



October 2006

Real Property Circuit Breaker Tax Credit

2004 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 2004 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 2004 form used to claim the credit, the *Form IT-214 Claim for Real Property Tax Credit for Homeowners and Renters*.

Summary Statistics

For 2004, 285,204 households claimed the credit. The total amount of credits claimed totaled \$29.9 million, with an average credit of \$104.72. Table 1 provides a general statistical overview of the 2004 real property circuit breaker tax credit.

Table 1: State Summary - 2004

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	285,204	\$29,869	\$104.72
Age:			
Under 65	190,519	10,583	55.54
65 and over	94,685	19,286	203.68
Type of Residence:			
Homeowner	28,790	2,971	103.18
Renter	256,414	26,898	104.90
Filing Category:			
IT-214 Alone	115,576	17,399	150.54
IT-214 with Return	169,628	12,470	73.51
Household Gross Income:			
\$0 - 3,000	19,962	2,046	102.48
3,001 - 5,000	25,310	2,837	112.07
5,001 - 7,000	40,452	4,720	116.68
7,001 - 9,000	83,105	11,243	135.28
9,001 - 11,000	34,814	3,113	89.43
11,001 - 14,000	47,833	4,129	86.33
14,001 - 18,000	33,728	1,780	52.77

Major statistical highlights include:

- Almost 67 percent of the credit claimants were under age 65. However, these households received only 35 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.
- Approximately 90 percent of the households claiming the credit were renters. They claimed 90 percent of the total credit, for an average credit of \$104.90 per household.
- Homeowners received an average credit of \$103.18, as compared to renters who received an average credit of \$104.90.
- In 2004, the number of households claiming the credit decreased by 17,746 or 5.9 percent compared to 2003. Total credit claims decreased by \$2.7 million in 2004 resulting in the average credit decreasing 2.7 percent to \$104.72.

- Of all 2004 claims, 41 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 2004.

Table 2 displays a summary of credits received by residents of each county in New York for 2003 and 2004. Year-over-year, the number of claims requested by residents decreased in all but fourteen counties.

**Table 2: Real Property
Circuit Breaker Tax Credit
Use by County — 2003-2004**

County	2003			2004		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Albany	3,033	\$196	\$64.59	2,546	\$157	\$61.54
Allegany	854	64	75.51	782	58	73.73
Bronx	36,726	4,286	116.71	34,764	3,902	112.25
Broome	4,292	295	68.71	4,132	273	66.12
Cattaraugus	1,453	95	65.61	1,417	92	65.08
Cayuga	1,268	88	69.12	1,222	79	64.91
Chautauqua	3,248	235	72.43	3,107	215	69.16
Chemung	2,086	142	68.10	2,006	136	67.61
Chenango	739	52	70.85	752	50	66.22
Clinton	847	55	65.17	812	51	63.03
Columbia	350	25	72.49	293	20	66.72
Cortland	1,005	87	86.92	930	81	87.38
Delaware	567	46	81.09	536	42	77.60
Dutchess	823	71	86.24	688	58	84.51
Erie	23,835	1,937	81.24	22,609	1,771	78.34
Essex	466	34	73.24	479	33	69.60
Franklin	878	68	77.32	912	67	73.16
Fulton	1,557	115	74.03	1,490	111	74.21
Genesee	658	49	74.22	714	50	69.62
Greene	516	34	65.49	482	32	65.93
Hamilton	63	4	64.33	64	4	60.03
Herkimer	1,062	81	76.16	1,055	75	71.07
Jefferson	1,166	79	67.34	1,105	71	64.66

Table 2: Real Property Circuit Breaker Tax Credit Use by County — 2003-2004

County	2003			2004		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Kings	71,910	9,542	132.68	64,895	8,532	131.47
Lewis	228	16	71.49	212	14	67.43
Livingston	514	36	69.40	539	37	69.11
Madison	824	56	67.91	715	48	67.19
Monroe	13,008	1,017	78.16	13,006	1,001	76.96
Montgomery	1,318	117	88.47	1,246	106	84.72
Nassau	3,684	330	89.55	3,560	294	82.59
New York	34,252	4,426	129.21	31,283	4,055	129.62
Niagara	4,885	364	74.44	4,625	332	71.71
Oneida	4,755	337	70.87	4,792	332	69.32
Onondaga	6,130	476	77.71	5,380	411	76.31
Ontario	826	59	71.54	837	55	66.01
Orange	2,484	178	71.76	2,282	158	69.32
Orleans	557	47	83.66	480	39	81.20
Oswego	1,873	128	68.21	1,634	106	64.87
Otsego	636	49	77.49	596	43	71.96
Putnam	95	8	82.85	86	7	78.13
Queens	37,374	4,796	128.32	34,405	4,204	122.19
Rensselaer	1,941	135	69.33	1,548	104	67.45
Richmond	3,398	406	119.57	3,251	340	104.70
Rockland	1,196	96	80.55	1,369	103	75.06
St. Lawrence	1,418	93	65.73	1,348	85	63.20
Saratoga	1,414	93	65.57	1,217	78	64.34
Schenectady	2,326	182	78.29	2,134	157	73.57
Schoharie	371	29	78.26	378	29	75.48
Schuyler	285	21	72.61	297	21	70.70
Seneca	562	38	68.41	543	35	65.18
Steuben	1,643	110	67.04	1,568	106	67.70
Suffolk	4,247	376	88.51	3,885	311	80.09
Sullivan	1,275	88	68.82	963	66	68.28
Tioga	617	41	66.62	574	37	64.33
Tompkins	822	51	62.15	845	51	60.14
Ulster	1,505	106	70.40	1,256	85	67.49
Warren	735	49	66.54	643	40	62.21
Washington	658	51	76.97	621	48	76.95
Wayne	1,149	85	73.62	1,055	74	70.15
Westchester	2,956	260	87.83	3,226	250	77.53
Wyoming	516	41	79.19	498	40	79.50
Yates	244	19	78.85	263	18	70.31
Unclassified *	827	121	146.40	4,252	589	138.45
Grand Total	302,950	\$32,610	\$107.64	285,204	\$29,869	\$104.72

*Returns that could not be classified by county

Table 3 summarizes real property circuit breaker tax credit (RPCBTC) use from 1986 through 2004. The current RPCBTC income and residence eligibility criteria have existed since 1985. Some observations derived from examining the program during the last nineteen years include:

- The number of real property tax credit claims declined by approximately 210,000 or 42 percent from 1986 to 2004. For most of the period, almost two-thirds of the claims were made by persons under age 65.
- Total real property tax credits claimed decreased by \$14 million or almost 32 percent during the nineteen period from 1986 to 2004. The decrease in the value of credits was less than the percentage decline in the total number of claims because the average credit rose from \$89 to \$105 or 18 percent during that time.
- The average credit claimed by individuals under 65 years old has dropped 5.1 percent during the nineteen year period.
- In contrast, the average credit claimed by individuals age 65 and over has increased almost steadily between 1986 and 2004, growing by 35.1 percent over the nineteen 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 2004, mainly because of the increase in their average credit.

Table 3: Real Property Circuit Breaker Tax Credit – 1986-2004

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
2004	285,204	190,519	94,685	\$29,869	\$10,583	\$19,286	\$105	\$56	\$204
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 2003 and 2004. Table 4 indicates that the total amount of credit claimed by homeowners age 65 and over declined by 20.1 percent in 2004. This credit drop is primarily due to an 18.3 percent decrease in the number of homeowners claiming the credit.

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 5 shows that the average household income for homeowners increased by 4.2 percent from 2003 to 2004 almost equaling the average property tax paid increase of 4.1 percent. These increases resulted in a 2.3 percent decrease in the average credit amount.

Table 4. Real Property Circuit Breaker Tax Credit Claimed by Homeowners age 65 and over - 2003-2004

Household Gross Income	2003			2004			Percent Change 2003 - 2004		
	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	\$24,727	15,627	\$2,638	\$21,039	12,775	\$2,107	(14.9)	(18.3)	(20.1)
\$0 - \$3,000	1,218	828	262	708	475	151	(41.9)	(42.6)	(42.4)
3,001 - 5,000	785	567	154	436	310	86	(44.5)	(45.3)	(44.2)
5,001 - 7,000	1,393	1,033	247	1,034	747	183	(25.8)	(27.7)	(25.9)
7,001 - 9,000	3,031	2,246	464	2,642	1,814	380	(12.8)	(19.2)	(18.1)
9,001 - 11,000	3,887	2,662	476	3,194	2,138	389	(17.8)	(19.7)	(18.3)
11,001 - 14,000	6,857	4,218	618	5,890	3,527	529	(14.1)	(16.4)	(14.4)
14,001 - 18,000	7,556	4,073	417	7,135	3,764	389	(5.6)	(7.6)	(6.7)

* includes school district taxes paid

Calculations do not reflect the rounding of individual numbers.

Table 5. Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners age 65 and over - 2003-2004

Household Gross Income	2003			2004			Percent Change 2003 - 2004		
	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	\$1,582	\$10,989	\$169	\$1,647	\$11,453	\$165	4.1	4.2	(2.3)
\$0 - \$3,000	1,471	1,050	316	1,491	1,011	318	1.3	(3.7)	0.5
3,001 - 5,000	1,384	4,111	272	1,406	4,158	277	1.6	1.1	2.1
5,001 - 7,000	1,348	6,129	239	1,384	6,120	245	2.6	(0.1)	2.5
7,001 - 9,000	1,350	8,069	207	1,456	8,073	209	7.9	0.0	1.4
9,001 - 11,000	1,460	10,054	179	1,494	10,075	182	2.3	0.2	1.8
11,001 - 14,000	1,626	12,500	147	1,670	12,485	150	2.7	(0.1)	2.4
14,001 - 18,000	1,855	15,857	102	1,896	15,874	103	2.2	0.1	0.9

* includes school district taxes paid

Calculations do not reflect the rounding of individual numbers.

Table 6 indicates that the total amount of credit claimed by homeowners under age 65 decreased in 2004. A 1.8 percent decrease in the number of homeowners under age 65 who were eligible for the credit was the primary impetus for the 2.7 percent decrease in the amount of credit claimed. The data in Table 7 indicates that the average household income of homeowners under age 65 increased by 1.3 percent from 2003 to 2004 compared to an average real property tax increase of 4.9 percent.

Table 6. Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2003-2004

Household	2003			2004			Percent Change 2003 - 2004		
	Real Property Taxes Paid*	Number of Credits	Amount of Credits	Real Property Taxes Paid*	Number of Credits	Amount of Credits	Real Property Taxes Paid*	Number of Credits	Amount of Credits
Gross Income	(000)		(000)	(000)		(000)	(000)		(000)
Total	\$27,956	16,311	\$888	\$28,803	16,015	\$864	3.0	(1.8)	(2.7)
\$0 - \$3,000	2,829	1,743	127	2,832	1,644	118	0.1	(5.7)	(7.1)
3,001 - 5,000	1,775	1,157	77	1,791	1,136	76	0.9	(1.8)	(1.3)
5,001 - 7,000	2,341	1,537	96	2,362	1,455	91	0.9	(5.3)	(5.2)
7,001 - 9,000	3,301	2,129	125	3,262	1,979	116	(1.2)	(7.0)	(7.2)
9,001 - 11,000	3,505	2,109	115	3,595	2,117	114	2.6	0.4	(0.9)
11,001 - 14,000	5,887	3,329	165	6,136	3,273	162	4.2	(1.7)	(1.8)
14,001 - 18,000	8,318	4,307	183	8,826	4,411	187	6.1	2.4	2.2

* includes school district taxes paid

Calculations do not reflect the rounding of individual numbers.

Table 7. Average Real Property Circuit Breaker Tax Credit Claimed by Homeowners under age 65 - 2003-2004

Household	2003			2004			Percent Change 2003 - 2004		
	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
Gross Income									
Total	\$1,714	\$10,080	\$54	\$1,799	\$10,212	\$54	4.9	1.3	(0.9)
\$0 - \$3,000	1,623	1,068	73	1,723	1,014	72	6.1	(5.1)	(1.5)
3,001 - 5,000	1,534	4,067	67	1,577	4,085	67	2.8	0.4	0.5
5,001 - 7,000	1,523	6,079	62	1,623	6,052	63	6.6	(0.4)	0.1
7,001 - 9,000	1,550	7,989	59	1,648	8,007	59	6.3	0.2	(0.2)
9,001 - 11,000	1,662	10,013	55	1,698	10,034	54	2.2	0.2	(1.2)
11,001 - 14,000	1,768	12,524	50	1,875	12,509	49	6.0	(0.1)	(0.1)
14,001 - 18,000	1,931	15,945	42	2,001	15,961	42	3.6	0.1	(0.2)

* includes school district taxes paid

Calculations do not reflect the rounding of individual numbers.

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 - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,546	\$157	\$61.54
Age:			
Under 65	2,368	128	53.93
65 and over	178	29	162.70
Type of Residence:			
Homeowner	299	26	88.13
Renter	2,247	130	58.00
Filing Category:			
IT-214 Alone	123	16	129.80
IT-214 with Return	2,423	141	58.07
Household Gross Income:			
\$0 - \$3,000	237	18	77.28
3,001 - 5,000	237	16	67.93
5,001 - 7,000	330	23	69.51
7,001 - 9,000	373	26	68.60
9,001 - 11,000	357	21	59.87
11,001 - 14,000	486	28	57.36
14,001 - 18,000	526	24	46.53

Allegany**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	782	\$58	\$73.73
Age:			
Under 65	642	34	53.49
65 and over	140	23	166.53
Type of Residence:			
Homeowner	330	31	93.33
Renter	452	27	59.42
Filing Category:			
IT-214 Alone	123	14	115.08
IT-214 with Return	659	44	66.01
Household Gross Income:			
\$0 - \$3,000	69	7	102.73
3,001 - 5,000	62	5	80.29
5,001 - 7,000	93	7	75.13
7,001 - 9,000	126	11	89.72
9,001 - 11,000	126	10	77.48
11,001 - 14,000	179	12	65.39
14,001 - 18,000	127	6	45.88

Bronx

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			34,764	\$3,902	\$112.25
Age:					
Under 65			22,432	1,259	56.10
65 and over			12,332	2,644	214.39
Type of Residence:					
Homeowner			436	53	122.10
Renter			34,328	3,849	112.13
Filing Category:					
IT-214 Alone			19,355	2,742	141.65
IT-214 with Return			15,409	1,161	75.32
Household Gross Income:					
\$0 - \$3,000			2,074	207	99.98
3,001 - 5,000			2,860	341	119.06
5,001 - 7,000			6,656	890	133.69
7,001 - 9,000			12,490	1,648	131.97
9,001 - 11,000			3,911	367	93.90
11,001 - 14,000			4,053	312	76.92
14,001 - 18,000			2,720	137	50.46

Broome

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			4,132	\$273	\$66.12
Age:					
Under 65			3,618	195	53.89
65 and over			514	78	152.25
Type of Residence:					
Homeowner			903	74	82.27
Renter			3,229	199	61.61
Filing Category:					
IT-214 Alone			468	52	111.39
IT-214 with Return			3,664	221	60.34
Household Gross Income:					
\$0 - \$3,000			350	29	82.77
3,001 - 5,000			375	26	69.92
5,001 - 7,000			468	35	74.28
7,001 - 9,000			694	51	73.92
9,001 - 11,000			610	41	67.78
11,001 - 14,000			870	55	62.75
14,001 - 18,000			765	36	47.10

Cattaraugus

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,417	\$92	\$65.08
Age:					
Under 65			1,254	68	54.03
65 and over			163	24	150.14
Type of Residence:					
Homeowner			448	35	77.44
Renter			969	58	59.37
Filing Category:					
IT-214 Alone			157	16	101.14
IT-214 with Return			1,260	76	60.59
Household Gross Income:					
\$0 - \$3,000			93	8	90.69
3,001 - 5,000			113	8	67.06
5,001 - 7,000			159	11	68.57
7,001 - 9,000			273	20	72.07
9,001 - 11,000			235	16	68.46
11,001 - 14,000			284	16	57.68
14,001 - 18,000			260	13	50.62

Cayuga

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,222	\$79	\$64.91
Age:					
Under 65			1,071	57	52.95
65 and over			151	23	149.70
Type of Residence:					
Homeowner			324	28	87.33
Renter			898	51	56.82
Filing Category:					
IT-214 Alone			124	16	125.06
IT-214 with Return			1,098	64	58.11
Household Gross Income:					
\$0 - \$3,000			79	6	72.32
3,001 - 5,000			100	7	71.73
5,001 - 7,000			131	9	64.95
7,001 - 9,000			181	14	79.51
9,001 - 11,000			188	13	68.37
11,001 - 14,000			273	17	63.45
14,001 - 18,000			270	13	49.45

Chautauqua**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,107	\$215	\$69.16
Age:			
Under 65	2,654	144	54.28
65 and over	453	71	156.33
Type of Residence:			
Homeowner	874	79	90.63
Renter	2,233	136	60.76
Filing Category:			
IT-214 Alone	453	50	110.61
IT-214 with Return	2,654	165	62.09
Household Gross Income:			
\$0 - \$3,000	231	20	86.68
3,001 - 5,000	280	21	75.49
5,001 - 7,000	393	27	69.74
7,001 - 9,000	546	44	80.68
9,001 - 11,000	462	32	69.92
11,001 - 14,000	608	40	65.60
14,001 - 18,000	587	30	51.23

Chemung**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,006	\$136	\$67.61
Age:			
Under 65	1,743	96	55.05
65 and over	263	40	150.80
Type of Residence:			
Homeowner	459	41	88.71
Renter	1,547	95	61.35
Filing Category:			
IT-214 Alone	295	33	110.66
IT-214 with Return	1,711	103	60.18
Household Gross Income:			
\$0 - \$3,000	194	15	77.30
3,001 - 5,000	198	14	72.38
5,001 - 7,000	221	16	72.66
7,001 - 9,000	349	27	77.81
9,001 - 11,000	296	20	68.16
11,001 - 14,000	402	25	61.46
14,001 - 18,000	346	18	52.59

Chenango

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			752	\$50	\$66.22
Age:					
Under 65			663	36	54.63
65 and over			89	14	152.61
Type of Residence:					
Homeowner			286	24	82.65
Renter			466	26	56.14
Filing Category:					
IT-214 Alone			64	7	113.43
IT-214 with Return			688	43	61.83
Household Gross Income:					
\$0 - \$3,000			67	5	81.26
3,001 - 5,000			75	5	66.93
5,001 - 7,000			100	7	70.60
7,001 - 9,000			107	8	75.11
9,001 - 11,000			104	7	64.13
11,001 - 14,000			153	11	69.84
14,001 - 18,000			146	7	47.13

Clinton

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			812	\$51	\$63.03
Age:					
Under 65			741	40	53.43
65 and over			71	12	163.21
Type of Residence:					
Homeowner			173	13	76.86
Renter			639	38	59.29
Filing Category:					
IT-214 Alone			73	9	121.19
IT-214 with Return			739	42	57.28
Household Gross Income:					
\$0 - \$3,000			78	6	81.41
3,001 - 5,000			62	4	71.01
5,001 - 7,000			100	7	67.92
7,001 - 9,000			140	11	76.06
9,001 - 11,000			122	8	63.59
11,001 - 14,000			158	9	55.45
14,001 - 18,000			152	6	42.53

Columbia**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	293	\$20	\$66.72
Age:			
Under 65	247	12	49.82
65 and over	46	7	157.47
Type of Residence:			
Homeowner	63	5	84.82
Renter	230	14	61.76
Filing Category:			
IT-214 Alone	26	4	147.80
IT-214 with Return	267	16	58.82
Household Gross Income:			
\$0 - \$3,000	25	2	96.80
3,001 - 5,000	26	2	75.53
5,001 - 7,000	22	1	62.63
7,001 - 9,000	30	3	94.20
9,001 - 11,000	46	3	66.21
11,001 - 14,000	68	5	68.51
14,001 - 18,000	76	3	42.82

Cortland**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	930	\$81	\$87.38
Age:			
Under 65	630	34	54.03
65 and over	300	47	157.42
Type of Residence:			
Homeowner	361	42	117.20
Renter	569	39	68.46
Filing Category:			
IT-214 Alone	276	37	133.11
IT-214 with Return	654	45	68.08
Household Gross Income:			
\$0 - \$3,000	47	5	95.85
3,001 - 5,000	66	5	79.68
5,001 - 7,000	93	8	89.44
7,001 - 9,000	170	17	100.60
9,001 - 11,000	125	13	103.87
11,001 - 14,000	206	18	89.50
14,001 - 18,000	223	15	65.73

Delaware

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			536	\$42	\$77.60
Age:					
Under 65			423	23	53.53
65 and over			113	19	167.67
Type of Residence:					
Homeowner			203	21	101.80
Renter			333	21	62.84
Filing Category:					
IT-214 Alone			78	11	141.88
IT-214 with Return			458	31	66.65
Household Gross Income:					
\$0 - \$3,000			49	5	110.24
3,001 - 5,000			47	4	79.53
5,001 - 7,000			50	4	74.02
7,001 - 9,000			98	9	88.55
9,001 - 11,000			84	6	71.90
11,001 - 14,000			96	7	74.55
14,001 - 18,000			112	7	61.39

Dutchess

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			688	\$58	\$84.51
Age:					
Under 65			535	29	53.28
65 and over			153	30	193.68
Type of Residence:					
Homeowner			86	10	119.50
Renter			602	48	79.50
Filing Category:					
IT-214 Alone			150	25	168.47
IT-214 with Return			538	33	61.09
Household Gross Income:					
\$0 - \$3,000			59	4	74.40
3,001 - 5,000			70	6	92.10
5,001 - 7,000			84	7	87.36
7,001 - 9,000			134	17	123.23
9,001 - 11,000			91	8	89.39
11,001 - 14,000			123	9	73.55
14,001 - 18,000			127	6	49.35

Erie

Real Property Circuit Breaker Tax Credit Use - 2004

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	22,609	\$1,771	\$78.34
Age:			
Under 65	18,238	1,012	55.46
65 and over	4,371	760	173.81
Type of Residence:			
Homeowner	4,421	484	109.45
Renter	18,188	1,287	70.78
Filing Category:			
IT-214 Alone	5,738	722	125.77
IT-214 with Return	16,871	1,050	62.21
Household Gross Income:			
\$0 - \$3,000	1,782	140	78.80
3,001 - 5,000	2,238	193	86.28
5,001 - 7,000	2,893	258	89.11
7,001 - 9,000	4,408	402	91.23
9,001 - 11,000	3,199	262	81.88
11,001 - 14,000	4,355	312	71.73
14,001 - 18,000	3,734	203	54.46

Essex

Real Property Circuit Breaker Tax Credit Use - 2004

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	479	\$33	\$69.60
Age:			
Under 65	413	22	53.79
65 and over	66	11	168.54
Type of Residence:			
Homeowner	168	15	90.88
Renter	311	18	58.10
Filing Category:			
IT-214 Alone	41	7	161.09
IT-214 with Return	438	27	61.03
Household Gross Income:			
\$0 - \$3,000	44	4	95.45
3,001 - 5,000	38	3	84.84
5,001 - 7,000	52	4	71.65
7,001 - 9,000	78	7	83.33
9,001 - 11,000	77	5	66.31
11,001 - 14,000	99	6	59.29
14,001 - 18,000	91	5	51.75

Franklin

Real Property Circuit Breaker Tax Credit Use - 2004			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	912	\$67	\$73.16
Age:			
Under 65	766	42	54.50
65 and over	146	25	171.08
Type of Residence:			
Homeowner	315	31	99.11
Renter	597	36	59.47
Filing Category:			
IT-214 Alone	127	16	127.88
IT-214 with Return	785	50	64.31
Household Gross Income:			
\$0 - \$3,000	79	7	93.88
3,001 - 5,000	81	6	77.80
5,001 - 7,000	128	10	78.05
7,001 - 9,000	167	13	79.70
9,001 - 11,000	119	11	90.89
11,001 - 14,000	179	11	64.11
14,001 - 18,000	159	7	46.62

Fulton

Real Property Circuit Breaker Tax Credit Use - 2004			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,490	\$111	\$74.21
Age:			
Under 65	1,220	67	54.77
65 and over	270	44	162.03
Type of Residence:			
Homeowner	516	51	99.14
Renter	974	59	61.00
Filing Category:			
IT-214 Alone	218	31	140.60
IT-214 with Return	1,272	80	62.83
Household Gross Income:			
\$0 - \$3,000	111	10	90.81
3,001 - 5,000	124	9	70.09
5,001 - 7,000	160	13	79.90
7,001 - 9,000	235	21	87.70
9,001 - 11,000	228	18	80.16
11,001 - 14,000	322	24	74.68
14,001 - 18,000	310	16	51.88

Franklin

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			912	\$67	\$73.16
Age:					
Under 65			766	42	54.50
65 and over			146	25	171.08
Type of Residence:					
Homeowner			315	31	99.11
Renter			597	36	59.47
Filing Category:					
IT-214 Alone			127	16	127.88
IT-214 with Return			785	50	64.31
Household Gross Income:					
\$0 - \$3,000			79	7	93.88
3,001 - 5,000			81	6	77.80
5,001 - 7,000			128	10	78.05
7,001 - 9,000			167	13	79.70
9,001 - 11,000			119	11	90.89
11,001 - 14,000			179	11	64.11
14,001 - 18,000			159	7	46.62

Fulton

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,490	\$111	\$74.21
Age:					
Under 65			1,220	67	54.77
65 and over			270	44	162.03
Type of Residence:					
Homeowner			516	51	99.14
Renter			974	59	61.00
Filing Category:					
IT-214 Alone			218	31	140.60
IT-214 with Return			1,272	80	62.83
Household Gross Income:					
\$0 - \$3,000			111	10	90.81
3,001 - 5,000			124	9	70.09
5,001 - 7,000			160	13	79.90
7,001 - 9,000			235	21	87.70
9,001 - 11,000			228	18	80.16
11,001 - 14,000			322	24	74.68
14,001 - 18,000			310	16	51.88

Hamilton**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	64	\$4	\$60.03
Age:			
Under 65	59	3	51.40
65 and over	5	1	161.80
Type of Residence:			
Homeowner	21	2	75.80
Renter	43	2	52.32
Filing Category:			
IT-214 Alone	3	0	62.66
IT-214 with Return	61	4	59.90
Household Gross Income:			
\$0 - \$3,000	6	0	70.83
3,001 - 5,000	6	0	60.00
5,001 - 7,000	4	0	63.00
7,001 - 9,000	10	1	77.80
9,001 - 11,000	6	0	44.50
11,001 - 14,000	17	1	69.41
14,001 - 18,000	15	1	38.60

Herkimer**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,055	\$75	\$71.07
Age:			
Under 65	845	45	53.17
65 and over	210	30	143.07
Type of Residence:			
Homeowner	387	37	96.16
Renter	668	38	56.53
Filing Category:			
IT-214 Alone	160	19	116.88
IT-214 with Return	895	56	62.88
Household Gross Income:			
\$0 - \$3,000	66	5	82.30
3,001 - 5,000	79	6	75.34
5,001 - 7,000	115	8	73.50
7,001 - 9,000	172	13	73.19
9,001 - 11,000	151	13	86.17
11,001 - 14,000	235	17	70.46
14,001 - 18,000	237	13	54.78

Jefferson**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,105	\$71	\$64.66
Age:			
Under 65	994	52	52.54
65 and over	111	19	173.20
Type of Residence:			
Homeowner	331	29	87.42
Renter	774	43	54.93
Filing Category:			
IT-214 Alone	74	10	130.91
IT-214 with Return	1,031	62	59.91
Household Gross Income:			
\$0 - \$3,000	82	8	96.74
3,001 - 5,000	99	8	76.25
5,001 - 7,000	122	9	70.87
7,001 - 9,000	156	11	72.91
9,001 - 11,000	164	10	63.68
11,001 - 14,000	223	13	58.99
14,001 - 18,000	259	12	47.69

Kings**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	64,895	\$8,532	\$131.47
Age:			
Under 65	33,639	1,909	56.73
65 and over	31,256	6,623	211.90
Type of Residence:			
Homeowner	1,092	153	139.74
Renter	63,803	8,379	131.33
Filing Category:			
IT-214 Alone	38,364	6,177	160.99
IT-214 with Return	26,531	2,355	88.77
Household Gross Income:			
\$0 - \$3,000	3,547	430	121.17
3,001 - 5,000	5,159	710	137.68
5,001 - 7,000	8,825	1,162	131.65
7,001 - 9,000	25,063	4,010	160.01
9,001 - 11,000	6,330	636	100.53
11,001 - 14,000	11,478	1,339	116.68
14,001 - 18,000	4,493	244	54.24

Lewis

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			212	\$14	\$67.43
Age:					
Under 65			177	9	52.56
65 and over			35	5	142.65
Type of Residence:					
Homeowner			96	8	83.28
Renter			116	6	54.32
Filing Category:					
IT-214 Alone			23	3	127.86
IT-214 with Return			189	11	60.08
Household Gross Income:					
\$0 - \$3,000			19	2	91.15
3,001 - 5,000			13	1	63.69
5,001 - 7,000			19	1	70.05
7,001 - 9,000			35	3	71.57
9,001 - 11,000			35	3	72.60
11,001 - 14,000			50	3	63.62
14,001 - 18,000			41	2	53.07

Livingston

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			539	\$37	\$69.11
Age:					
Under 65			456	25	54.08
65 and over			83	13	151.68
Type of Residence:					
Homeowner			165	15	87.92
Renter			374	23	60.82
Filing Category:					
IT-214 Alone			61	7	108.77
IT-214 with Return			478	31	64.05
Household Gross Income:					
\$0 - \$3,000			42	4	84.45
3,001 - 5,000			42	3	73.40
5,001 - 7,000			63	5	80.80
7,001 - 9,000			94	8	79.91
9,001 - 11,000			73	5	70.76
11,001 - 14,000			123	7	60.25
14,001 - 18,000			102	5	53.36

Madison**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	715	\$48	\$67.19
Age:			
Under 65	613	32	53.01
65 and over	102	16	152.40
Type of Residence:			
Homeowner	222	19	85.50
Renter	493	29	58.94
Filing Category:			
IT-214 Alone	75	9	121.74
IT-214 with Return	640	39	60.79
Household Gross Income:			
\$0 - \$3,000	49	4	80.04
3,001 - 5,000	63	5	71.63
5,001 - 7,000	83	6	77.30
7,001 - 9,000	94	7	73.76
9,001 - 11,000	119	9	73.47
11,001 - 14,000	149	9	62.62
14,001 - 18,000	158	8	51.77

Monroe**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	13,006	\$1,001	\$76.96
Age:			
Under 65	10,817	608	56.18
65 and over	2,189	393	179.63
Type of Residence:			
Homeowner	2,461	239	97.27
Renter	10,545	762	72.22
Filing Category:			
IT-214 Alone	3,638	419	115.15
IT-214 with Return	9,368	582	62.13
Household Gross Income:			
\$0 - \$3,000	1,309	100	76.58
3,001 - 5,000	1,401	109	77.69
5,001 - 7,000	1,883	172	91.17
7,001 - 9,000	2,572	232	90.32
9,001 - 11,000	1,578	123	78.17
11,001 - 14,000	2,214	153	68.93
14,001 - 18,000	2,049	112	54.62

Montgomery

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,246	\$106	\$84.72
Age:					
Under 65			933	51	54.15
65 and over			313	55	175.85
Type of Residence:					
Homeowner			446	54	120.13
Renter			800	52	64.99
Filing Category:					
IT-214 Alone			214	33	154.59
IT-214 with Return			1,032	72	70.23
Household Gross Income:					
\$0 - \$3,000			92	10	106.54
3,001 - 5,000			99	8	79.97
5,001 - 7,000			143	13	91.23
7,001 - 9,000			185	19	104.41
9,001 - 11,000			172	17	97.34
11,001 - 14,000			275	22	78.41
14,001 - 18,000			280	17	61.35

Nassau

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			3,560	\$294	\$82.59
Age:					
Under 65			2,915	158	54.25
65 and over			645	136	210.64
Type of Residence:					
Homeowner			301	49	162.23
Renter			3,259	245	75.23
Filing Category:					
IT-214 Alone			489	95	194.25
IT-214 with Return			3,071	199	64.81
Household Gross Income:					
\$0 - \$3,000			272	32	115.95
3,001 - 5,000			300	27	89.51
5,001 - 7,000			437	42	97.16
7,001 - 9,000			674	68	100.79
9,001 - 11,000			574	46	79.70
11,001 - 14,000			720	49	68.43
14,001 - 18,000			583	30	51.82

**New York
(Manhattan)**

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			31,283	\$4,055	\$129.62
Age:					
Under 65			16,061	911	56.69
65 and over			15,222	3,145	206.57
Type of Residence:					
Homeowner			293	32	110.00
Renter			30,990	4,023	129.81
Filing Category:					
IT-214 Alone			18,040	2,702	149.75
IT-214 with Return			13,243	1,354	102.21
Household Gross Income:					
\$0 - \$3,000			2,002	254	126.80
3,001 - 5,000			2,589	362	139.83
5,001 - 7,000			5,236	759	144.99
7,001 - 9,000			12,604	1,872	148.53
9,001 - 11,000			3,393	378	111.33
11,001 - 14,000			3,504	324	92.36
14,001 - 18,000			1,955	107	54.50

Niagara

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			4,625	\$332	\$71.71
Age:					
Under 65			3,849	212	55.02
65 and over			776	120	154.46
Type of Residence:					
Homeowner			1,093	105	95.63
Renter			3,532	227	64.30
Filing Category:					
IT-214 Alone			728	88	121.28
IT-214 with Return			3,897	243	62.44
Household Gross Income:					
\$0 - \$3,000			347	26	75.52
3,001 - 5,000			450	31	69.57
5,001 - 7,000			559	43	76.62
7,001 - 9,000			709	58	81.39
9,001 - 11,000			633	53	83.49
11,001 - 14,000			1,016	72	71.13
14,001 - 18,000			911	48	53.20

Oneida

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			4,792	\$332	\$69.32
Age:					
Under 65			4,067	219	53.84
65 and over			725	113	156.19
Type of Residence:					
Homeowner			1,062	99	93.45
Renter			3,730	233	62.45
Filing Category:					
IT-214 Alone			791	91	114.65
IT-214 with Return			4,001	242	60.36
Household Gross Income:					
\$0 - \$3,000			318	27	86.26
3,001 - 5,000			371	29	78.67
5,001 - 7,000			564	44	78.21
7,001 - 9,000			853	70	82.09
9,001 - 11,000			698	49	70.69
11,001 - 14,000			998	64	64.24
14,001 - 18,000			990	48	48.46

Onondaga

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			5,380	\$411	\$76.31
Age:					
Under 65			4,271	231	53.98
65 and over			1,109	180	162.29
Type of Residence:					
Homeowner			1,729	183	105.67
Renter			3,651	228	62.40
Filing Category:					
IT-214 Alone			848	121	142.31
IT-214 with Return			4,532	290	63.96
Household Gross Income:					
\$0 - \$3,000			436	37	83.89
3,001 - 5,000			413	31	74.95
5,001 - 7,000			551	46	84.08
7,001 - 9,000			777	72	93.11
9,001 - 11,000			822	65	79.50
11,001 - 14,000			1,164	88	75.87
14,001 - 18,000			1,217	71	58.07

Ontario

Real Property Circuit Breaker Tax Credit Use - 2004			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	837	\$55	\$66.01
Age:			
Under 65	733	40	54.61
65 and over	104	15	146.30
Type of Residence:			
Homeowner	233	20	84.02
Renter	604	36	59.06
Filing Category:			
IT-214 Alone	66	8	119.54
IT-214 with Return	771	47	61.42
Household Gross Income:			
\$0 - \$3,000	67	5	77.50
3,001 - 5,000	79	6	71.16
5,001 - 7,000	98	7	69.04
7,001 - 9,000	132	9	70.99
9,001 - 11,000	138	9	67.26
11,001 - 14,000	154	11	68.91
14,001 - 18,000	169	8	49.70

Orange

Real Property Circuit Breaker Tax Credit Use - 2004			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,282	\$158	\$69.32
Age:			
Under 65	2,026	110	54.10
65 and over	256	49	189.78
Type of Residence:			
Homeowner	255	30	118.61
Renter	2,027	128	63.12
Filing Category:			
IT-214 Alone	247	34	138.87
IT-214 with Return	2,035	124	60.88
Household Gross Income:			
\$0 - \$3,000	111	10	85.61
3,001 - 5,000	118	10	88.06
5,001 - 7,000	193	15	78.41
7,001 - 9,000	413	34	83.09
9,001 - 11,000	544	37	68.27
11,001 - 14,000	516	32	62.03
14,001 - 18,000	387	20	50.88

Orleans

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			480	\$39	\$81.20
Age:					
Under 65			353	19	53.09
65 and over			127	20	159.33
Type of Residence:					
Homeowner			221	22	100.91
Renter			259	17	64.38
Filing Category:					
IT-214 Alone			90	14	158.14
IT-214 with Return			390	25	63.44
Household Gross Income:					
\$0 - \$3,000			29	3	86.89
3,001 - 5,000			19	2	94.78
5,001 - 7,000			49	4	80.83
7,001 - 9,000			66	7	102.25
9,001 - 11,000			75	6	79.56
11,001 - 14,000			121	10	85.67
14,001 - 18,000			121	8	62.90

Oswego

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,634	\$106	\$64.87
Age:					
Under 65			1,444	78	53.97
65 and over			190	28	147.73
Type of Residence:					
Homeowner			460	39	84.87
Renter			1,174	67	57.03
Filing Category:					
IT-214 Alone			169	21	127.05
IT-214 with Return			1,465	85	57.70
Household Gross Income:					
\$0 - \$3,000			148	12	77.71
3,001 - 5,000			146	10	65.15
5,001 - 7,000			174	12	67.36
7,001 - 9,000			239	17	72.48
9,001 - 11,000			236	16	68.61
11,001 - 14,000			363	23	64.28
14,001 - 18,000			328	16	50.03

Otsego

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			596	\$43	\$71.96
Age:					
Under 65			497	27	53.58
65 and over			99	16	164.22
Type of Residence:					
Homeowner			252	22	86.58
Renter			344	21	61.25
Filing Category:					
IT-214 Alone			45	6	136.04
IT-214 with Return			551	37	66.72
Household Gross Income:					
\$0 - \$3,000			62	5	78.41
3,001 - 5,000			44	4	85.61
5,001 - 7,000			63	5	81.38
7,001 - 9,000			98	8	78.64
9,001 - 11,000			98	8	79.60
11,001 - 14,000			105	7	68.68
14,001 - 18,000			126	6	50.87

Putnam

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			86	\$7	\$78.13
Age:					
Under 65			71	4	54.07
65 and over			15	3	192.06
Type of Residence:					
Homeowner			11	1	135.45
Renter			75	5	69.73
Filing Category:					
IT-214 Alone			8	1	167.12
IT-214 with Return			78	5	69.01
Household Gross Income:					
\$0 - \$3,000			13	1	90.76
3,001 - 5,000			7	1	110.71
5,001 - 7,000			10	1	84.90
7,001 - 9,000			11	1	105.36
9,001 - 11,000			7	1	94.42
11,001 - 14,000			15	1	67.40
14,001 - 18,000			23	1	47.13

Queens

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			34,405	\$4,204	\$122.19
Age:					
Under 65			19,972	1,122	56.19
65 and over			14,433	3,082	213.52
Type of Residence:					
Homeowner			1,344	187	139.43
Renter			33,061	4,017	121.49
Filing Category:					
IT-214 Alone			15,431	2,547	165.08
IT-214 with Return			18,974	1,657	87.31
Household Gross Income:					
\$0 - \$3,000			2,621	329	125.46
3,001 - 5,000			3,379	455	134.69
5,001 - 7,000			5,029	650	129.29
7,001 - 9,000			10,842	1,664	153.46
9,001 - 11,000			3,941	406	103.12
11,001 - 14,000			5,413	530	97.85
14,001 - 18,000			3,180	170	53.43

Rensselaer

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,548	\$104	\$67.45
Age:					
Under 65			1,365	74	54.11
65 and over			183	31	166.92
Type of Residence:					
Homeowner			305	30	98.86
Renter			1,243	74	59.74
Filing Category:					
IT-214 Alone			125	17	136.13
IT-214 with Return			1,423	87	61.41
Household Gross Income:					
\$0 - \$3,000			124	10	84.19
3,001 - 5,000			138	11	76.15
5,001 - 7,000			192	14	70.32
7,001 - 9,000			217	17	79.35
9,001 - 11,000			224	15	67.96
11,001 - 14,000			312	21	65.89
14,001 - 18,000			341	17	49.73

Richmond**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,251	\$340	\$104.70
Age:			
Under 65	2,207	124	56.07
65 and over	1,044	217	207.50
Type of Residence:			
Homeowner	87	9	107.34
Renter	3,164	331	104.63
Filing Category:			
IT-214 Alone	1,442	205	142.39
IT-214 with Return	1,809	135	74.66
Household Gross Income:			
\$0 - \$3,000	289	31	107.52
3,001 - 5,000	300	29	96.29
5,001 - 7,000	511	50	97.05
7,001 - 9,000	1,018	142	139.87
9,001 - 11,000	370	32	85.87
11,001 - 14,000	466	42	89.52
14,001 - 18,000	297	15	50.37

Rockland**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,369	\$103	\$75.06
Age:			
Under 65	1,186	63	52.96
65 and over	183	40	218.33
Type of Residence:			
Homeowner	38	5	127.57
Renter	1,331	98	73.56
Filing Category:			
IT-214 Alone	149	28	190.89
IT-214 with Return	1,220	74	60.92
Household Gross Income:			
\$0 - \$3,000	68	7	102.16
3,001 - 5,000	99	10	99.60
5,001 - 7,000	147	13	90.90
7,001 - 9,000	265	26	98.44
9,001 - 11,000	258	18	68.24
11,001 - 14,000	287	18	62.02
14,001 - 18,000	245	11	45.28

St. Lawrence

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,348	\$85	\$63.20
Age:					
Under 65			1,228	66	53.35
65 and over			120	20	164.02
Type of Residence:					
Homeowner			413	31	74.65
Renter			935	54	58.14
Filing Category:					
IT-214 Alone			182	17	94.54
IT-214 with Return			1,166	68	58.31
Household Gross Income:					
\$0 - \$3,000			120	10	86.14
3,001 - 5,000			124	8	67.18
5,001 - 7,000			139	9	64.11
7,001 - 9,000			243	17	71.81
9,001 - 11,000			221	15	66.27
11,001 - 14,000			272	16	57.00
14,001 - 18,000			229	10	43.71

Saratoga

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,217	\$78	\$64.34
Age:					
Under 65			1,104	59	53.74
65 and over			113	19	167.97
Type of Residence:					
Homeowner			222	20	88.98
Renter			995	59	58.85
Filing Category:					
IT-214 Alone			64	9	145.67
IT-214 with Return			1,153	69	59.83
Household Gross Income:					
\$0 - \$3,000			100	8	84.72
3,001 - 5,000			107	8	75.08
5,001 - 7,000			139	10	70.10
7,001 - 9,000			171	12	70.67
9,001 - 11,000			207	14	66.92
11,001 - 14,000			252	15	58.17
14,001 - 18,000			241	11	47.55

Schenectady**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	2,134	\$157	\$73.57
Age:			
Under 65	1,780	98	54.77
65 and over	354	59	168.07
Type of Residence:			
Homeowner	507	57	113.17
Renter	1,627	100	61.22
Filing Category:			
IT-214 Alone	262	42	161.60
IT-214 with Return	1,872	115	61.25
Household Gross Income:			
\$0 - \$3,000	155	14	87.13
3,001 - 5,000	159	11	70.96
5,001 - 7,000	248	21	83.79
7,001 - 9,000	329	26	78.78
9,001 - 11,000	350	27	77.55
11,001 - 14,000	469	33	70.48
14,001 - 18,000	424	25	59.69

Schoharie**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	378	\$29	\$75.48
Age:			
Under 65	314	18	55.85
65 and over	64	11	171.79
Type of Residence:			
Homeowner	139	13	95.76
Renter	239	15	63.69
Filing Category:			
IT-214 Alone	53	8	147.20
IT-214 with Return	325	21	63.78
Household Gross Income:			
\$0 - \$3,000	42	5	107.80
3,001 - 5,000	41	3	73.00
5,001 - 7,000	48	4	86.60
7,001 - 9,000	54	5	87.25
9,001 - 11,000	51	4	75.96
11,001 - 14,000	67	4	66.16
14,001 - 18,000	75	4	51.12

Schuyler

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			297	\$21	\$70.70
Age:					
Under 65			246	13	54.20
65 and over			51	8	150.25
Type of Residence:					
Homeowner			123	11	91.55
Renter			174	10	55.95
Filing Category:					
IT-214 Alone			22	2	111.36
IT-214 with Return			275	19	67.44
Household Gross Income:					
\$0 - \$3,000			38	3	85.36
3,001 - 5,000			22	1	57.86
5,001 - 7,000			36	3	79.66
7,001 - 9,000			35	3	88.14
9,001 - 11,000			40	3	72.27
11,001 - 14,000			54	4	71.40
14,001 - 18,000			72	4	52.45

Seneca

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			543	\$35	\$65.18
Age:					
Under 65			480	26	53.26
65 and over			63	10	156.00
Type of Residence:					
Homeowner			153	13	85.39
Renter			390	22	57.24
Filing Category:					
IT-214 Alone			47	6	119.23
IT-214 with Return			496	30	60.05
Household Gross Income:					
\$0 - \$3,000			45	4	87.62
3,001 - 5,000			45	3	69.17
5,001 - 7,000			58	4	71.91
7,001 - 9,000			54	4	75.40
9,001 - 11,000			84	6	69.95
11,001 - 14,000			107	7	60.75
14,001 - 18,000			150	8	51.44

Steuben**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,568	\$106	\$67.70
Age:			
Under 65	1,353	73	53.85
65 and over	215	33	154.84
Type of Residence:			
Homeowner	526	43	81.22
Renter	1,042	63	60.88
Filing Category:			
IT-214 Alone	163	19	116.24
IT-214 with Return	1,405	87	62.07
Household Gross Income:			
\$0 - \$3,000	132	13	97.77
3,001 - 5,000	138	10	73.76
5,001 - 7,000	162	12	71.90
7,001 - 9,000	246	18	73.33
9,001 - 11,000	263	18	67.50
11,001 - 14,000	308	20	63.76
14,001 - 18,000	319	16	50.12

Suffolk**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,885	\$311	\$80.09
Age:			
Under 65	3,088	166	53.71
65 and over	797	145	182.30
Type of Residence:			
Homeowner	613	89	145.44
Renter	3,272	222	67.85
Filing Category:			
IT-214 Alone	628	109	172.78
IT-214 with Return	3,257	203	62.22
Household Gross Income:			
\$0 - \$3,000	340	28	81.08
3,001 - 5,000	372	29	77.47
5,001 - 7,000	445	35	78.56
7,001 - 9,000	622	64	103.08
9,001 - 11,000	570	49	86.78
11,001 - 14,000	817	66	80.18
14,001 - 18,000	719	41	56.64

Sullivan**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	963	\$66	\$68.28
Age:			
Under 65	815	43	52.70
65 and over	148	23	154.04
Type of Residence:			
Homeowner	228	22	95.79
Renter	735	44	59.74
Filing Category:			
IT-214 Alone	86	12	140.72
IT-214 with Return	877	54	61.18
Household Gross Income:			
\$0 - \$3,000	43	3	72.65
3,001 - 5,000	78	6	76.26
5,001 - 7,000	88	6	68.07
7,001 - 9,000	143	11	80.32
9,001 - 11,000	158	12	79.10
11,001 - 14,000	227	16	68.65
14,001 - 18,000	226	11	49.21

Tioga**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	574	\$37	\$64.33
Age:			
Under 65	504	27	53.72
65 and over	70	10	140.75
Type of Residence:			
Homeowner	201	15	76.60
Renter	373	22	57.72
Filing Category:			
IT-214 Alone	44	5	108.43
IT-214 with Return	530	32	60.67
Household Gross Income:			
\$0 - \$3,000	46	4	87.23
3,001 - 5,000	51	4	78.84
5,001 - 7,000	66	5	74.89
7,001 - 9,000	96	7	68.81
9,001 - 11,000	76	4	56.43
11,001 - 14,000	118	7	59.84
14,001 - 18,000	121	6	49.51

Tompkins

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			845	\$51	\$60.14
Age:					
Under 65			793	43	53.92
65 and over			52	8	155.03
Type of Residence:					
Homeowner			173	13	74.43
Renter			672	38	56.47
Filing Category:					
IT-214 Alone			32	4	130.28
IT-214 with Return			813	47	57.38
Household Gross Income:					
\$0 - \$3,000			89	7	74.34
3,001 - 5,000			73	5	71.54
5,001 - 7,000			105	7	66.02
7,001 - 9,000			129	8	63.96
9,001 - 11,000			136	7	54.18
11,001 - 14,000			179	10	56.03
14,001 - 18,000			134	6	47.74

Ulster

Real Property Circuit Breaker Tax Credit Use - 2004					
Item			Number of Credits	Amount of Credits (000)	Average Credit
Total			1,256	\$85	\$67.49
Age:					
Under 65			1,120	61	54.37
65 and over			136	24	175.55
Type of Residence:					
Homeowner			189	19	100.48
Renter			1,067	66	61.65
Filing Category:					
IT-214 Alone			89	13	150.66
IT-214 with Return			1,167	71	61.15
Household Gross Income:					
\$0 - \$3,000			87	7	80.85
3,001 - 5,000			97	7	74.84
5,001 - 7,000			151	12	77.21
7,001 - 9,000			220	17	77.39
9,001 - 11,000			206	15	72.68
11,001 - 14,000			249	15	60.63
14,001 - 18,000			246	12	47.64

Warren

Real Property Circuit Breaker Tax Credit Use - 2004			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	643	\$40	\$62.21
Age:			
Under 65	582	31	52.52
65 and over	61	9	154.62
Type of Residence:			
Homeowner	147	10	71.24
Renter	496	30	59.53
Filing Category:			
IT-214 Alone	52	7	137.34
IT-214 with Return	591	33	55.60
Household Gross Income:			
\$0 - \$3,000	44	3	72.40
3,001 - 5,000	43	3	63.25
5,001 - 7,000	60	4	67.23
7,001 - 9,000	100	8	82.25
9,001 - 11,000	116	8	66.35
11,001 - 14,000	134	7	54.20
14,001 - 18,000	146	7	47.09

Washington

Real Property Circuit Breaker Tax Credit Use - 2004			
Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	621	\$48	\$76.95
Age:			
Under 65	513	28	54.65
65 and over	108	20	182.87
Type of Residence:			
Homeowner	239	24	99.64
Renter	382	24	62.76
Filing Category:			
IT-214 Alone	87	13	145.03
IT-214 with Return	534	35	65.86
Household Gross Income:			
\$0 - \$3,000	48	4	93.52
3,001 - 5,000	48	4	76.62
5,001 - 7,000	84	7	84.94
7,001 - 9,000	102	9	92.21
9,001 - 11,000	88	7	79.27
11,001 - 14,000	128	9	74.14
14,001 - 18,000	123	7	53.76

Wayne**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	1,055	\$74	\$70.15
Age:			
Under 65	914	49	54.01
65 and over	141	25	174.75
Type of Residence:			
Homeowner	287	27	94.78
Renter	768	47	60.94
Filing Category:			
IT-214 Alone	111	16	147.52
IT-214 with Return	944	58	61.05
Household Gross Income:			
\$0 - \$3,000	76	8	98.84
3,001 - 5,000	101	9	84.56
5,001 - 7,000	116	8	69.42
7,001 - 9,000	162	14	86.90
9,001 - 11,000	161	11	70.14
11,001 - 14,000	211	13	60.66
14,001 - 18,000	228	12	51.44

Westchester**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	3,226	\$250	\$77.53
Age:			
Under 65	2,667	146	54.55
65 and over	559	105	187.13
Type of Residence:			
Homeowner	182	22	120.94
Renter	3,044	228	74.93
Filing Category:			
IT-214 Alone	512	81	158.75
IT-214 with Return	2,714	169	62.20
Household Gross Income:			
\$0 - \$3,000	276	23	82.89
3,001 - 5,000	352	28	78.69
5,001 - 7,000	470	42	88.46
7,001 - 9,000	623	62	99.50
9,001 - 11,000	469	36	76.38
11,001 - 14,000	571	38	65.77
14,001 - 18,000	465	23	48.56

Wyoming**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	498	\$40	\$79.50
Age:			
Under 65	380	20	53.87
65 and over	118	19	162.04
Type of Residence:			
Homeowner	227	23	100.16
Renter	271	17	62.19
Filing Category:			
IT-214 Alone	92	12	133.70
IT-214 with Return	406	27	67.22
Household Gross Income:			
\$0 - \$3,000	46	5	98.67
3,001 - 5,000	31	2	79.64
5,001 - 7,000	43	3	80.32
7,001 - 9,000	73	6	85.09
9,001 - 11,000	67	6	96.76
11,001 - 14,000	120	10	81.75
14,001 - 18,000	118	7	56.13

Yates**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	263	\$18	\$70.31
Age:			
Under 65	213	11	53.98
65 and over	50	7	139.84
Type of Residence:			
Homeowner	96	8	87.90
Renter	167	10	60.19
Filing Category:			
IT-214 Alone	23	3	114.39
IT-214 with Return	240	16	66.08
Household Gross Income:			
\$0 - \$3,000	24	2	85.50
3,001 - 5,000	19	2	85.52
5,001 - 7,000	24	2	75.54
7,001 - 9,000	41	3	62.95
9,001 - 11,000	35	3	79.17
11,001 - 14,000	63	4	68.71
14,001 - 18,000	57	3	58.21

Unclassified**Real Property Circuit Breaker Tax Credit Use - 2004**

Item	Number of Credits	Amount of Credits (000)	Average Credit
Total	4,252	\$589	\$138.45
Age:			
Under 65	2,197	131	59.73
65 and over	2,055	457	222.61
Type of Residence:			
Homeowner	224	27	122.41
Renter	4,028	561	139.34
Filing Category:			
IT-214 Alone	3,749	545	145.46
IT-214 with Return	503	43	86.17
Household Gross Income:			
\$0 - \$3,000	312	34	107.92
3,001 - 5,000	839	144	171.08
5,001 - 7,000	631	99	156.44
7,001 - 9,000	1,578	216	136.56
9,001 - 11,000	320	38	118.87
11,001 - 14,000	417	49	117.58
14,001 - 18,000	155	10	65.82

Appendix A: Form IT-214 (2004) Claim for Real Property Tax Credit for Homeowners and Renters

Claim for Real Property Tax Credit for Homeowners and Renters



IT-214



Attach label, or print or type

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, City, village, or post office, State, ZIP code, Street address of New York residence that qualifies you for this credit, if different from above, City, village, or post office, State, ZIP code

Your social security number, Spouse's social security number, NY State county of residence, Qualifying social security number if different from above

- 1 Were you a New York State resident for all of 2004... 2 Did you occupy the same residence for at least six months during 2004? If you marked an X in the No box on line 1 or 2, stop; you do not qualify for this credit. 3 Did you own real property with a current market value of more than \$85,000 during 2004? 4 Can you be claimed as a dependent on another taxpayer's 2004 federal return? If you marked an X in the Yes box on line 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 2004? 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, 2005? 8 Did you own or pay rent for your residence during 2004? 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 for this credit. If 0 or less, leave lines 12 and 13 blank.) 12 From the table below, enter 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 \$3,000 up to \$14,001 to \$18,000.

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. This is the credit for your household.

• 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.

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

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 2004.

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 2004.

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 2004 22. .

23 If line 22 includes charges for: **Enter on line 23:**
 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 2004. (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 2004.

27 Federal adjusted gross income (from Form 1040A, line 21; Form 1040EZ, line 4; or Form 1040, line 36) 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 (11/04) - 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 2004



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. If all qualified members of the household are under age 65, the credit can be as much as \$75. If 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 2004.
- You or your spouse paid real property taxes on your residence.
- You were a New York State resident for all of 2004.
- 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 2004.
- You or your spouse paid rent for your residence.
- You were a New York State resident for all of 2004.
- 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, 2005, but not later than April 15, 2005.

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 15, 2008, to file [Form IT-214](#) for tax year 2004.

If you are not required to file a New York State income tax return you can file [Form IT-214](#) for tax year 2004 after January 1, 2005, but no later than April 15, 2008.

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 2004:

- 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 2004, 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 2004 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 2004.

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 2004.

Public employees 414(h) retirement contributions:

The amount of 414(h) retirement contributions for 2004, 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 2004, 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 2004 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 2004, 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 2004 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 2004. 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 2004. 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 2004. 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 2004 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 2004 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 2001, 2002, and 2003. 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
2001	April 15, 2005
2002	April 17, 2006
2003	April 16, 2007

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 our Taxpayer 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.
- ◆ Determine if you are eligible for **free** e-filing with FreeFile.
- ◆ 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.

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1 800 748-3676



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Refund status: 1 800 443-3200

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

To order forms and publications: 1 800 462-8100

Personal Income Tax Information Center: 1 800 225-5829

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



Hotline for the hearing and speech impaired: If you have access to a telecommunications device for the deaf (TDD), contact us at 1 800 634-2110. If you do not own a 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.