.10
11,001 - 14,000	710	54	75.51
14,001 - 18,000	615	32	52.62

**New York
(Manhattan)**

Real Property Circuit Breaker Tax Credit Use - 2003

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	34,252	\$4,426	\$129.21
Age:			
Under 65	17,791	1,020	57.31
65 and over	16,461	3,406	206.92
Type of Residence:			
Homeowner	325	37	113.72
Renter	33,927	4,389	129.36
Filing Category:			
IT-214 Alone	21,601	3,162	146.38
IT-214 with Return	12,651	1,264	99.89
Household Gross Income:			
\$0 - \$3,000	1,851	232	125.37
3,001 - 5,000	3,214	474	147.54
5,001 - 7,000	7,076	1,037	146.48
7,001 - 9,000	13,162	1,881	142.92
9,001 - 11,000	3,447	376	108.96
11,001 - 14,000	3,566	321	90.04
14,001 - 18,000	1,936	105	54.33

Niagara

Real Property Circuit Breaker Tax Credit Use - 2003

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	4,885	\$364	\$74.44
Age:			
Under 65	3,955	216	54.61
65 and over	930	148	158.76
Type of Residence:			
Homeowner	1,241	131	105.44
Renter	3,644	233	63.88
Filing Category:			
IT-214 Alone	858	104	121.11
IT-214 with Return	4,027	260	64.49
Household Gross Income:			
\$0 - \$3,000	363	32	89.38
3,001 - 5,000	403	33	81.70
5,001 - 7,000	566	42	74.59
7,001 - 9,000	803	64	79.60
9,001 - 11,000	739	61	82.84
11,001 - 14,000	1,051	78	73.92
14,001 - 18,000	960	53	55.41

Oneida**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	4,755	\$337	\$70.87
Age:			
Under 65	4,004	216	53.94
65 and over	751	121	161.13
Type of Residence:			
Homeowner	1,066	106	99.21
Renter	3,689	231	62.68
Filing Category:			
IT-214 Alone	833	92	110.68
IT-214 with Return	3,922	245	62.41
Household Gross Income:			
\$0 - \$3,000	310	29	92.50
3,001 - 5,000	402	33	81.59
5,001 - 7,000	589	50	84.18
7,001 - 9,000	833	66	79.79
9,001 - 11,000	722	52	72.04
11,001 - 14,000	980	63	64.08
14,001 - 18,000	919	45	48.57

Onondaga**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	6,130	\$476	\$77.71
Age:			
Under 65	4,785	261	54.44
65 and over	1,345	216	160.50
Type of Residence:			
Homeowner	1,925	212	110.25
Renter	4,205	264	62.81
Filing Category:			
IT-214 Alone	1,006	138	137.15
IT-214 with Return	5,124	338	66.04
Household Gross Income:			
\$0 - \$3,000	459	40	88.22
3,001 - 5,000	480	37	77.45
5,001 - 7,000	678	58	84.94
7,001 - 9,000	959	89	92.51
9,001 - 11,000	879	74	84.74
11,001 - 14,000	1,316	101	76.49
14,001 - 18,000	1,359	77	56.83

Ontario**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	826	\$59	\$71.54
Age:			
Under 65	687	37	53.45
65 and over	139	22	160.92
Type of Residence:			
Homeowner	265	24	91.19
Renter	561	35	62.26
Filing Category:			
IT-214 Alone	72	9	125.62
IT-214 with Return	754	50	66.38
Household Gross Income:			
\$0 - \$3,000	72	8	114.00
3,001 - 5,000	66	5	78.24
5,001 - 7,000	99	7	75.66
7,001 - 9,000	118	9	77.38
9,001 - 11,000	110	8	72.44
11,001 - 14,000	181	11	61.35
14,001 - 18,000	180	10	55.67

Orange**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,484	\$178	\$71.76
Age:			
Under 65	2,151	117	54.25
65 and over	333	62	184.93
Type of Residence:			
Homeowner	302	39	129.58
Renter	2,182	139	63.76
Filing Category:			
IT-214 Alone	293	42	143.33
IT-214 with Return	2,191	136	62.19
Household Gross Income:			
\$0 - \$3,000	112	12	103.95
3,001 - 5,000	150	12	79.44
5,001 - 7,000	230	19	83.65
7,001 - 9,000	452	38	83.54
9,001 - 11,000	584	42	72.74
11,001 - 14,000	565	36	62.90
14,001 - 18,000	391	20	50.35

Orleans**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	557	\$47	\$83.66
Age:			
Under 65	411	22	54.40
65 and over	146	24	166.05
Type of Residence:			
Homeowner	242	27	111.35
Renter	315	20	62.39
Filing Category:			
IT-214 Alone	105	16	147.90
IT-214 with Return	452	31	68.74
Household Gross Income:			
\$0 - \$3,000	37	4	114.02
3,001 - 5,000	42	4	102.35
5,001 - 7,000	50	4	82.34
7,001 - 9,000	81	8	95.45
9,001 - 11,000	85	7	86.65
11,001 - 14,000	137	11	81.76
14,001 - 18,000	125	8	61.32

Oswego**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,873	\$128	\$68.21
Age:			
Under 65	1,627	86	53.01
65 and over	246	41	168.69
Type of Residence:			
Homeowner	492	49	100.47
Renter	1,381	78	56.71
Filing Category:			
IT-214 Alone	209	28	133.75
IT-214 with Return	1,664	100	59.97
Household Gross Income:			
\$0 - \$3,000	143	13	92.42
3,001 - 5,000	161	12	74.31
5,001 - 7,000	203	15	75.33
7,001 - 9,000	309	23	73.51
9,001 - 11,000	285	21	73.20
11,001 - 14,000	381	25	66.46
14,001 - 18,000	391	18	47.00

Otsego**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	636	\$49	\$77.49
Age:			
Under 65	507	27	53.56
65 and over	129	22	171.58
Type of Residence:			
Homeowner	268	26	97.98
Renter	368	23	62.57
Filing Category:			
IT-214 Alone	58	8	137.12
IT-214 with Return	578	41	71.51
Household Gross Income:			
\$0 - \$3,000	66	7	108.60
3,001 - 5,000	49	4	83.12
5,001 - 7,000	70	6	86.64
7,001 - 9,000	77	8	99.55
9,001 - 11,000	102	8	81.44
11,001 - 14,000	125	8	67.31
14,001 - 18,000	147	8	51.65

Putnam**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	95	\$8	\$82.85
Age:			
Under 65	77	4	54.85
65 and over	18	4	202.61
Type of Residence:			
Homeowner	13	2	139.92
Renter	82	6	73.80
Filing Category:			
IT-214 Alone	11	2	190.90
IT-214 with Return	84	6	68.70
Household Gross Income:			
\$0 - \$3,000	d/	1	101.42
3,001 - 5,000	d/	a/	126.44
5,001 - 7,000	10	1	74.20
7,001 - 9,000	15	1	75.66
9,001 - 11,000	12	1	103.16
11,001 - 14,000	24	2	68.87
14,001 - 18,000	11	1	49.27

d/ - Tax Law secrecy provisions prohibit disclosure.

a/ - Less than \$500.

Queens**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	37,374	\$4,796	\$128.32
Age:			
Under 65	20,858	1,194	57.24
65 and over	16,516	3,602	218.08
Type of Residence:			
Homeowner	1,596	234	146.47
Renter	35,778	4,562	127.51
Filing Category:			
IT-214 Alone	19,180	3,165	165.03
IT-214 with Return	18,194	1,631	89.61
Household Gross Income:			
\$0 - \$3,000	2,104	276	131.00
3,001 - 5,000	3,827	574	150.03
5,001 - 7,000	6,883	982	142.72
7,001 - 9,000	12,240	1,863	152.22
9,001 - 11,000	3,963	414	104.47
11,001 - 14,000	5,176	515	99.49
14,001 - 18,000	3,181	171	53.88

Rensselaer**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,941	\$135	\$69.33
Age:			
Under 65	1,685	90	53.56
65 and over	256	44	173.11
Type of Residence:			
Homeowner	388	42	108.75
Renter	1,553	92	59.48
Filing Category:			
IT-214 Alone	158	23	142.46
IT-214 with Return	1,783	112	62.85
Household Gross Income:			
\$0 - \$3,000	132	12	94.56
3,001 - 5,000	160	13	81.56
5,001 - 7,000	222	17	77.88
7,001 - 9,000	280	22	77.01
9,001 - 11,000	305	22	70.79
11,001 - 14,000	402	27	66.53
14,001 - 18,000	440	22	49.65

Richmond**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,398	\$406	\$119.57
Age:			
Under 65	2,065	119	57.62
65 and over	1,333	287	215.52
Type of Residence:			
Homeowner	115	15	128.41
Renter	3,283	392	119.26
Filing Category:			
IT-214 Alone	2,102	300	142.85
IT-214 with Return	1,296	106	81.80
Household Gross Income:			
\$0 - \$3,000	216	23	105.71
3,001 - 5,000	327	45	136.49
5,001 - 7,000	622	75	121.19
7,001 - 9,000	1,261	175	138.76
9,001 - 11,000	353	36	101.91
11,001 - 14,000	414	40	97.29
14,001 - 18,000	205	12	59.57

Rockland**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,196	\$96	\$80.55
Age:			
Under 65	987	53	53.56
65 and over	209	43	208.00
Type of Residence:			
Homeowner	53	7	139.58
Renter	1,143	89	77.81
Filing Category:			
IT-214 Alone	173	32	184.76
IT-214 with Return	1,023	64	62.93
Household Gross Income:			
\$0 - \$3,000	66	7	107.37
3,001 - 5,000	84	9	111.73
5,001 - 7,000	122	11	88.40
7,001 - 9,000	280	28	99.75
9,001 - 11,000	237	17	73.15
11,001 - 14,000	231	16	67.38
14,001 - 18,000	176	8	46.86

St. Lawrence

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,418	\$93	\$65.73
Age:			
Under 65	1,271	69	53.96
65 and over	147	25	167.52
Type of Residence:			
Homeowner	392	30	77.80
Renter	1,026	63	61.12
Filing Category:			
IT-214 Alone	204	20	97.72
IT-214 with Return	1,214	73	60.35
Household Gross Income:			
\$0 - \$3,000	133	12	88.21
3,001 - 5,000	112	8	72.36
5,001 - 7,000	186	13	68.88
7,001 - 9,000	273	21	76.73
9,001 - 11,000	220	13	61.02
11,001 - 14,000	276	16	58.64
14,001 - 18,000	218	10	45.85

Saratoga

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,414	\$93	\$65.57
Age:			
Under 65	1,275	68	53.32
65 and over	139	25	177.89
Type of Residence:			
Homeowner	262	25	95.93
Renter	1,152	68	58.67
Filing Category:			
IT-214 Alone	74	10	138.14
IT-214 with Return	1,340	83	61.56
Household Gross Income:			
\$0 - \$3,000	113	11	98.19
3,001 - 5,000	113	9	75.99
5,001 - 7,000	160	11	69.75
7,001 - 9,000	202	15	73.56
9,001 - 11,000	239	17	69.63
11,001 - 14,000	308	18	56.94
14,001 - 18,000	279	13	46.00

Schenectady**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,326	\$182	\$78.29
Age:			
Under 65	1,859	102	54.83
65 and over	467	80	171.65
Type of Residence:			
Homeowner	614	75	121.40
Renter	1,712	108	62.83
Filing Category:			
IT-214 Alone	314	51	161.80
IT-214 with Return	2,012	131	65.25
Household Gross Income:			
\$0 - \$3,000	177	16	90.11
3,001 - 5,000	210	16	76.43
5,001 - 7,000	286	25	86.16
7,001 - 9,000	328	28	86.88
9,001 - 11,000	357	31	87.47
11,001 - 14,000	476	36	76.24
14,001 - 18,000	492	29	59.82

Schoharie**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	371	\$29	\$78.26
Age:			
Under 65	295	16	55.40
65 and over	76	13	166.98
Type of Residence:			
Homeowner	144	14	96.38
Renter	227	15	66.76
Filing Category:			
IT-214 Alone	56	8	144.10
IT-214 with Return	315	21	66.55
Household Gross Income:			
\$0 - \$3,000	35	4	102.37
3,001 - 5,000	33	3	85.81
5,001 - 7,000	43	4	87.72
7,001 - 9,000	51	5	103.45
9,001 - 11,000	47	4	74.63
11,001 - 14,000	87	5	61.93
14,001 - 18,000	75	5	62.30

Schuyler**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	285	\$21	\$72.61
Age:			
Under 65	236	13	54.11
65 and over	49	8	161.69
Type of Residence:			
Homeowner	106	11	99.82
Renter	179	10	56.50
Filing Category:			
IT-214 Alone	23	3	123.60
IT-214 with Return	262	18	68.13
Household Gross Income:			
\$0 - \$3,000	22	2	103.72
3,001 - 5,000	32	2	72.46
5,001 - 7,000	32	3	94.53
7,001 - 9,000	42	3	78.28
9,001 - 11,000	52	3	59.63
11,001 - 14,000	56	4	73.55
14,001 - 18,000	49	3	52.20

Seneca**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	562	\$38	\$68.41
Age:			
Under 65	469	25	52.79
65 and over	93	14	147.20
Type of Residence:			
Homeowner	169	16	96.50
Renter	393	22	56.33
Filing Category:			
IT-214 Alone	50	6	111.02
IT-214 with Return	512	33	64.25
Household Gross Income:			
\$0 - \$3,000	36	4	98.66
3,001 - 5,000	49	4	72.77
5,001 - 7,000	60	5	87.68
7,001 - 9,000	69	5	77.91
9,001 - 11,000	75	5	68.50
11,001 - 14,000	133	8	62.01
14,001 - 18,000	140	7	52.18

Steuben

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,643	\$110	\$67.04
Age:			
Under 65	1,428	76	53.49
65 and over	215	34	157.05
Type of Residence:			
Homeowner	536	44	81.48
Renter	1,107	66	60.04
Filing Category:			
IT-214 Alone	181	19	104.04
IT-214 with Return	1,462	91	62.46
Household Gross Income:			
\$0 - \$3,000	143	13	93.11
3,001 - 5,000	127	10	79.51
5,001 - 7,000	194	14	71.52
7,001 - 9,000	270	20	74.89
9,001 - 11,000	276	18	65.91
11,001 - 14,000	327	20	60.29
14,001 - 18,000	306	15	48.14

Suffolk

Real Property Circuit Breaker Tax Credit Use - 2003			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	4,247	\$376	\$88.51
Age:			
Under 65	3,166	173	54.60
65 and over	1,081	203	187.83
Type of Residence:			
Homeowner	848	131	154.07
Renter	3,399	245	72.16
Filing Category:			
IT-214 Alone	856	148	172.31
IT-214 with Return	3,391	228	67.36
Household Gross Income:			
\$0 - \$3,000	305	30	99.79
3,001 - 5,000	420	34	80.79
5,001 - 7,000	472	44	93.84
7,001 - 9,000	701	80	114.70
9,001 - 11,000	675	67	99.78
11,001 - 14,000	884	73	82.73
14,001 - 18,000	790	46	58.69

Sullivan**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,275	\$88	\$68.82
Age:			
Under 65	1,100	58	52.86
65 and over	175	30	169.11
Type of Residence:			
Homeowner	274	29	107.33
Renter	1,001	58	58.28
Filing Category:			
IT-214 Alone	107	15	137.14
IT-214 with Return	1,168	73	62.56
Household Gross Income:			
\$0 - \$3,000	90	8	90.68
3,001 - 5,000	93	7	78.37
5,001 - 7,000	131	11	80.77
7,001 - 9,000	194	15	76.89
9,001 - 11,000	215	16	76.06
11,001 - 14,000	272	17	62.80
14,001 - 18,000	280	13	47.70

Tioga**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	617	\$41	\$66.62
Age:			
Under 65	537	29	53.35
65 and over	80	12	155.67
Type of Residence:			
Homeowner	190	18	93.50
Renter	427	23	54.66
Filing Category:			
IT-214 Alone	49	5	94.83
IT-214 with Return	568	36	64.19
Household Gross Income:			
\$0 - \$3,000	68	7	100.58
3,001 - 5,000	46	4	78.56
5,001 - 7,000	69	6	82.46
7,001 - 9,000	96	7	70.17
9,001 - 11,000	77	4	56.19
11,001 - 14,000	140	8	58.97
14,001 - 18,000	121	6	46.61

Tompkins**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	822	\$51	\$62.15
Age:			
Under 65	761	42	54.63
65 and over	61	10	155.98
Type of Residence:			
Homeowner	201	15	73.46
Renter	621	36	58.49
Filing Category:			
IT-214 Alone	38	5	125.84
IT-214 with Return	784	46	59.06
Household Gross Income:			
\$0 - 3,000	81	6	79.37
3,001 - 5,000	88	6	67.71
5,001 - 7,000	109	8	70.44
7,001 - 9,000	118	9	76.60
9,001 - 11,000	110	6	57.16
11,001 - 14,000	169	9	52.32
14,001 - 18,000	147	7	46.62

Ulster**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,505	\$106	\$70.40
Age:			
Under 65	1,322	72	54.65
65 and over	183	34	184.17
Type of Residence:			
Homeowner	254	28	108.48
Renter	1,251	78	62.67
Filing Category:			
IT-214 Alone	129	18	140.17
IT-214 with Return	1,376	88	63.86
Household Gross Income:			
\$0 - 3,000	113	12	106.13
3,001 - 5,000	136	11	81.87
5,001 - 7,000	182	14	76.40
7,001 - 9,000	286	21	74.73
9,001 - 11,000	229	16	71.48
11,001 - 14,000	262	17	65.31
14,001 - 18,000	297	14	47.35

Warren**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	735	\$49	\$66.54
Age:			
Under 65	642	34	52.21
65 and over	93	15	165.46
Type of Residence:			
Homeowner	169	15	87.11
Renter	566	34	60.40
Filing Category:			
IT-214 Alone	62	9	144.33
IT-214 with Return	673	40	59.38
Household Gross Income:			
\$0 - \$3,000	41	4	96.14
3,001 - 5,000	48	3	71.50
5,001 - 7,000	71	5	76.80
7,001 - 9,000	120	10	85.08
9,001 - 11,000	115	8	72.86
11,001 - 14,000	178	10	55.14
14,001 - 18,000	162	8	47.38

Washington**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	658	\$51	\$76.97
Age:			
Under 65	524	28	53.94
65 and over	134	22	167.00
Type of Residence:			
Homeowner	257	27	103.51
Renter	401	24	59.96
Filing Category:			
IT-214 Alone	102	13	128.51
IT-214 with Return	556	38	67.51
Household Gross Income:			
\$0 - \$3,000	51	6	112.80
3,001 - 5,000	51	4	84.03
5,001 - 7,000	65	6	97.95
7,001 - 9,000	95	8	80.05
9,001 - 11,000	94	8	82.55
11,001 - 14,000	164	12	71.54
14,001 - 18,000	138	7	51.73

Wayne**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,149	\$85	\$73.62
Age:			
Under 65	958	52	53.88
65 and over	191	33	172.65
Type of Residence:			
Homeowner	348	33	94.78
Renter	801	52	64.43
Filing Category:			
IT-214 Alone	141	20	140.43
IT-214 with Return	1,008	65	64.28
Household Gross Income:			
\$0 - \$3,000	87	10	112.26
3,001 - 5,000	92	7	80.43
5,001 - 7,000	143	11	77.55
7,001 - 9,000	170	14	84.98
9,001 - 11,000	184	13	70.84
11,001 - 14,000	232	16	67.58
14,001 - 18,000	241	13	54.67

Westchester**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,956	\$260	\$87.83
Age:			
Under 65	2,266	124	54.70
65 and over	690	136	196.64
Type of Residence:			
Homeowner	236	33	141.15
Renter	2,720	226	83.20
Filing Category:			
IT-214 Alone	628	98	156.79
IT-214 with Return	2,328	161	69.23
Household Gross Income:			
\$0 - \$3,000	234	25	107.15
3,001 - 5,000	297	27	91.56
5,001 - 7,000	432	44	101.97
7,001 - 9,000	598	65	108.26
9,001 - 11,000	457	40	87.57
11,001 - 14,000	516	37	71.90
14,001 - 18,000	422	21	50.82

Wyoming**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	516	\$41	\$79.19
Age:			
Under 65	374	20	53.27
65 and over	142	21	147.47
Type of Residence:			
Homeowner	240	23	96.80
Renter	276	18	63.88
Filing Category:			
IT-214 Alone	110	13	118.12
IT-214 with Return	406	28	68.65
Household Gross Income:			
\$0 - \$3,000	26	3	117.03
3,001 - 5,000	22	2	82.18
5,001 - 7,000	48	4	82.37
7,001 - 9,000	75	7	88.20
9,001 - 11,000	90	7	78.87
11,001 - 14,000	136	10	76.80
14,001 - 18,000	119	8	66.37

Yates**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	244	\$19	\$78.85
Age:			
Under 65	180	9	52.05
65 and over	64	10	154.21
Type of Residence:			
Homeowner	114	11	100.26
Renter	130	8	60.06
Filing Category:			
IT-214 Alone	27	4	145.85
IT-214 with Return	217	15	70.51
Household Gross Income:			
\$0 - \$3,000	21	2	92.42
3,001 - 5,000	17	2	120.88
5,001 - 7,000	18	2	92.61
7,001 - 9,000	35	3	76.20
9,001 - 11,000	37	3	80.00
11,001 - 14,000	53	5	87.24
14,001 - 18,000	63	3	52.74

Unclassified**Real Property Circuit Breaker Tax Credit Use - 2003**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	827	\$121	\$146.40
Age:			
Under 65	316	19	59.55
65 and over	511	102	200.11
Type of Residence:			
Homeowner	115	15	134.27
Renter	712	106	148.36
Filing Category:			
IT-214 Alone	748	114	152.44
IT-214 with Return	79	7	89.16
Household Gross Income:			
\$0 - \$3,000	46	5	103.28
3,001 - 5,000	144	26	177.22
5,001 - 7,000	139	22	157.52
7,001 - 9,000	253	40	157.37
9,001 - 11,000	85	12	140.80
11,001 - 14,000	108	13	119.10
14,001 - 18,000	52	4	81.92

Appendix A: Form IT-214 (2003) 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 2003?
2 Did you occupy the same residence for at least six months during 2003?
3 Did you own real property with a current market value of more than \$85,000 during 2003?
4 Can you be claimed as a dependent on another taxpayer's 2003 federal return?
5 Did you live in a nursing home, public housing, or other residence completely exempted from real property taxes in 2003?
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, 2004?
8 Did you own or pay rent for your residence during 2003?

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
12 Enter from the table below the rate that applies to your household gross income
13 Multiply line 11 by line 12
14 Subtract line 13 from line 10.
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
17 Enter the amount from line 15 or 16, whichever is less.

Be sure to sign and date this form. For direct deposit information, see lines 35a through 35c on the back.

- Transfer the amount on line 17 of this form to Form IT-200, line 32, or to Form IT-201, line 61. 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 with sections: Paid 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) and Sign here (Your signature, Spouse's signature, Date, Daytime phone number).

Schedule A - To be completed by homeowners. Enter the amounts you and all qualified members of your household paid during 2003.

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 2003.

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 2003 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 2003. (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 2003.

27 Federal adjusted gross income (from Form 1040A, line 21; Form 1040EZ, line 4; or Form 1040, line 34) 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 (11/03) - FAQs: New York State's Real Property Tax Credit for Homeowners and Renters

FAQs: NEW YORK STATE'S REAL PROPERTY TAX CREDIT FOR HOMEOWNERS AND RENTERS

For tax year 2003



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

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General

What is the real property tax credit?

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.

Is the real property tax credit refundable?

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 for the real property tax credit?

A taxpayer who meets certain conditions as either a homeowner or renter (see below), 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.

What conditions does a homeowner need to meet to qualify for the credit?

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 8 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 2003.
- You or your spouse paid real property taxes on your residence.
- You were a New York State resident for all of 2003.
- 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.
- 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.

What conditions does a renter need to meet to qualify for the credit?

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 8](#) 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 2003.
- You or your spouse paid rent for your residence.
- You were a New York State resident for all of 2003.
- 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

How do I claim the real property tax credit?

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

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 can I claim the credit?

If you are filing a New York State income tax return, attach [Form IT-214](#) to your return. File your New York State return as soon as you can after January 1, 2004, but not later than April 15, 2004.

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 16, 2007, to file [Form IT-214](#) for tax year 2003.

If you are not required to file a New York State income tax return you can file [Form IT-214](#) for tax year 2003 after January 1, 2004, but no later than April 16, 2007.

Definitions

Who are members of my household for purposes of the real property tax credit?

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 or either;
- 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.

What is my household gross income?

Household gross income is the annual total of the following items of income that you and all members of your household received during 2003:

- 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 (see [pages 9-11](#) 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.
- 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*.

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 2003, 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 2003 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 2003.

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 2003.

Public employees 414(h) retirement contributions:

The amount of 414(h) retirement contributions for 2003, 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 2003, 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).

NYC health insurance and welfare benefit fund:

The amount shown on an employee's 2003 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).

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.

What is considered a residence for purposes of the credit?

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 if the trailer or mobile home is assessed for real property tax purposes even if you do not directly pay the taxes on the home (e.g., the owner of the park where your home is located pays the taxes on it) .

What are *real property taxes paid* for purposes of the credit?

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.

What is *adjusted rent*?

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.

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

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

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.

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

- 1. In 2003, 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 2003 and meet the other conditions, you can claim the credit.

- 2. I own a mobile home (trailer) located in a trailer park. I pay rent to the landlord that owns the trailer park. 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.

- 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 2003. 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 2003. For the definition of *members of your household* and *household gross income*, see [page 8](#) of this publication.
- 7. My friend was a member of my household for part of 2003. 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 the other conditions for either a homeowner or a renter on pages 5 and 6 of 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 2003 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 the other conditions for either a homeowner or a renter on pages 5 and 6 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. 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.

14. 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.

15 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](#).

16. 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 2003 income tax return or [Form IT-214](#).

17. I did not know the real property tax credit was available. I now realize I was eligible to file [Form IT-214](#) for 2000, 2001, and 2002. 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
2000	April 15, 2004
2001	April 15, 2005
2002	April 17, 2006

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.

18. 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.nystax.gov.

General . . .

- ◆ Visit the Individual Answer Center to find answers to all your tax questions.
- ◆ View and pay open assessments.
- ◆ Use the penalty and interest calculator.
- ◆ Sign up for free email notifications through our Subscription Service.

Individuals . . .

- ◆ E-file your income tax return. The logo for New York State e-file, featuring the text "New York State" above a blue outline of the state, with "e-file" in large yellow letters and "www.nystax.gov" below it.
- ◆ Determine which income tax form to file.
- ◆ Pay your income taxes by credit card and electronic funds withdrawal.
- ◆ 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.
- ◆ E-file quarterly International Fuel Tax Agreement (IFTA) reports.
- ◆ Obtain motor carrier credentials (HUT, IFTA, IRP and SSRS) online.
- ◆ Search the corporation tax issuer's allocation percentage inquiry.
- ◆ Search the cigarette tax inquiry for licensed and registered agents, wholesale dealers and retail dealers.

www.nystax.gov

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Need help?



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

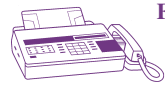
For tax information: 1 800 225-5829

To order forms and publications:
(Also see *Internet access* below.) 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