



Department of Taxation and Finance

**TP-300**

## **Quick Reference Desk Guide**

**For use in preparing 2017 New York State income tax returns**

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### **To the volunteers:**

Thank you for volunteering to prepare personal income tax returns for the low-to-moderate-income and elderly taxpayers of New York State. We at the Tax Department, along with the IRS, are committed to increasing the number of New Yorkers who take advantage of the outstanding free tax preparation and financial literacy services you provide. As a result of your dedication and commitment year after year, you provide accurate tax return preparation to more New Yorkers. Thank you for helping us accomplish this goal, and please reach out to your regional outreach specialist if you require any assistance.

#### **For assistance**

***[www.tax.ny.gov/volunteer](http://www.tax.ny.gov/volunteer)***

#### **E-file help desk**

(518) 457-6387

#### **Tax Practitioner Hotline**

(518) 457-5451

#### **Online Services helpline**

(518) 485-7884

#### **VITA/TCE site information (IRS)**

1 800 829-1040

*[www.irs.gov/vita](http://www.irs.gov/vita)*

#### **Tax information for all states – FTA**

*[www.taxadmin.org](http://www.taxadmin.org)*

#### **New York City Department of Finance**

(212) NEW-YORK (639-9675)

*[www.nyc.gov/finance](http://www.nyc.gov/finance)*

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## Telephone numbers

Name	Number
Personal income tax <b>refund information</b> (including metropolitan commuter transportation mobility tax)	(518) 457-5149
Personal Income Tax <b>Information Center</b>	(518) 457-5181
<b>1099-G</b> information	(518) 457-5181
Disagree with your personal income <b>tax bill</b>	(518) 485-9791
Disagree with your personal income <b>tax refund</b>	(518) 485-6549
Noncustodial parent earned income tax credit appeal (Child Support Helpline)	1 888 208-4485
Child Support Enforcement	(518) 485-6820
Withholding Tax Information Center	(518) 485-6654
Identity Theft	(518) 457-5181
Civil Enforcement Division	(518) 457-5434
Property Tax Information Center	(518) 591-5232
Offer in Compromise Office	(518) 457-9086
Report tax evasion and fraud	(518) 457-0578
Voluntary Disclosure Program	(518) 457-4448
Office of the Taxpayer Rights Advocate	(518) 530-HELP (4357)
Attorney General Consumer Protection	1 800 771-7755
Property Tax Relief Credit	(518) 453-8146
Telephone assistance for people with hearing or speech disabilities (by TTY) or call NYS Relay Service DIAL 711	(518) 485-5082

**Publications**

<b>Number</b>	<b>Title</b>
DTF-215*	Earned Income Tax Credit (recordkeeping suggestions for self-employed persons)
DTF-216*	Claim for Child and Dependent Care Credit (recordkeeping suggestions for child care expenses)
DTF-911.2*	Office of the Taxpayer Rights Advocate
Publication 36	General Information for Senior Citizens and Retired Persons
Publication 93	Modernized e-File (MeF) Guide for Return Preparers
Publication 131*	Your Rights and Obligations Under the Tax Law
Publication 135*	Consumer Bill of Rights Regarding Tax Preparers
Publication 220	Offer in Compromise Program
TR-24*	Convenient Options for Handling New York State Tax Business

\* Available in Spanish

## Online Services

**Taxpayers can create an Online Services account and log in to:**

- make payments
- view their filing and payment history
- get email notifications for refunds, bills, and notices
- respond to bills and notices

Access is available 24 hours a day, 7 days a week.

## What you can find on our website

- The most up-to-date information
- A page specifically for volunteers
- Forms and instructions
- Publications and other guidance
- Online services and account information
- How to change a taxpayer's address
- How to resolve an issue
- Taxpayer rights information
- Subscription service sign-up

Visit our site to see other services and information.

## 1099-G information

**Need to know the amount of a taxpayer's 2016 New York State Tax refund?**

We do not mail Form 1099-G, *Statement for Recipients of State Income Tax Refunds*. If you need this information to complete their federal return:

- check their paperwork
- go to Online Services at [www.tax.ny.gov](http://www.tax.ny.gov)
- call (518) 457-5181

## Identity theft

If a taxpayer is a victim of identity theft or has received an unexpected notice from us or experienced an event that may affect their tax records in the future, you should advise the taxpayer to send the department the following information:

- A photocopy of a government issued ID, such as a driver's license, U.S. passport, U.S. military ID card, or other valid IDs issued by state or federal agencies.
- Form DTF-275, *Identity Theft Declaration*. Include a statement explaining why they believe they are a victim of identity theft.
- Address verification for the tax year in question such as a utility bill, lease agreement, or bank statement.
- A copy of the notice they received from our department (if they received one).

Fax items to: (518) 435-2990 (Attn: Identity Theft) or

Mail items to:

IDENTITY THEFT  
PO BOX 4128  
BINGHAMTON NY 13902-4128

(If not using U.S. Mail, see Publication 55, *Designated Private Delivery Services*.)

**Note:** A victim of identity theft should report this to both the IRS and the NYS Tax Department.

What's **NEW** for 2017?**General changes for 2017****• Allocation of refund**

Beginning with tax year 2017, there is a new refund choice. Taxpayers may direct deposit all or a portion of their personal income tax refunds to NYS 529 college savings accounts. See the instructions for new Form IT-195, *Allocation of Refund*, in the instructions for Form IT-201 or IT-203 for more information.

**• Cost of living adjustment**

The New York State standard deduction and tax rate schedules have been adjusted to reflect the cost of living adjustment required under the Tax Law.

**• New York itemized deduction**

The charitable contribution deduction limitation on the New York itemized deduction for taxpayers with New York adjusted gross income (AGI) over \$10 million has been extended through tax year 2019.

**• New York State (NYS) source income definition**

A recent law change amended and expanded the definition of NYS source income. See the instructions for Form IT-203 for more information.

**• Nonqualified deferred compensation**

If you were required to report certain nonqualified deferred compensation (as required under federal Public Law 110-343, Div. C, § 801(d)(2)) on your 2017 federal income tax return, or if any such amounts flowed through to you from a pass-through entity, you must mark an **X** in the Yes box at item D3. See the instructions for item D3 in the instructions for Form IT-201 or IT-203 for more information.

**Changes to existing credits****• STAR credit advance payment**

Beginning with tax year 2017, the Tax Department can estimate STAR credit advance payment amounts to timely issue checks to property owners. Property owners who receive a notice from the department stating their **estimated** STAR credit advance payment check was less than the amount the property owner was entitled to will be able to claim any underpaid amount of the actual STAR credit amount on their timely-filed personal income tax returns. See new Form IT-119, *STAR Credit Advance Payment Reconciliation*, and its instructions for more information.

 **What's NEW for 2017?** (continued)

- **Clean heating fuel credit**

Beginning with tax year 2017, there are changes to the credit definitions. See Form IT-241, *Claim for Clean Heating Fuel Credit*, and its instructions for more information.

### New credits

- **New York City (NYC) school tax credit (rate reduction amount)**

Beginning with tax year 2017, the School Tax Reduction (STAR) Program rate reduction benefit for New York City residents with taxable income of \$500,000 or less has been eliminated. Affected NYC residents who previously received the benefit of the STAR rate reduction are subject to a small increase in the city income tax rates. However, this increase in the city tax rates will be offset by an expanded New York City school tax credit. See the instructions for Form IT-201 or IT-203 for more information.

- **Farm workforce retention credit**

Beginning with tax year 2017, there is a new credit available for a farm employer or an owner of a farm

employer for employing eligible farm employees. See new Form IT-647, *Farm Workforce Retention Credit*, and its instructions.

### New and revised income modifications

- **Distributions from an eligible retirement plan for the Lake Ontario and St. Lawrence Seaway flood relief program**

A new subtraction modification is allowed for individuals whose primary residences were damaged by the 2017 flooding of Lake Ontario and the St. Lawrence Seaway. Individuals may take a subtraction modification from their federal adjusted gross income (FAGI) when using a distribution from an eligible retirement plan to pay for repairs to their primary residences. See TSB-M-17(2)I, *Income Tax Relief for Individuals Affected by the Flooding of Lake Ontario and the St. Lawrence Seaway*, the instructions for Form IT-225, *New York State Modifications*, and our website for more information.



## What's **NEW** for 2017? (continued)

### New voluntary contributions

- **Veterans home assistance fund**

Taxpayers may donate any whole dollar amount to be used for the care and maintenance of certain veterans' homes in New York. See the instructions for Form IT-201 or IT-203 for more information.

### Filing requirements

Generally, taxpayers must file a New York State tax return if they meet **any** of the following conditions:

#### **New York State residents:**

- 1) They are required to file a federal return.
- 2) They did not have to file a federal return, but if they had filed a federal return, their federal adjusted gross income (FAGI) plus New York additions would have been more than \$4,000 (more than \$3,100 if they could be claimed as a dependent on another taxpayer's federal tax return).
- 3) They want to claim a refund of any New York State, New York City, or Yonkers income taxes withheld from their pay, or they are eligible and want to claim one or more refundable or carryover credits.

- 4) They are subject to the separate tax on lump-sum distributions.

#### **New York State nonresidents and part-year residents:**

- 1) They are a nonresident or part-year resident of New York State with New York source income and New York adjusted gross income in excess of their New York State standard deduction, or
- 2) They are subject to the separate tax on lump-sum distributions.

## Which New York State form(s) to file

If taxpayer was:	File Form(s):
Full-year NYS resident	IT-201
Full-year NYS resident and a part-year NYC or Yonkers resident	IT-201 and IT-360.1
Nonresident or part-year NYS resident	IT-203
Part-year NYS resident and a part-year NYC or Yonkers resident	IT-203 and IT-360.1
Nonresident of Yonkers with income from Yonkers	Y-203 and IT-201 or IT-203

**Note:** Regardless of which New York State form they file (Form IT-201 or IT-203), taxpayers must report and pay any sales and use tax owed.

## Filing status

In nearly all cases, taxpayers must use the same filing status on their state return that was used on their federal return. If they did not have to file a federal return, use the filing status that they would have used for federal income tax purposes.

### **Joint filing exception for some married taxpayers**

If the taxpayers are married and filing a joint federal income tax return but one spouse is a New York State resident and the other is a nonresident or part-year resident, they must file separate New York State returns. The resident must use Form IT-201, *Resident Income Tax Return*. The nonresident or part-year resident must use Form IT-203, *Nonresident and Part-Year Resident Income Tax Return*, if required to file a return. However, if both choose to file a joint New York State return, use Form IT-201, and both spouses' income will be taxed as full-year residents of New York State.

If a taxpayer demonstrates that they cannot file a joint New York State return because the taxpayer does not know the address or whereabouts of their spouse, or if their spouse refuses to sign a joint return, they may qualify to file a separate return using filing status ③, *Married filing separate return*.

Taxpayers must also be able to demonstrate that they have made a reasonable effort to locate their spouse, and they have good cause for failing to file a joint New York State income tax return.

You may also use filing status ③, *Married filing separate return*, if the taxpayer can demonstrate that they have made a reasonable effort to have their spouse sign a joint return, and they have objective evidence of alienation from their spouse (such as a judicial order of protection, legal separation under a decree of divorce or separate maintenance, living apart for the 12 months immediately preceding the application to file a separate return, a commencement of an action for divorce, or a commencement of certain family court proceedings).

## Standard/Itemized deductions

### New York State standard deduction table

Filing status	Standard deduction
① Single and you marked item C <i>Yes</i> .....	\$ 3,100
① Single and you marked item C <i>No</i> .....	8,000
② Married filing joint return .....	16,050
③ Married filing separate return .....	8,000
④ Head of household (with qualifying person) .....	11,200
⑤ Qualifying widow(er) with dependent child .....	16,050

Generally, the New York itemized deduction is total federal itemized deductions minus state and local income taxes (or general sales taxes, if applicable).

## Dependent exemptions

Unlike on your federal return, you may **not** take personal exemptions for yourself and for your spouse on your New York State return.

Each **dependent** exemption is \$1,000.



If the taxpayer is itemizing New York deductions, they must submit Form IT-201-D (for full-year residents) or Form IT-203-D (for part-year residents or nonresidents).

**Note:** If the New York standard deduction is greater than the New York itemized deduction, you would use the New York standard deduction. However, if the taxpayer is married and filing a separate return and itemizes deductions, the spouse must also claim the itemized deduction even if it is less than the standard deduction.

**Note:** If the taxpayer is married and filing a separate return (filing status ③) both taxpayers must take the standard deduction unless both of them itemized deductions on their federal returns and both of them elect to itemize deductions on their New York returns.

## New York State modifications

The computation of your New York State income tax is based on your New York AGI, which is your federal AGI modified by certain New York adjustments (New York additions and New York subtractions).

New York State taxes certain items of income not taxed by the federal government. You must add these **New York additions** to your federal AGI.

Similarly, New York State does not tax certain items of income taxed by the federal government. You must subtract these **New York subtractions** from federal AGI. See charts below for common addition and subtraction modifications. For a complete list of additions and subtractions, see the instructions for Form IT-225, *New York State Modifications*.

### New York additions

Common addition modification	Form IT-201	Form IT-203	Form IT-225 code
<b>Interest income on state and local bonds</b> and obligations (but not those of NYS or its local governments)	Line 20	Line 20	
Public employee <b>414(h)</b> retirement contributions	Line 21	Line 21	
Nonqualified withdrawals from <b>New York's 529</b> college savings program	Line 22	Line 22*	A103
New York City Flexible Benefits Program ( <b>IRC 125</b> ) amounts deducted or deferred from their salary	Line 23*	Line 22*	A101

\* If there are entries on these lines, you must attach Form IT-225.

## New York State modifications *(continued)*

### New York subtractions

Common subtraction modification	Form IT-201	Form IT-203	Form IT-225 code
<b>Refunds, credits, or offsets</b> of state and local income taxes	Line 25	Line 24	
<b>Taxable amount of social security</b> and Tier 1 railroad retirement benefits	Line 27	Line 26	
<b>Interest income on U.S. government bonds</b>	Line 28	Line 27	
<b>New York 529</b> college savings program	Line 30	Line 29*	S103 or S104
<b>Pension of NYS</b> and local governments/ <b>federal</b> governments**	Line 26	Line 25	
<b>\$20,000 pension/annuity exclusion</b> for taxpayers age 59½ or older**	Line 29	Line 28	
<b>Military combat pay</b>	Line 31*	Line 29*	S118
Military pay (Form IT-203 filers only)		Line 29*	S119
<b>Disability income</b> exclusion	Line 31*	Line 29*	S124
<b>Native American</b> income exclusion	Line 31*	Line 29*	S128

\* If there are entries on these lines, you must attach Form IT-225.

\*\* For additional information, see pages 15 and 16.

Credit chart

Form	Credit	You may qualify for this credit if you:	Where claimed on return		
			IT-201	IT-203	Lines designated with an * flow from the form/line listed below
	NYS Household Credit	cannot be claimed as a dependent on another taxpayer's federal return <b>and</b> your federal adjusted gross income (AGI) is not over \$32,000 (\$28,000 if filing as single).	Line 40	Line 39	
	NYC Household Credit	cannot be claimed as a dependent on another taxpayer's federal return <b>and</b> your federal adjusted gross income (AGI) is not over \$22,500 (\$12,500 if filing as single).	Line 48	Line 51*	IT-360.1 (Line 49)
IT-112-C	New York State Resident Credit for Taxes Paid to a Province of Canada	received income while a New York State resident from Canada that was taxed by a province of Canada.	Line 41	Line 47*	IT-203-ATT (Line 1)
IT-112-R	New York State Resident Credit	received income while a New York State resident from outside New York State that was taxed by a jurisdiction outside New York State.	Line 41	Line 47*	IT-203-ATT (Line 1)
IT-209	Claim for Noncustodial Parent New York State Earned Income Credit	are a noncustodial parent and have paid child support through a NYS support collection unit.	Line 66		
IT-213	Claim for Empire State Child Credit	claimed the federal child tax credit or additional child tax credit and have a qualifying child, <b>or</b> you have a qualifying child and your FAGI is not more than (\$110,000 – MFJ; \$55,000 MFS; or \$75,000 all others).	Line 63	Line 61*	IT-203-ATT (Line 12 - Code 213)
IT-214**	Claim for Real Property Tax Credit	are a full-year New York State resident paying real property taxes or rent.	Line 67		
IT-215	NYS Earned Income Credit (EIC)	are allowed an earned income credit (EIC) on your federal income tax return.	Line 65	Line 43 or Line 61*	IT-203-ATT (Line 10)
	NYC Earned Income Credit (EIC)	are a resident or part-year resident of NYC and are allowed an earned income credit (EIC) on your federal income tax return.	Line 70	Line 61*	IT-203-ATT (Line 11)
IT-216	NYS Claim for Child and Dependent Care Credit	are able to claim the federal child and dependent care credit (regardless if you actually claim it).	Line 64	Line 41 or Line 61*	IT-203-ATT (Line 9)
	NYC Claim for Child and Dependent Care Credit	are a New York City resident, are qualified to claim the New York State child and dependent care credit, have FAGI of \$30,000 or less, paid qualifying expenses for a child under age 4.	Line 64 or Line 53*	Line 52 or Line 61*	IT-201-ATT (Line 9a) IT-203-ATT (Line 9a)
IT-241	Claim for Clean Heating Fuel Credit	purchased bioheating fuel that is used for space heating or hot water production for residential purposes.	Line 71*	Line 61*	IT-201-ATT (Line 12 - Code 301) <b>or</b> IT-203-ATT (Line 12 - Code 301)
IT-245	Claim for Volunteer Firefighters' and Ambulance Workers' Credit	are a volunteer firefighter or ambulance worker for the entire year.	Line 71*		IT-201-ATT (Line 12 - Code 354)
IT-249	Claim for Long-Term Care Insurance Credit	paid premiums during the tax year for a long-term care insurance policy.	Line 42*	Line 47*	IT-201-ATT (Line 3) <b>or</b> IT-203-ATT (Line 4)
IT-258	Claim for Nursing Home Assessment Credit	paid an amount directly relating to the assessment imposed on a residential health care facility located in New York State.	Line 71*	Line 61*	IT-201-ATT (Line 12 - Code 258) <b>or</b> IT-203-ATT (Line 12 - Code 258)
IT-272	Claim for College Tuition Credit	are a full year resident, who paid qualified undergraduate tuition expenses for yourself, your spouse or your dependent(s).	Line 68		
NYC-208**	Claim for New York City Enhanced Real Property Tax Credit	are a full-year New York City resident paying real property taxes or rent and your household gross income is less than \$200,000.	Line 70a		
NYC-210**	Claim for New York City School Tax Credit	are a full- or part-year New York City resident and you cannot be claimed as a dependent on another taxpayer's federal return. You do not have to file Form NYC-210 if you are claiming this credit on Form IT-201.	Line 69	Line 60	

\*\* These credits may be claimed even if you do not have to file a return.

For additional information on these and other credits, visit our website.

**– Notes –**

**– Notes –**



## Pension of New York State and local governments and the federal government

Qualified pension benefits or distributions received by officers and employees of the United States, New York State, and local governments within New York State, are exempt from New York State, New York City, and Yonkers income taxes (to the extent included in FAGI). This subtraction modification is allowed regardless of age.

For a list of qualified pensions, see Publication 36.

**Note:** This subtraction may also be taken for distributions received from above as a result of a domestic relations order (DRO) or a court-issued qualified domestic relations order (QDRO).

## Pension and annuity income exclusion

To qualify for the pension and annuity income exclusion (up to **\$20,000**):

- The pension and annuity income must be included in FAGI and not from a NYS, local government, or federal government pension plan (see above).
- The pension and annuity income (including IRA, Keogh and IRC sections 403(b), 457 or 125 plans) must be received in periodic payments (see exceptions for IRA and Keogh not received in periodic payments in Publication 36).

- The pension and annuity income must be attributable to personal services performed by an individual prior to the individual's retirement from employment.
- The individual receiving the pension must be age 59½ or older.

### Married taxpayers

If they both qualify, the taxpayer and their spouse can each subtract up to \$20,000 of their own pension and annuity income. However, they cannot claim any unused part of their spouse's exclusion.

## Pension and annuity income exclusion (*continued*)

### Beneficiaries

If they receive pension and annuity income of a deceased individual, they may claim a subtraction for the pension and annuity income (to the extent included in FAGI) if the decedent would have been entitled to the subtraction had the decedent continued to live, regardless of the beneficiaries' age. If the decedent would have become 59½ during the tax year, enter only the amount received after the decedent would have become 59½, but not more than \$20,000. If the decedent has more than one beneficiary, the decedent's \$20,000 pension and annuity income exclusion must be allocated among the beneficiaries. For more information, see the instructions for Form IT-201 (or IT-203).



Qualified pension and annuity income does not include:

- Distributions received from a nongovernment pension plan as a *nonemployee spouse* in accordance with a court-issued QDRO or in accordance with a DRO issued by a New York court.
- Distributions received as a result of an *annuity contract* purchased with their own funds from an insurance company or other financial institution. The payments are attributable to premium payments made by them, from their own funds, and are not attributable to personal services performed.

**Note:** Additional pension information can be found at [www.tax.ny.gov/volunteer](http://www.tax.ny.gov/volunteer)

## Modernized e-Filing (MeF)

You may e-file 2015, 2016, and 2017 original personal income tax returns, and 2015, 2016, and 2017 amended returns.

**Double entry of bank account information** – When bank account information (account number and routing number) is being entered for the first time, we require that the information be entered **twice**. This improves accuracy by requiring you to double check the account information.

**Bank accounts must be identified as either *personal* or *business* and *checking* or *savings*.**

### IRS MeF Fed/State program

MeF will accept two kinds of submissions: 1) IRS (federal) submissions, and 2) NYSDTF submissions. Each return must be enclosed in a separate submission, but multiple submissions may be contained in a single message.

NYSDTF will support *linked* and *unlinked* state returns. A state submission can be *linked* to the IRS submission by including the Submission ID of the federal return in the state manifest. If the state submission is *linked* to an IRS submission (also referred to as a *FedState return*), the IRS will check to see if there is an accepted

IRS submission under that Submission ID. If there is not an accepted federal return, the IRS will deny the state submission and a denial acknowledgement will be sent from the IRS. If there is an accepted federal return under that Submission ID, then IRS MeF will validate certain elements on the state submission and provide the submission to the participating state.

If the NYS return is *unlinked* to a previously accepted federal return (also referred to as a *State Stand-Alone Return*), then IRS MeF will validate certain elements of the submission, and, if the IRS does not deny the state return, it will provide the state submission to the participating state regardless of the federal return.

**Note:** Returns that are linked require two separate submissions. The first submission is to the IRS. Once the return is accepted by the IRS, a separate second submission of the NYS return needs to be completed.

## Modernized e-Filing (MeF) *(continued)*

### Electronic filing (e-file) signature requirements

All taxpayers must sign Form TR-579-IT, *New York State E-File Signature Authorization for Tax Year 2017*, acknowledging that they are allowing the volunteer preparer to e-file their personal income tax return. Form TR-579-IT should be attached to the taxpayer's copy of their personal income tax return. The taxpayer should retain Form TR-579-IT for their records. Do not send Form TR-579-IT to New York State. For each tax year, there is a year-specific Form TR-579-IT that should be completed. Previous and prior year TR-579-IT forms can be found at: [www.tax.ny.gov/bus/efile/swd\\_income.htm](http://www.tax.ny.gov/bus/efile/swd_income.htm)

### FSA – Facilitated Self-Assistance

Taxpayers who prepare and file their own returns (self-filers) sign their returns by checking a box that indicates that they have read and agreed to our declaration certification language.



Taxpayers who file a **paper return** must sign the return and file all necessary attachments including Form(s) IT-2 and Form(s) IT-1099-R. In addition, they must submit any Form 1099-Gs or W-2Gs that report NYS withholding taxes. They do **not** submit federal Form W-2 or Form 1099-R with the return. They keep copies of those forms and the forms submitted with their return for their records.

**Note:** When completing the paid preparer section, be sure to enter **09** in the *NYTPRIN excl. code* box.

## Third-party designee

If a taxpayer wants to authorize a friend, family member, return preparer, or any other person (third-party designee) to discuss their return with the New York State Tax Department, they may complete the third-party designee area authorizing the Tax Department to discuss with the designee any questions related to this return. They are also authorizing the designee to give and receive confidential taxpayer information relating to:

- this return, including missing information,
- any notices or bills arising from this filing that they share with the designee (they will not be sent to the designee),
- any payments and collection activity arising from this filing, and
- the status of their return or refund.

This authorization will not expire but will only cover matters relating to this return. If they decide to revoke this designee's authority at any time, they must contact the department.

They are not authorizing the designee to receive their refund, bind them to anything (including any additional tax liability), or otherwise represent them before the Tax Department. If they want someone to represent them

or perform services for them beyond the scope of the third-party designee, they must designate the person using a power of attorney (for example, Form POA-1, *Power of Attorney*). For additional information on third-party designees and other types of authorizations, visit our website.

## Refund options

### Direct deposit of refunds to a checking or savings account

Taxpayers can have their refunds deposited directly into their checking or savings account. We need the bank account number, the routing transit number of their financial institution, and the type of account (checking or savings, personal or business) into which the refund is to be deposited. This added convenience will accelerate the receipt of refunds and provide added security by eliminating the possibility of a lost or stolen check.

Direct deposit is not available if a refund would go to an account outside the U.S.

### How many refunds can be deposited into the same account?

Only four refunds can be deposited into the same account.

### Can a refund be split into more than one checking or savings account?

No, a refund will not be split and will only be deposited into one checking or savings account. However, a portion of a refund can be direct deposited into a NYS 529 college savings account. See *Direct deposit of refunds to a NYS 529 college savings account* below.

### Paper checks

The Tax Department will mail a refund check to the mailing address entered on their return. Paper checks for joint filers will be issued with both names and must be signed by both spouses. Paper checks take weeks to be processed, printed, and mailed. If taxpayers do not have a bank account, they will likely be charged a fee to cash their check.

### How to cash a refund check of a deceased taxpayer

The survivor who is requesting the deceased taxpayer's refund must return the check to the Tax Department with a completed and notarized Form DTF-281, *Survivor's Affidavit*, and a copy of the death certificate.

### Direct deposit of refunds to a NYS 529 college savings account

Beginning with tax year 2017, taxpayers may direct deposit all or part of their refunds in up to three NYS 529 college savings accounts. **The amount of each direct deposit to a NYS 529 account must be at least \$25.** See new Form IT-195, *Allocation of Refund*, and the instructions for Form IT-201 or IT-203 for more information.

For information about the NYS 529 college savings program, visit their website at [www.nysaves.org](http://www.nysaves.org).

## Paying a balance due on a return

Taxpayers can pay the balance due on their returns using one of the following payment options.

- **Pay by electronic funds withdrawal (direct debit)**

Payments may be made by an electronic funds withdrawal from their checking or savings account as long as the payment is not coming from an account outside the U.S. At the time of filing, taxpayers must specify the account and routing numbers of the bank account, type of the account: checking or savings **and** personal or business, and the date and amount of the withdrawal. They can pay their balance due when you e-file the return, or specify a payment date up to and including the April due date.

- **Pay by check or money order**

- Must include Form IT-201-V, *Payment Voucher for Income Tax Returns*, with their payment. Be sure to complete all information on Form IT-201-V, including their **entire** SSN (and spouse's if applicable).
- Make their check or money order payable in U.S. funds to **New York State Income Tax**, write the last four digits of their social security number (SSN), the tax year, and **Income Tax** on it.

- **Pay by credit card**

For information on the credit card payment program, see our website.

**Note:** If the taxpayer filed their income tax return but did not pay in full they may pay the balance due directly from a bank account or with a credit card on our website by logging in to Online Services, selecting *Personal income tax*, and then selecting *Make an income tax return payment*.

**Note:** If the taxpayer owes NYS tax after completing their return, suggest that they change their withholding amount using Form IT-2104, *Employee's Withholding Allowance Certificate*.



Volunteer tax return preparers should **not** be calculating penalty. If the software is requesting you to complete Form IT-2105.9 (penalty calculation form for the underpayment of estimated income taxes), remove the form. If necessary, insert \$1 in prior year's taxes to cause the form to go away.

## Programs and services available

- **Installment payment agreement (IPA)**

Can be requested using their Online Services account, select *Billing and late filing*, and select *Installment Payment Agreement*; or by calling (518) 457-5434 (have a copy of their bill).

Inform them they should pay what they can to avoid accruing more penalties and interest.

- **Offer in compromise**

To obtain more information about the Offer in Compromise Program, taxpayers should visit our website.

- **Office of Taxpayer Rights Advocate**

If you have been unsuccessful in resolving a tax matter using the Tax Department's normal channels, contact us at (518) 530-HELP.

- **Voluntary Disclosure and Compliance Program**

Under the Voluntary Disclosure and Compliance Program, eligible taxpayers who owe back taxes can avoid penalties and possible criminal charges by:

- telling the department what taxes they owe;
- paying those taxes; and
- entering an agreement to pay all future taxes.

For more information, visit the Tax Department's website at [www.tax.ny.gov](http://www.tax.ny.gov).




## Amended returns

You can e-file amended returns for 2015, 2016, and 2017.

### Important information

Follow these steps to complete an amended Form IT-201-X (or IT-203-X):

- Complete Form IT-201-X (or IT-203-X) as if you are filing the taxpayer's return for the first time.
- Carefully review and follow the instructions for the amended return you are filing. You must enter the same amount of sales and use tax and voluntary contributions that were on the original return; you cannot change these amounts (unless the Tax Department adjusted them).
- Do not submit a copy of their original Form IT-201, IT-201-D, IT-203, or IT-203-D with their amended Form IT-201-X or IT-203-X. **Note to volunteers:** The itemized deduction schedule is still on Forms IT-201-X and IT-203-X.

 **If all necessary forms are not submitted with the amended return, the department will adjust the return and disallow the amounts claimed on the missing forms.**

### General information

A taxpayer must file an amended New York State return if:

- They made an error when they filed their original New York State income tax return.
- The Internal Revenue Service (IRS) made changes to their federal return.
- They need to file a protective claim.
- They need to report an NOL carryback.

Generally, Form IT-201-X (or IT-203-X) must be filed within three years of the date the original return was filed or within two years of the date the tax was paid, whichever is later. Do not file an amended return unless the taxpayer has already filed an original return.

## Estimated tax (Form IT-2105)

If you expect that the taxpayer will owe \$300 or more New York State, New York City or Yonkers tax, or any amount of metropolitan commuter transportation mobility tax (MCTMT) for tax year 2018 after deducting tax withheld and credits that they are entitled to claim, they may need to pay estimated tax. The \$300 threshold is applied separately against each taxing jurisdiction (for example, if you expect that they will owe \$299 in state income taxes and \$299 in New York City income taxes, they do not have to pay estimated tax). The \$300 threshold does not apply to the MCTMT.

The total amount they must pay through withholding and estimated tax is the lesser of:

1. 90% of the tax shown on their 2018 tax return, **or**
2. 100% of the tax shown on their 2017 return (110% of that amount if they are not a farmer or fisherman and the New York adjusted gross income (or net earnings from self-employment allocated to the Metropolitan Commuter Transportation District (MCTD)) shown on that return is more than \$150,000 (\$75,000 if married filing separately for 2018)). If they did not file a 2017 return, or their 2017 return did not cover 12 months, this item does not apply.

**When to pay estimated tax** – Generally, taxpayers must make their first payment of estimated tax by April 15. They can pay all their estimated tax with the first voucher or pay it in four equal installments on April 15, June 15, September 15, and January 15 (when the due date falls on a Saturday, Sunday, or legal holiday, their estimated tax payment is due on the next regular workday).

### Main mailing addresses for U.S. Postal Service

(If using a private delivery service, see Publication 55.)

Form	Enclosing a payment (check or money order)	Not enclosing a payment
IT-201 IT-203 (including IT-201-V)	STATE PROCESSING CENTER PO BOX 15555 ALBANY NY 12212-5555	STATE PROCESSING CENTER PO BOX 61000 ALBANY NY 12261-0001
IT-214 NYC-208 NYC-210 (filing without a return)		NYS TAX PROCESSING PO BOX 15192 ALBANY NY 12212-5192
IT-201-V (for an e-filed or previously filed return)	NYS PERSONAL INCOME TAX PROCESSING CENTER PO BOX 4124 BINGHAMTON NY 13902-4124	
IT-370 Extension request	EXTENSION REQUEST PO BOX 4125 BINGHAMTON NY 13902-4125	EXTENSION REQUEST – NR PO BOX 4126 BINGHAMTON NY 13902-4126
IT-2105 Estimated tax voucher	NYS ESTIMATED INCOME TAX PROCESSING CENTER PO BOX 4122 BINGHAMTON NY 13902-4122	

## Other mailing addresses for U.S. Postal Service

(If using a private delivery service, see Publication 55.)

Earned Income Credit/Dependent Care Credit Unit	NYS TAX DEPARTMENT EIC/DCC EXCEPTION UNIT W A HARRIMAN CAMPUS ALBANY NY 12227-0800
Sending payment on assessments	NYS ASSESSMENT RECEIVABLES PO BOX 4128 BINGHAMTON NY 13902-4128
Individual Protest Resolution Center (for disagreements on personal income tax refunds and assessments)	NYS TAX DEPARTMENT INDIVIDUAL PROTEST RESOLUTION CENTER W A HARRIMAN CAMPUS ALBANY NY 12227-0864
Disclosure unit (to request copies of filed returns)	NYS TAX DEPARTMENT DISCLOSURE UNIT W A HARRIMAN CAMPUS ALBANY NY 12227-0871
Freedom of information requests	NYS TAX DEPARTMENT RECORDS ACCESS INFORMATION W A HARRIMAN CAMPUS ALBANY NY 12227-0911
To match payment with return	NYS TAX DEPARTMENT DEPOSIT RESOLUTION UNIT W A HARRIMAN CAMPUS ALBANY NY 12227-0862
Office of Taxpayer Rights Advocate	NYS TAX DEPARTMENT OFFICE OF TAXPAYER RIGHTS ADVOCATE W A HARRIMAN CAMPUS ALBANY NY 12227-0912

## Penalties for late filing and late payment

### 1-60 days late:

- Late filing penalty  
Section 685(a)(1) – 5% of the tax due per month\* (reduced by ½% late payment penalty)
- Late payment penalty  
Section 685(a)(2) – ½ of 1% of unpaid amount per month\*

Total due

### \$200 tax due example

50 days late

\$18.00

\$2.00

\$20.00

### 61 or more days late:

- Late filing penalty  
Section 685(a)(1)(B) – 5% of the tax due per month\*, but not less than the lesser of \$100 or 100% of the amount required to be shown as the tax due.
- Late payment penalty  
Section 685(a)(2) – ½ of 1% of unpaid amount per month\*

Total due

75 days late

\$100.00

\$3.00

\$103.00

\* up to a maximum of 25%

## Need help?



Visit our website at [www.tax.ny.gov](http://www.tax.ny.gov)

- get information and manage your taxes online
- check for new online services and features



### Telephone assistance

Automated income tax refund status: (518) 457-5149

**Personal Income Tax** Information Center: (518) 457-5181

To order forms and publications: (518) 457-5431



**Text Telephone (TTY) Hotline** (for persons with hearing and speech disabilities using a TTY): If you have access to a TTY, contact us at (518) 485-5082. If you do not own a TTY, 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, call the information center.