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# Real Property Circuit Breaker Tax Credit

*1995 Credit Use by County*

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# Introduction

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This statistical report provides information on the 331,457 households receiving real property tax circuit breaker 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, 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.<sup>1</sup>

This report provides detailed information on circuit breaker credit use in each New York State county. Number of claims, total credits and average credit are displayed by filer age, type of residence and household income for the 1995 income tax year. In addition, the data tables include information on the number of claims filed without a personal income tax return. In effect, these stand-alone claims represent households with no New York State personal income tax liability receiving a cash payment attributable to the credit. The Appendix contains a copy of the 1995 form used to claim the credit, IT-214 Claim for Real Property Tax Credit for Homeowners and Renters.

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

The information in this report closely corresponds to data originally reported in February 1997. When compared to historical credit use, both data sets appear to be missing information from approximately 200,000 filers predominately residing in New York City. Unlike earlier years, the New York City Human and Resource Administration agency was unable to assist the Department of Taxation and Finance reach out to its clientele in 1995.

## Summary Statistics

For 1995, 331,457 households claimed the credit. The total amount of credits claimed exceeded \$35.9 million, with an average credit of \$108.33. Table 1 provides a general statistical overview of the 1995 Real Property Circuit Breaker Tax Credit.

Table 1: State Summary - 1995

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>331,457</b>	<b>\$35,907</b>	<b>\$108.33</b>
Age:			
Under 65	202,008	11,585	57.34
65 and over	129,449	24,323	187.89
Type of Residence:			
Homeowner	79,318	10,330	130.23
Renter	252,139	25,578	101.44
Filing Category:			
IT-214 Alone	173,217	24,518	141.54
IT-214 with Return	158,240	11,390	71.97
Household Gross Income:			
\$ 0 - \$ 3,000	17,471	1,729	98.96
3,001 - 5,000	36,571	3,604	98.53
5,001 - 7,000	84,163	11,508	136.73
7,001 - 9,000	47,238	5,497	116.35
9,001 - 11,000	46,175	5,484	118.76
11,001 - 14,000	51,725	4,795	92.70
14,001 - 18,000	48,114	3,291	68.40

Major statistical highlights include:

- More than 60 percent of the credit claimants were under age 65. However, these households received less than one-third of the total credit. This is because the maximum value of the credit for under age 65 households is \$75 while householders aged 65 and over can earn a credit up to a maximum of \$375.

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- More than three fourths of the households claiming the credit were renters. They claimed 71 percent of the total credit for an average of \$101.44 per household.
  - Homeowners, though fewer in number, received a larger average credit of \$130.23.
  - In 1995, the number of households claiming the real property tax circuit breaker decreased by 188,599 or 36 percent compared to 1994. This decrease was due largely to a reduction in claims originating from New York City residents.
  - Although total credit claims fell 31 percent, the average credit rose 8.2 percent to \$108.33.
  - More than half of all 1995 claims were filed without a regular New York State income tax return. In effect, these filers had no State income tax liability and were not required to file a tax return. But, they qualified for the circuit breaker credit and requested a cash payment. In contrast, nearly two-thirds of all 1994 claims were “stand alones.”

Table 2 displays a summary of credits received by residents of each county in New York for 1994 and 1995. Year-over-year, the number of claims requested by residents declined in all counties but Herkimer. For counties outside of New York City, the decrease was primarily attributable to the continuing effects of inflation on income and housing coupled with the programs stationary eligibility requirements.

More recent real property tax relief legislation takes a multifaceted approach to providing local property tax relief. Governor Pataki’s Agricultural School Tax Credit continues to utilize the income tax as a mechanism for lowering farming property taxes. In contrast, the Governor’s new School Tax Relief (STAR) program is primarily administered by local tax assessors and only partially relies on income data present on the state personal income tax. Together, the three programs substantially reduce the local property tax burden for all New York State residents.

Table 2: Real Property  
Circuit Breaker Tax Credit  
Use By County - 1994-1995

County	1995			1994		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Albany	3,244	\$278	\$85.67	3,597	\$321	\$89.28
Allegany	1,111	106	95.03	1,245	119	95.46
Bronx	31,149	3,389	108.80	72,902	6,430	88.20
Broome	5,115	512	100.04	5,604	557	99.39
Cattaraugus	1,885	177	93.87	2,044	197	96.56
Cayuga	1,855	181	97.42	2,026	206	101.44
Chautauqua	4,403	417	94.75	4,715	459	97.27
Chemung	2,761	256	92.83	2,932	285	97.09
Chenango	1,021	95	92.98	1,075	102	95.11
Clinton	1,043	94	89.85	1,129	102	90.05
Columbia	603	57	94.55	748	73	97.43
Cortland	973	102	104.81	1,049	110	105.31
Delaware	821	90	109.26	976	106	108.21
Dutchess	1,262	154	122.42	1,529	182	118.81
Erie	39,061	3,775	96.64	41,801	4,064	97.23
Essex	560	53	95.30	601	59	98.33
Franklin	782	84	107.25	812	91	111.97
Fulton	1,595	166	104.23	1,818	192	105.36
Genesee	1,212	126	104.33	1,410	151	106.85
Greene	693	70	101.57	824	87	105.27
Hamilton	59	5	82.71	75	7	89.80
Herkimer	1,473	144	97.76	1,435	147	102.16
Jefferson	1,411	128	90.37	1,478	140	94.71
Kings	76,220	9,111	119.53	143,950	14,715	102.22
Lewis	308	33	106.10	310	34	108.84
Livingston	776	75	96.21	859	86	100.25
Madison	1,056	101	96.06	1,146	114	99.78
Monroe	16,028	1,462	91.22	17,040	160	93.90
Montgomery	1,579	174	110.29	1,665	188	112.96
Nassau	5,040	635	125.96	5,637	732	129.81
New York	29,654	3,526	118.90	64,613	6,406	99.14
Niagara	7,134	676	94.78	7,561	730	96.49
Oneida	6,090	586	96.22	6,363	618	97.13
Onondaga	8,646	857	99.12	9,563	960	100.38
Ontario	1,237	120	96.80	1,425	140	98.41
Orange	2,850	321	112.50	3,193	370	115.91

County	1995			1994		
	Number of Credits	Amount of Credits (000)	Average Credit	Number of Credits	Amount of Credits (000)	Average Credit
Orleans	862	\$87	\$100.63	1,090	\$107	\$98.47
Oswego	1,563	138	88.46	1,696	152	89.83
Otsego	1,116	115	102.86	1,263	132	104.45
Putnam	161	23	144.10	195	28	142.00
Queens	31,078	3,492	112.35	58,873	6,279	106.66
Rensselaer	2,174	210	96.70	2,185	219	100.35
Richmond	2,045	238	116.44	5,318	494	92.88
Rockland	988	94	94.78	1,118	104	93.4
St. Lawrence	1,410	119	84.11	1,455	125	85.57
Saratoga	1,563	143	91.68	1,737	161	92.96
Schenectady	2,997	327	109.23	3,327	365	109.60
Schoharie	489	53	107.84	577	62	106.98
Schuyler	331	37	111.84	388	43	111.91
Seneca	611	61	99.79	679	67	99.19
Steuben	1,905	172	90.05	2,227	206	92.61
Suffolk	7,084	940	132.63	7,890	1,074	136.16
Sullivan	1,554	147	94.37	1,829	175	95.73
Tioga	693	61	87.61	807	74	91.27
Tompkins	793	68	85.39	901	78	86.32
Ulster	2,061	207	100.62	2,313	239	103.26
Warren	833	80	96.31	920	91	99.34
Washington	883	91	103.58	943	102	107.64
Wayne	1,313	140	106.59	1,469	154	105.02
Westchester	3,514	407	115.76	3,944	465	117.83
Wyoming	695	69	99.85	778	79	101.98
Yates	445	42	95.32	539	50	92.10
Unclassified*	1,586	211	132.92	443	49	111.24
<b>Grand Total</b>	<b>331,457</b>	<b>\$35,907</b>	<b>\$108.33</b>	<b>520,054</b>	<b>\$52,054</b>	<b>\$100.09</b>

\*Returns that could not be classified by county.

Table 3 summarizes Real Property Circuit Breaker Tax Credit (RPCBTC) use from 1986 through 1995. The current RPCBTC income and residence eligibility criteria have existed since 1985. Some observations derived from examining the program during the last ten years include:

- Except for 1995 and 1991, the total value of circuit breaker tax credit claims has hovered around one-half million residents annually.
- The average credit claimed by individuals under 65 years old was basically unchanged.
- In contrast, the average credit claimed by individuals age of 65 or more grew 24.5 percent.
- The share of total credit value claimed by the elderly has increased from slightly more than one half to two thirds during the decade.

**Table 3: Real Property Circuit Breaker Credit - 1986-1995**

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
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

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



## Albany

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>3,244</b>	<b>\$278</b>	<b>\$85.67</b>
Age:			
Under 65	2,237	119	53.07
65 and over	1,007	159	158.07
Type of Residence:			
Homeowner	1,106	142	128.61
Renter	2,138	136	63.46
Filing Category:			
IT-214 Alone	669	101	150.82
IT-214 with Return	2,575	177	68.74
Household Gross Income:			
\$ 0 - \$ 3,000	141	13	94.06
3,001 - 5,000	204	16	77.33
5,001 - 7,000	344	37	106.43
7,001 - 9,000	421	41	98.51
9,001 - 11,000	561	54	96.05
11,001 - 14,000	748	65	86.93
14,001 - 18,000	825	52	62.88

## Allegany

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,111</b>	<b>\$106</b>	<b>\$95.03</b>
Age:			
Under 65	679	37	54.07
65 and over	432	69	159.42
Type of Residence:			
Homeowner	677	77	114.44
Renter	434	28	64.77
Filing Category:			
IT-214 Alone	435	59	135.53
IT-214 with Return	676	47	68.97
Household Gross Income:			
\$ 0 - \$ 3,000	59	5	89.20
3,001 - 5,000	75	7	92.46
5,001 - 7,000	167	17	102.05
7,001 - 9,000	172	19	107.67
9,001 - 11,000	193	21	107.44
11,001 - 14,000	238	22	92.44
14,001 - 18,000	207	15	72.87

**Bronx**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>31,149</b>	<b>\$3,389</b>	<b>\$108.80</b>
Age:			
Under 65	20,192	1,204	59.65
65 and over	10,957	2,185	199.39
Type of Residence:			
Homeowner	791	114	144.65
Renter	30,358	3,275	107.87
Filing Category:			
IT-214 Alone	22,299	2,810	126.01
IT-214 with Return	8,850	579	65.43
Household Gross Income:			
\$ 0 - \$ 3,000	2,041	177	86.79
3,001 - 5,000	4,932	465	94.33
5,001 - 7,000	11,800	1,578	133.74
7,001 - 9,000	4,315	507	117.44
9,001 - 11,000	2,966	314	105.92
11,001 - 14,000	2,820	226	79.99
14,001 - 18,000	2,275	122	53.65

**Broome**

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>5,115</b>	<b>\$512</b>	<b>\$100.04</b>
Age:			
Under 65	2,867	156	54.50
65 and over	2,248	355	158.11
Type of Residence:			
Homeowner	2,544	326	128.01
Renter	2,571	186	72.36
Filing Category:			
IT-214 Alone	2,090	296	141.50
IT-214 with Return	3,025	216	71.39
Household Gross Income:			
\$ 0 - \$ 3,000	198	16	78.72
3,001 - 5,000	328	27	81.14
5,001 - 7,000	668	75	112.01
7,001 - 9,000	782	103	131.12
9,001 - 11,000	833	94	113.08
11,001 - 14,000	1,199	116	96.87
14,001 - 18,000	1,107	82	73.88

Cattaraugus

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,885</b>	<b>\$177</b>	<b>\$93.87</b>
Age:			
Under 65	1,108	61	54.97
65 and over	777	116	149.35
Type of Residence:			
Homeowner	1,121	123	110.07
Renter	764	54	70.11
Filing Category:			
IT-214 Alone	713	93	130.78
IT-214 with Return	1,172	84	71.42
Household Gross Income:			
\$ 0 - \$ 3,000	88	9	103.62
3,001 - 5,000	126	10	82.42
5,001 - 7,000	290	29	101.04
7,001 - 9,000	322	33	104.00
9,001 - 11,000	275	27	98.42
11,001 - 14,000	432	42	96.97
14,001 - 18,000	352	26	73.01

Cayuga

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,855</b>	<b>\$181</b>	<b>\$97.42</b>
Age:			
Under 65	1,075	57	53.30
65 and over	780	123	158.22
Type of Residence:			
Homeowner	1,042	127	121.79
Renter	813	54	66.19
Filing Category:			
IT-214 Alone	611	93	152.51
IT-214 with Return	1,244	88	70.36
Household Gross Income:			
\$ 0 - \$ 3,000	53	5	89.20
3,001 - 5,000	112	9	81.74
5,001 - 7,000	206	22	108.53
7,001 - 9,000	279	34	122.50
9,001 - 11,000	291	33	112.04
11,001 - 14,000	447	42	94.00
14,001 - 18,000	467	36	76.39

Chautauqua

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>4,403</b>	<b>\$417</b>	<b>\$94.75</b>
Age:			
Under 65	2,737	152	55.63
65 and over	1,666	265	159.01
Type of Residence:			
Homeowner	2,134	264	123.90
Renter	2,269	153	67.33
Filing Category:			
IT-214 Alone	1,694	224	132.38
IT-214 with Return	2,709	193	71.21
Household Gross Income:			
\$ 0 - \$ 3,000	240	22	93.64
3,001 - 5,000	325	28	85.06
5,001 - 7,000	699	66	94.08
7,001 - 9,000	733	79	107.42
9,001 - 11,000	758	82	108.70
11,001 - 14,000	903	84	93.56
14,001 - 18,000	745	56	74.72

Chemung

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,761</b>	<b>\$256</b>	<b>\$92.83</b>
Age:			
Under 65	1,611	87	54.09
65 and over	1,150	169	147.10
Type of Residence:			
Homeowner	1,367	164	120.03
Renter	1,394	92	66.15
Filing Category:			
IT-214 Alone	1,155	146	126.60
IT-214 with Return	1,606	110	68.54
Household Gross Income:			
\$ 0 - \$ 3,000	105	9	86.40
3,001 - 5,000	169	14	81.23
5,001 - 7,000	416	40	95.00
7,001 - 9,000	395	42	106.94
9,001 - 11,000	507	54	107.04
11,001 - 14,000	613	57	92.52
14,001 - 18,000	556	41	73.29

## Chenango

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,021</b>	<b>\$95</b>	<b>\$92.98</b>
Age:			
Under 65	603	32	52.99
65 and over	418	63	150.67
Type of Residence:			
Homeowner	704	75	106.86
Renter	317	20	62.15
Filing Category:			
IT-214 Alone	315	45	141.38
IT-214 with Return	706	50	71.38
Household Gross Income:			
\$ 0 - \$ 3,000	54	5	87.75
3,001 - 5,000	49	5	99.30
5,001 - 7,000	117	13	113.47
7,001 - 9,000	129	13	103.54
9,001 - 11,000	155	16	105.75
11,001 - 14,000	260	25	94.65
14,001 - 18,000	257	18	68.84

## Clinton

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,043</b>	<b>\$94</b>	<b>\$89.85</b>
Age:			
Under 65	688	37	54.07
65 and over	355	57	159.19
Type of Residence:			
Homeowner	489	57	116.16
Renter	554	37	66.62
Filing Category:			
IT-214 Alone	332	45	134.24
IT-214 with Return	711	49	69.12
Household Gross Income:			
\$ 0 - \$ 3,000	47	6	124.21
3,001 - 5,000	65	7	100.21
5,001 - 7,000	181	17	95.20
7,001 - 9,000	180	18	102.56
9,001 - 11,000	157	16	98.84
11,001 - 14,000	227	18	78.40
14,001 - 18,000	186	12	66.41

## Columbia

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>603</b>	<b>\$57</b>	<b>\$94.55</b>
Age:			
Under 65	376	20	54.21
65 and over	227	37	161.38
Type of Residence:			
Homeowner	281	35	123.71
Renter	322	22	69.11
Filing Category:			
IT-214 Alone	168	25	147.45
IT-214 with Return	435	32	74.12
Household Gross Income:			
\$ 0 - \$ 3,000	31	4	116.00
3,001 - 5,000	34	3	100.41
5,001 - 7,000	68	7	103.66
7,001 - 9,000	94	11	117.89
9,001 - 11,000	80	8	102.77
11,001 - 14,000	161	15	90.55
14,001 - 18,000	135	9	67.21

## Cortland

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>973</b>	<b>\$102</b>	<b>\$104.81</b>
Age:			
Under 65	521	28	53.54
65 and over	452	74	163.90
Type of Residence:			
Homeowner	514	68	131.66
Renter	459	34	74.74
Filing Category:			
IT-214 Alone	420	61	146.41
IT-214 with Return	553	40	73.21
Household Gross Income:			
\$ 0 - \$ 3,000	30	3	90.56
3,001 - 5,000	57	5	94.56
5,001 - 7,000	130	14	107.53
7,001 - 9,000	140	18	130.03
9,001 - 11,000	172	23	133.05
11,001 - 14,000	227	23	101.19
14,001 - 18,000	217	16	72.94

Delaware

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>821</b>	<b>\$90</b>	<b>\$109.26</b>
Age:			
Under 65	374	20	52.99
65 and over	447	70	156.34
Type of Residence:			
Homeowner	573	72	125.12
Renter	248	18	72.62
Filing Category:			
IT-214 Alone	285	44	155.31
IT-214 with Return	536	45	84.77
Household Gross Income:			
\$ 0 - \$ 3,000	40	4	108.35
3,001 - 5,000	27	3	109.00
5,001 - 7,000	99	12	125.63
7,001 - 9,000	139	18	126.74
9,001 - 11,000	116	13	115.05
11,001 - 14,000	196	22	110.20
14,001 - 18,000	204	17	85.41

Dutchess

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,262</b>	<b>\$154</b>	<b>\$122.42</b>
Age:			
Under 65	576	32	54.78
65 and over	686	123	179.21
Type of Residence:			
Homeowner	602	88	146.41
Renter	660	66	100.54
Filing Category:			
IT-214 Alone	574	93	161.26
IT-214 with Return	688	62	90.02
Household Gross Income:			
\$ 0 - \$ 3,000	50	7	131.66
3,001 - 5,000	69	7	99.27
5,001 - 7,000	186	27	144.89
7,001 - 9,000	209	32	153.25
9,001 - 11,000	198	29	145.18
11,001 - 14,000	262	31	118.20
14,001 - 18,000	288	22	77.66

## Erie

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>39,061</b>	<b>\$3,775</b>	<b>\$96.64</b>
Age:			
Under 65	25,509	1,477	57.91
65 and over	13,552	2,298	169.54
Type of Residence:			
Homeowner	13,093	1,730	132.15
Renter	25,968	2,045	78.73
Filing Category:			
IT-214 Alone	20,239	2,427	119.92
IT-214 with Return	18,822	1,348	71.60
Household Gross Income:			
\$ 0 - \$ 3,000	2,395	204	85.31
3,001 - 5,000	5,214	454	87.04
5,001 - 7,000	7,728	778	100.65
7,001 - 9,000	5,395	611	113.16
9,001 - 11,000	5,239	587	111.96
11,001 - 14,000	6,732	663	98.43
14,001 - 18,000	6,358	479	75.36

## Essex

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>560</b>	<b>\$53</b>	<b>\$95.30</b>
Age:			
Under 65	327	17	53.43
65 and over	233	36	154.06
Type of Residence:			
Homeowner	363	41	112.26
Renter	197	13	64.04
Filing Category:			
IT-214 Alone	232	31	133.96
IT-214 with Return	328	22	67.95
Household Gross Income:			
\$ 0 - \$ 3,000	26	2	92.88
3,001 - 5,000	17	2	101.41
5,001 - 7,000	100	12	122.87
7,001 - 9,000	98	11	113.75
9,001 - 11,000	87	9	98.48
11,001 - 14,000	122	10	83.67
14,001 - 18,000	110	7	63.80



## Franklin

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>782</b>	<b>\$84</b>	<b>\$107.25</b>
Age:			
Under 65	416	23	54.33
65 and over	366	61	167.40
Type of Residence:			
Homeowner	493	64	129.77
Renter	289	20	68.84
Filing Category:			
IT-214 Alone	378	55	145.19
IT-214 with Return	404	29	71.76
Household Gross Income:			
\$ 0 - \$ 3,000	39	4	92.00
3,001 - 5,000	57	5	92.42
5,001 - 7,000	123	15	119.39
7,001 - 9,000	144	21	146.74
9,001 - 11,000	119	13	110.38
11,001 - 14,000	172	17	98.34
14,001 - 18,000	128	9	71.48

## Fulton

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,595</b>	<b>\$166</b>	<b>\$104.23</b>
Age:			
Under 65	870	46	52.90
65 and over	725	120	165.82
Type of Residence:			
Homeowner	935	115	123.38
Renter	660	51	77.10
Filing Category:			
IT-214 Alone	597	92	154.31
IT-214 with Return	998	74	74.27
Household Gross Income:			
\$ 0 - \$ 3,000	65	7	111.21
3,001 - 5,000	70	8	108.40
5,001 - 7,000	220	26	120.31
7,001 - 9,000	236	32	137.34
9,001 - 11,000	276	32	116.33
11,001 - 14,000	384	37	95.40
14,001 - 18,000	344	24	69.19

Genesee

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,212</b>	<b>\$126</b>	<b>\$104.33</b>
Age:			
Under 65	586	31	52.76
65 and over	626	96	152.60
Type of Residence:			
Homeowner	745	93	125.32
Renter	467	33	70.83
Filing Category:			
IT-214 Alone	453	69	152.20
IT-214 with Return	759	58	75.76
Household Gross Income:			
\$ 0 - \$ 3,000	25	3	100.92
3,001 - 5,000	34	3	94.38
5,001 - 7,000	119	14	114.62
7,001 - 9,000	160	21	128.26
9,001 - 11,000	221	28	126.93
11,001 - 14,000	308	32	103.08
14,001 - 18,000	345	27	77.53

Greene

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>693</b>	<b>\$70</b>	<b>\$101.57</b>
Age:			
Under 65	379	21	54.44
65 and over	314	50	158.47
Type of Residence:			
Homeowner	442	53	120.29
Renter	251	17	68.61
Filing Category:			
IT-214 Alone	258	38	148.89
IT-214 with Return	435	32	73.51
Household Gross Income:			
\$ 0 - \$ 3,000	35	3	88.20
3,001 - 5,000	37	3	93.81
5,001 - 7,000	87	11	126.34
7,001 - 9,000	120	14	115.98
9,001 - 11,000	101	12	114.05
11,001 - 14,000	151	14	94.34
14,001 - 18,000	162	13	81.22

Hamilton

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>59</b>	<b>\$5</b>	<b>\$82.71</b>
Age:			
Under 65	41	2	51.95
65 and over	18	3	152.77
Type of Residence:			
Homeowner	40	4	91.32
Renter	19	1	64.57
Filing Category:			
IT-214 Alone	16	2	136.37
IT-214 with Return	43	3	62.74
Household Gross Income:			
\$ 0 - \$ 3,000	4	0	121.75
3,001 - 5,000	5	0	85.40
5,001 - 7,000	6	0	76.66
7,001 - 9,000	12	1	85.25
9,001 - 11,000	10	1	69.80
11,001 - 14,000	13	1	92.69
14,001 - 18,000	9	1	64.22

Herkimer

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,473</b>	<b>\$144</b>	<b>\$97.76</b>
Age:			
Under 65	874	46	53.16
65 and over	599	98	162.83
Type of Residence:			
Homeowner	913	107	117.54
Renter	560	37	65.51
Filing Category:			
IT-214 Alone	482	73	150.51
IT-214 with Return	991	71	72.11
Household Gross Income:			
\$ 0 - \$ 3,000	61	7	117.13
3,001 - 5,000	64	6	94.76
5,001 - 7,000	174	20	114.59
7,001 - 9,000	206	24	116.10
9,001 - 11,000	267	29	107.51
11,001 - 14,000	374	35	93.27
14,001 - 18,000	327	23	71.40

Jefferson

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,411</b>	<b>\$128</b>	<b>\$90.37</b>
Age:			
Under 65	881	47	52.83
65 and over	530	81	152.77
Type of Residence:			
Homeowner	845	94	110.69
Renter	566	34	60.04
Filing Category:			
IT-214 Alone	449	60	133.02
IT-214 with Return	962	68	70.47
Household Gross Income:			
\$ 0 - \$ 3,000	65	6	92.21
3,001 - 5,000	61	7	115.50
5,001 - 7,000	192	18	93.92
7,001 - 9,000	224	24	107.17
9,001 - 11,000	227	23	99.91
11,001 - 14,000	335	29	87.82
14,001 - 18,000	307	20	66.25

Kings

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>76,220</b>	<b>\$9,111</b>	<b>\$119.53</b>
Age:			
Under 65	48,083	2,855	59.37
65 and over	28,137	6,256	222.34
Type of Residence:			
Homeowner	2,533	393	155.21
Renter	73,687	8,718	118.31
Filing Category:			
IT-214 Alone	48,550	7,195	148.19
IT-214 with Return	27,670	1,916	69.25
Household Gross Income:			
\$ 0 - \$ 3,000	3,837	382	99.66
3,001 - 5,000	10,707	1,067	99.66
5,001 - 7,000	27,153	4,181	153.97
7,001 - 9,000	10,313	1,128	109.38
9,001 - 11,000	10,811	1,453	134.40
11,001 - 14,000	7,413	580	78.30
14,001 - 18,000	5,986	319	53.29

Lewis

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>308</b>	<b>\$33</b>	<b>\$106.10</b>
Age:			
Under 65	146	8	53.13
65 and over	162	25	153.85
Type of Residence:			
Homeowner	239	29	119.53
Renter	69	4	59.57
Filing Category:			
IT-214 Alone	116	16	136.80
IT-214 with Return	192	17	87.56
Household Gross Income:			
\$ 0 - \$ 3,000	11	2	143.36
3,001 - 5,000	15	1	93.00
5,001 - 7,000	34	4	123.88
7,001 - 9,000	44	5	120.47
9,001 - 11,000	56	7	127.91
11,001 - 14,000	77	7	96.05
14,001 - 18,000	71	6	79.33

Livingston

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>776</b>	<b>\$75</b>	<b>\$96.21</b>
Age:			
Under 65	441	23	52.29
65 and over	335	52	154.02
Type of Residence:			
Homeowner	485	55	113.33
Renter	291	20	67.68
Filing Category:			
IT-214 Alone	251	37	149.05
IT-214 with Return	525	37	70.95
Household Gross Income:			
\$ 0 - \$ 3,000	38	4	106.13
3,001 - 5,000	44	4	87.90
5,001 - 7,000	64	8	120.29
7,001 - 9,000	99	13	129.85
9,001 - 11,000	113	13	116.61
11,001 - 14,000	195	17	88.46
14,001 - 18,000	223	16	70.74

Madison

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,056</b>	<b>\$101</b>	<b>\$96.06</b>
Age:			
Under 65	615	32	52.39
65 and over	441	69	156.96
Type of Residence:			
Homeowner	670	76	113.12
Renter	386	26	66.45
Filing Category:			
IT-214 Alone	314	47	150.03
IT-214 with Return	742	54	73.22
Household Gross Income:			
\$ 0 - \$ 3,000	37	4	112.62
3,001 - 5,000	53	5	96.11
5,001 - 7,000	95	10	108.83
7,001 - 9,000	148	17	112.50
9,001 - 11,000	192	21	109.09
11,001 - 14,000	262	24	92.17
14,001 - 18,000	269	20	74.69

Monroe

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>16,028</b>	<b>\$1,462</b>	<b>\$91.22</b>
Age:			
Under 65	10,601	601	56.73
65 and over	5,427	861	158.57
Type of Residence:			
Homeowner	5,589	696	124.46
Renter	10,439	766	73.41
Filing Category:			
IT-214 Alone	6,869	799	116.26
IT-214 with Return	9,159	663	72.43
Household Gross Income:			
\$ 0 - \$ 3,000	949	77	81.35
3,001 - 5,000	1,403	110	78.15
5,001 - 7,000	2,903	259	89.05
7,001 - 9,000	2,147	221	102.91
9,001 - 11,000	2,154	241	111.95
11,001 - 14,000	3,073	304	98.89
14,001 - 18,000	3,399	251	73.74

Montgomery

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,579</b>	<b>\$174</b>	<b>\$110.29</b>
Age:			
Under 65	792	43	54.88
65 and over	787	131	166.05
Type of Residence:			
Homeowner	892	122	136.45
Renter	687	52	76.32
Filing Category:			
IT-214 Alone	595	96	161.45
IT-214 with Return	984	78	79.36
Household Gross Income:			
\$ 0 - \$ 3,000	74	6	87.79
3,001 - 5,000	107	12	109.31
5,001 - 7,000	191	26	134.52
7,001 - 9,000	223	32	143.00
9,001 - 11,000	256	32	123.57
11,001 - 14,000	372	38	102.92
14,001 - 18,000	356	28	79.91

Nassau

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>5,040</b>	<b>\$635</b>	<b>\$125.96</b>
Age:			
Under 65	2,344	128	54.81
65 and over	2,696	506	187.82
Type of Residence:			
Homeowner	2,205	371	168.17
Renter	2,835	264	93.13
Filing Category:			
IT-214 Alone	2,188	400	182.96
IT-214 with Return	2,852	235	82.23
Household Gross Income:			
\$ 0 - \$ 3,000	224	35	157.73
3,001 - 5,000	305	41	134.79
5,001 - 7,000	692	103	149.21
7,001 - 9,000	779	117	149.98
9,001 - 11,000	821	116	141.86
11,001 - 14,000	1,121	133	118.98
14,001 - 18,000	1,098	88	80.57

New York  
(Manhattan)

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>29,654</b>	<b>\$3,526</b>	<b>\$118.90</b>
Age:			
Under 65	17,504	1,035	59.15
65 and over	12,150	2,491	204.98
Type of Residence:			
Homeowner	420	48	113.47
Renter	29,234	3,478	118.98
Filing Category:			
IT-214 Alone	19,429	2,791	143.66
IT-214 with Return	10,225	735	71.84
Household Gross Income:			
\$ 0 - \$ 3,000	2,075	218	104.90
3,001 - 5,000	4,299	484	112.54
5,001 - 7,000	11,163	1,680	150.53
7,001 - 9,000	4,300	510	118.69
9,001 - 11,000	2,989	313	104.71
11,001 - 14,000	2,821	216	76.62
14,001 - 18,000	2,007	105	52.08

Niagara

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>7,134</b>	<b>\$676</b>	<b>\$94.78</b>
Age:			
Under 65	4,379	241	54.92
65 and over	2,755	436	158.14
Type of Residence:			
Homeowner	3,124	387	124.02
Renter	4,010	289	72.01
Filing Category:			
IT-214 Alone	2,953	386	130.61
IT-214 with Return	4,181	291	69.48
Household Gross Income:			
\$ 0 - \$ 3,000	308	27	86.70
3,001 - 5,000	641	52	81.35
5,001 - 7,000	1,024	103	100.27
7,001 - 9,000	1,033	113	108.94
9,001 - 11,000	1,109	122	109.87
11,001 - 14,000	1,501	147	98.19
14,001 - 18,000	1,518	113	74.38



Oneida

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>6,090</b>	<b>\$586</b>	<b>\$96.22</b>
Age:			
Under 65	3,686	201	54.66
65 and over	2,404	385	159.95
Type of Residence:			
Homeowner	2,768	360	130.03
Renter	3,322	226	68.05
Filing Category:			
IT-214 Alone	2,287	309	135.12
IT-214 with Return	3,803	277	72.83
Household Gross Income:			
\$ 0 - \$ 3,000	240	23	95.37
3,001 - 5,000	412	33	80.72
5,001 - 7,000	999	96	95.84
7,001 - 9,000	900	106	117.98
9,001 - 11,000	973	111	114.38
11,001 - 14,000	1,348	126	93.25
14,001 - 18,000	1,218	91	74.65

Onondaga

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>8,646</b>	<b>\$857</b>	<b>\$99.12</b>
Age:			
Under 65	4,901	261	53.31
65 and over	3,745	596	159.08
Type of Residence:			
Homeowner	4,581	575	125.41
Renter	4,065	283	69.50
Filing Category:			
IT-214 Alone	3,028	442	145.99
IT-214 with Return	5,618	415	73.86
Household Gross Income:			
\$ 0 - \$ 3,000	280	26	92.18
3,001 - 5,000	453	38	84.89
5,001 - 7,000	996	111	111.88
7,001 - 9,000	1,100	132	120.37
9,001 - 11,000	1,348	160	118.34
11,001 - 14,000	2,099	218	103.64
14,001 - 18,000	2,370	172	72.51

Ontario

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,237</b>	<b>\$120</b>	<b>\$96.80</b>
Age:			
Under 65	702	37	53.25
65 and over	535	82	153.94
Type of Residence:			
Homeowner	727	82	112.47
Renter	510	38	74.45
Filing Category:			
IT-214 Alone	349	52	148.86
IT-214 with Return	888	68	76.33
Household Gross Income:			
\$ 0 - \$ 3,000	40	4	92.90
3,001 - 5,000	49	4	86.51
5,001 - 7,000	126	15	116.15
7,001 - 9,000	130	16	124.65
9,001 - 11,000	220	25	112.65
11,001 - 14,000	333	32	95.27
14,001 - 18,000	339	24	72.07

Orange

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,850</b>	<b>\$321</b>	<b>\$112.50</b>
Age:			
Under 65	1,468	82	55.55
65 and over	1,382	239	172.99
Type of Residence:			
Homeowner	1,340	196	146.00
Renter	1,510	125	82.77
Filing Category:			
IT-214 Alone	1,153	189	164.21
IT-214 with Return	1,697	131	77.36
Household Gross Income:			
\$ 0 - \$ 3,000	70	9	131.20
3,001 - 5,000	142	17	122.33
5,001 - 7,000	387	45	116.91
7,001 - 9,000	517	68	131.49
9,001 - 11,000	539	68	125.89
11,001 - 14,000	562	64	113.79
14,001 - 18,000	633	49	77.46

Orleans

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>862</b>	<b>\$87</b>	<b>\$100.63</b>
Age:			
Under 65	491	26	52.30
65 and over	371	61	164.58
Type of Residence:			
Homeowner	512	62	121.64
Renter	350	24	69.89
Filing Category:			
IT-214 Alone	336	51	152.69
IT-214 with Return	526	35	67.37
Household Gross Income:			
\$ 0 - \$ 3,000	22	2	91.95
3,001 - 5,000	30	3	111.23
5,001 - 7,000	101	11	105.32
7,001 - 9,000	133	17	130.90
9,001 - 11,000	151	17	115.25
11,001 - 14,000	199	20	99.13
14,001 - 18,000	226	16	71.69

Oswego

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,563</b>	<b>\$138</b>	<b>\$88.46</b>
Age:			
Under 65	984	53	53.92
65 and over	579	85	147.16
Type of Residence:			
Homeowner	878	94	107.44
Renter	685	44	64.14
Filing Category:			
IT-214 Alone	527	70	132.84
IT-214 with Return	1,036	68	65.88
Household Gross Income:			
\$ 0 - \$ 3,000	77	7	96.02
3,001 - 5,000	92	8	85.42
5,001 - 7,000	191	19	101.19
7,001 - 9,000	261	27	102.25
9,001 - 11,000	253	25	99.20
11,001 - 14,000	340	30	86.84
14,001 - 18,000	349	22	64.09

Otsego

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,116</b>	<b>\$115</b>	<b>\$102.86</b>
Age:			
Under 65	604	32	53.41
65 and over	512	83	161.20
Type of Residence:			
Homeowner	766	90	117.36
Renter	350	25	71.14
Filing Category:			
IT-214 Alone	338	51	150.26
IT-214 with Return	778	64	82.27
Household Gross Income:			
\$ 0 - \$ 3,000	74	9	127.13
3,001 - 5,000	53	5	96.47
5,001 - 7,000	119	15	124.67
7,001 - 9,000	166	20	118.26
9,001 - 11,000	175	21	118.63
11,001 - 14,000	255	24	95.07
14,001 - 18,000	274	21	75.91

Putnam

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>161</b>	<b>\$23</b>	<b>\$144.10</b>
Age:			
Under 65	45	3	57.35
65 and over	116	21	177.75
Type of Residence:			
Homeowner	106	17	160.23
Renter	55	6	113.00
Filing Category:			
IT-214 Alone	89	16	183.07
IT-214 with Return	72	7	95.91
Household Gross Income:			
\$ 0 - \$ 3,000	8	1	177.75
3,001 - 5,000	4	1	127.50
5,001 - 7,000	21	3	143.09
7,001 - 9,000	23	4	186.95
9,001 - 11,000	29	5	175.10
11,001 - 14,000	35	5	143.22
14,001 - 18,000	41	4	94.43

## Queens

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>31,078</b>	<b>\$3,492</b>	<b>\$112.35</b>
Age:			
Under 65	19,544	1,124	57.51
65 and over	11,534	2,368	205.28
Type of Residence:			
Homeowner	2,578	355	137.68
Renter	28,500	3,137	110.06
Filing Category:			
IT-214 Alone	14,602	2,327	159.35
IT-214 with Return	16,476	1,165	70.69
Household Gross Income:			
\$ 0 - \$ 3,000	1,666	199	119.40
3,001 - 5,000	3,421	395	115.55
5,001 - 7,000	8,578	1,293	150.69
7,001 - 9,000	4,716	519	110.13
9,001 - 11,000	4,499	515	114.44
11,001 - 14,000	4,437	361	81.31
14,001 - 18,000	3,761	210	55.75

## Rensselaer

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,174</b>	<b>\$210</b>	<b>\$96.70</b>
Age:			
Under 65	1,313	70	53.24
65 and over	861	140	162.98
Type of Residence:			
Homeowner	1,018	135	132.87
Renter	1,156	75	64.85
Filing Category:			
IT-214 Alone	563	90	160.04
IT-214 with Return	1,611	120	74.57
Household Gross Income:			
\$ 0 - \$ 3,000	103	12	112.01
3,001 - 5,000	138	14	101.31
5,001 - 7,000	258	30	116.65
7,001 - 9,000	297	33	111.03
9,001 - 11,000	319	36	114.13
11,001 - 14,000	474	45	94.44
14,001 - 18,000	585	40	69.17

Richmond

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,045</b>	<b>\$238</b>	<b>\$116.44</b>
Age:			
Under 65	1,186	68	57.61
65 and over	859	170	197.66
Type of Residence:			
Homeowner	303	39	129.51
Renter	1,742	199	114.17
Filing Category:			
IT-214 Alone	1,119	170	151.94
IT-214 with Return	926	68	73.54
Household Gross Income:			
\$ 0 - \$ 3,000	111	11	102.71
3,001 - 5,000	245	25	100.60
5,001 - 7,000	541	79	145.85
7,001 - 9,000	305	42	137.56
9,001 - 11,000	281	36	126.66
11,001 - 14,000	302	28	94.20
14,001 - 18,000	260	17	66.05

Rockland

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>988</b>	<b>\$94</b>	<b>\$94.78</b>
Age:			
Under 65	698	39	56.02
65 and over	290	55	188.10
Type of Residence:			
Homeowner	197	29	148.83
Renter	791	64	81.32
Filing Category:			
IT-214 Alone	281	46	163.76
IT-214 with Return	707	48	67.37
Household Gross Income:			
\$ 0 - \$ 3,000	71	7	93.25
3,001 - 5,000	107	8	78.07
5,001 - 7,000	204	21	105.31
7,001 - 9,000	171	18	105.18
9,001 - 11,000	122	13	108.95
11,001 - 14,000	151	15	96.25
14,001 - 18,000	162	11	70.22

St. Lawrence

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,410</b>	<b>\$119</b>	<b>\$84.11</b>
Age:			
Under 65	1,024	58	56.69
65 and over	386	61	156.83
Type of Residence:			
Homeowner	643	67	104.17
Renter	767	52	67.28
Filing Category:			
IT-214 Alone	508	56	110.65
IT-214 with Return	902	62	69.16
Household Gross Income:			
\$ 0 - \$ 3,000	92	8	91.71
3,001 - 5,000	147	12	82.40
5,001 - 7,000	264	25	93.20
7,001 - 9,000	232	21	90.13
9,001 - 11,000	202	17	82.91
11,001 - 14,000	278	22	80.49
14,001 - 18,000	195	13	68.70

Saratoga

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,563</b>	<b>\$143</b>	<b>\$91.68</b>
Age:			
Under 65	978	52	53.31
65 and over	585	91	155.81
Type of Residence:			
Homeowner	777	90	115.46
Renter	786	54	68.16
Filing Category:			
IT-214 Alone	401	61	151.15
IT-214 with Return	1,162	83	71.15
Household Gross Income:			
\$ 0 - \$ 3,000	60	6	94.60
3,001 - 5,000	88	8	87.60
5,001 - 7,000	183	19	103.50
7,001 - 9,000	229	26	115.50
9,001 - 11,000	257	26	102.57
11,001 - 14,000	366	32	88.60
14,001 - 18,000	380	26	67.69

## Schenectady

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,997</b>	<b>\$327</b>	<b>\$109.23</b>
Age:			
Under 65	1,483	80	53.65
65 and over	1,514	248	163.68
Type of Residence:			
Homeowner	1,643	225	137.03
Renter	1,354	102	75.50
Filing Category:			
IT-214 Alone	1,072	177	164.70
IT-214 with Return	1,925	151	78.34
Household Gross Income:			
\$ 0 - \$ 3,000	103	11	108.66
3,001 - 5,000	128	13	98.89
5,001 - 7,000	289	33	115.88
7,001 - 9,000	407	55	136.23
9,001 - 11,000	488	63	128.41
11,001 - 14,000	763	86	112.32
14,001 - 18,000	819	66	80.85

## Schoharie

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>489</b>	<b>\$53</b>	<b>\$107.84</b>
Age:			
Under 65	255	13	52.39
65 and over	234	39	168.27
Type of Residence:			
Homeowner	306	37	121.51
Renter	183	16	84.98
Filing Category:			
IT-214 Alone	168	28	165.48
IT-214 with Return	321	25	77.68
Household Gross Income:			
\$ 0 - \$ 3,000	24	3	139.83
3,001 - 5,000	23	3	129.56
5,001 - 7,000	51	9	176.39
7,001 - 9,000	68	8	117.07
9,001 - 11,000	89	10	110.41
11,001 - 14,000	102	10	96.95
14,001 - 18,000	132	10	73.68



## Schuyler

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>331</b>	<b>\$37</b>	<b>\$111.84</b>
Age:			
Under 65	159	8	52.64
65 and over	172	29	166.56
Type of Residence:			
Homeowner	239	31	128.13
Renter	92	6	69.53
Filing Category:			
IT-214 Alone	126	19	147.19
IT-214 with Return	205	18	90.11
Household Gross Income:			
\$ 0 - \$ 3,000	11	2	136.36
3,001 - 5,000	16	2	155.31
5,001 - 7,000	30	3	114.80
7,001 - 9,000	48	6	131.56
9,001 - 11,000	47	6	120.85
11,001 - 14,000	87	10	117.51
14,001 - 18,000	92	7	80.11

## Seneca

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>611</b>	<b>\$61</b>	<b>\$99.79</b>
Age:			
Under 65	320	17	53.46
65 and over	291	44	150.74
Type of Residence:			
Homeowner	372	45	120.60
Renter	239	16	67.41
Filing Category:			
IT-214 Alone	197	30	150.05
IT-214 with Return	414	31	75.88
Household Gross Income:			
\$ 0 - \$ 3,000	23	3	128.26
3,001 - 5,000	24	2	96.70
5,001 - 7,000	63	7	117.26
7,001 - 9,000	72	8	110.18
9,001 - 11,000	106	13	119.49
11,001 - 14,000	167	16	94.47
14,001 - 18,000	156	12	76.53

Steuben

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,905</b>	<b>\$172</b>	<b>\$90.05</b>
Age:			
Under 65	1,105	59	53.67
65 and over	800	112	140.30
Type of Residence:			
Homeowner	1,137	121	106.40
Renter	768	51	65.85
Filing Category:			
IT-214 Alone	698	86	122.93
IT-214 with Return	1,207	86	71.04
Household Gross Income:			
\$ 0 - \$ 3,000	92	9	103.16
3,001 - 5,000	104	9	84.86
5,001 - 7,000	251	25	98.83
7,001 - 9,000	282	30	105.91
9,001 - 11,000	328	31	94.34
11,001 - 14,000	462	41	88.54
14,001 - 18,000	386	27	69.20

Suffolk

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>7,084</b>	<b>\$940</b>	<b>\$132.63</b>
Age:			
Under 65	2,690	146	54.12
65 and over	4,394	794	180.69
Type of Residence:			
Homeowner	4,116	657	159.51
Renter	2,968	283	95.35
Filing Category:			
IT-214 Alone	3,393	615	181.25
IT-214 with Return	3,691	325	87.94
Household Gross Income:			
\$ 0 - \$ 3,000	206	26	126.67
3,001 - 5,000	256	34	131.54
5,001 - 7,000	842	142	168.53
7,001 - 9,000	1,048	181	173.02
9,001 - 11,000	1,228	189	153.78
11,001 - 14,000	1,684	210	124.71
14,001 - 18,000	1,820	158	86.65

Sullivan

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,554</b>	<b>\$147</b>	<b>\$94.37</b>
Age:			
Under 65	1,039	56	54.34
65 and over	515	90	175.12
Type of Residence:			
Homeowner	641	84	131.40
Renter	913	62	68.37
Filing Category:			
IT-214 Alone	386	63	164.09
IT-214 with Return	1,168	83	71.33
Household Gross Income:			
\$ 0 - \$ 3,000	75	7	94.17
3,001 - 5,000	98	8	84.45
5,001 - 7,000	210	24	115.78
7,001 - 9,000	257	29	112.71
9,001 - 11,000	246	26	106.73
11,001 - 14,000	348	31	87.99
14,001 - 18,000	320	21	66.10

Tioga

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>693</b>	<b>\$61</b>	<b>\$87.61</b>
Age:			
Under 65	430	23	52.81
65 and over	263	38	144.50
Type of Residence:			
Homeowner	455	47	103.21
Renter	238	14	57.78
Filing Category:			
IT-214 Alone	189	26	136.06
IT-214 with Return	504	35	69.44
Household Gross Income:			
\$ 0 - \$ 3,000	30	3	107.23
3,001 - 5,000	32	3	85.21
5,001 - 7,000	77	6	83.72
7,001 - 9,000	76	7	97.22
9,001 - 11,000	116	12	103.79
11,001 - 14,000	176	16	89.56
14,001 - 18,000	186	13	70.59

Tompkins

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>793</b>	<b>\$68</b>	<b>\$85.39</b>
Age:			
Under 65	546	29	52.63
65 and over	247	39	157.83
Type of Residence:			
Homeowner	379	42	112.00
Renter	414	25	61.04
Filing Category:			
IT-214 Alone	189	28	145.57
IT-214 with Return	604	40	66.56
Household Gross Income:			
\$ 0 - \$ 3,000	44	4	98.54
3,001 - 5,000	53	4	79.92
5,001 - 7,000	84	7	88.91
7,001 - 9,000	113	13	112.73
9,001 - 11,000	115	12	105.13
11,001 - 14,000	177	14	79.98
14,001 - 18,000	207	13	61.31

Ulster

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>2,061</b>	<b>\$207</b>	<b>\$100.62</b>
Age:			
Under 65	1,202	66	54.79
65 and over	859	142	164.75
Type of Residence:			
Homeowner	1,089	140	129.00
Renter	972	67	68.83
Filing Category:			
IT-214 Alone	577	93	161.39
IT-214 with Return	1,484	114	76.99
Household Gross Income:			
\$ 0 - \$ 3,000	110	11	101.95
3,001 - 5,000	99	9	95.16
5,001 - 7,000	244	28	115.54
7,001 - 9,000	292	35	120.23
9,001 - 11,000	319	36	113.67
11,001 - 14,000	465	48	102.60
14,001 - 18,000	532	39	74.20

Warren

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>833</b>	<b>\$80</b>	<b>\$96.31</b>
Age:			
Under 65	491	26	53.36
65 and over	342	54	157.99
Type of Residence:			
Homeowner	398	48	120.80
Renter	435	32	73.91
Filing Category:			
IT-214 Alone	286	43	149.98
IT-214 with Return	547	37	68.25
Household Gross Income:			
\$ 0 - \$ 3,000	28	3	111.67
3,001 - 5,000	48	5	102.89
5,001 - 7,000	138	16	119.52
7,001 - 9,000	124	16	128.43
9,001 - 11,000	115	10	86.47
11,001 - 14,000	209	18	88.42
14,001 - 18,000	171	11	66.18

Washington

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>883</b>	<b>\$91</b>	<b>\$103.58</b>
Age:			
Under 65	484	26	54.00
65 and over	399	65	163.72
Type of Residence:			
Homeowner	566	70	123.68
Renter	317	21	67.70
Filing Category:			
IT-214 Alone	290	45	155.32
IT-214 with Return	593	46	78.28
Household Gross Income:			
\$ 0 - \$ 3,000	42	4	95.07
3,001 - 5,000	45	5	114.57
5,001 - 7,000	98	14	143.39
7,001 - 9,000	121	15	121.05
9,001 - 11,000	142	17	118.12
11,001 - 14,000	210	20	97.09
14,001 - 18,000	225	16	73.11

## Wayne

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,313</b>	<b>\$140</b>	<b>\$106.59</b>
Age:			
Under 65	660	35	53.34
65 and over	653	105	160.40
Type of Residence:			
Homeowner	831	103	123.91
Renter	482	37	76.71
Filing Category:			
IT-214 Alone	520	79	152.67
IT-214 with Return	793	61	76.37
Household Gross Income:			
\$ 0 - \$ 3,000	44	5	115.40
3,001 - 5,000	55	5	82.45
5,001 - 7,000	136	16	121.13
7,001 - 9,000	170	23	136.24
9,001 - 11,000	214	28	131.04
11,001 - 14,000	322	33	103.98
14,001 - 18,000	372	29	78.43

## Westchester

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>3,514</b>	<b>\$407</b>	<b>\$115.76</b>
Age:			
Under 65	1,776	99	55.78
65 and over	1,738	308	177.05
Type of Residence:			
Homeowner	684	106	154.87
Renter	2,830	301	106.30
Filing Category:			
IT-214 Alone	1,634	254	155.21
IT-214 with Return	1,880	153	81.47
Household Gross Income:			
\$ 0 - \$ 3,000	154	19	123.76
3,001 - 5,000	280	33	117.42
5,001 - 7,000	680	94	138.57
7,001 - 9,000	580	82	141.19
9,001 - 11,000	538	69	129.09
11,001 - 14,000	662	66	99.80
14,001 - 18,000	620	43	69.68

## Wyoming

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>695</b>	<b>\$69</b>	<b>\$99.85</b>
Age:			
Under 65	380	20	52.73
65 and over	315	49	156.68
Type of Residence:			
Homeowner	458	53	116.59
Renter	237	16	67.50
Filing Category:			
IT-214 Alone	240	36	148.39
IT-214 with Return	455	34	74.24
Household Gross Income:			
\$ 0 - \$ 3,000	22	2	97.86
3,001 - 5,000	31	3	111.38
5,001 - 7,000	69	8	113.21
7,001 - 9,000	96	11	114.70
9,001 - 11,000	116	13	110.90
11,001 - 14,000	193	20	104.58
14,001 - 18,000	168	12	70.92

## Yates

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>445</b>	<b>\$42</b>	<b>\$95.32</b>
Age:			
Under 65	250	13	53.75
65 and over	195	29	148.63
Type of Residence:			
Homeowner	293	33	111.33
Renter	152	10	64.48
Filing Category:			
IT-214 Alone	126	18	143.29
IT-214 with Return	319	24	76.37
Household Gross Income:			
\$ 0 - \$ 3,000	24	3	105.00
3,001 - 5,000	24	2	81.25
5,001 - 7,000	49	5	94.12
7,001 - 9,000	73	9	116.56
9,001 - 11,000	52	6	111.07
11,001 - 14,000	102	10	93.76
14,001 - 18,000	121	9	78.41

Unclassified

Item	Number of Credits	Amount of Credits (000)	Average Credit
<b>Total</b>	<b>1,586</b>	<b>\$211</b>	<b>\$132.92</b>
Age:			
Under 65	682	40	59.32
65 and over	904	170	188.45
Type of Residence:			
Homeowner	546	86	157.72
Renter	1,040	125	119.91
Filing Category:			
IT-214 Alone	1,416	200	141.41
IT-214 with Return	170	11	62.21
Household Gross Income:			
\$ 0 - \$ 3,000	80	11	140.12
3,001 - 5,000	169	21	122.62
5,001 - 7,000	445	64	143.49
7,001 - 9,000	240	35	145.80
9,001 - 11,000	238	34	142.26
11,001 - 14,000	258	32	125.65
14,001 - 18,000	156	14	88.20



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

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Claim for Real Property Tax Credit For Homeowners and Renters



IT-214



Form header with instructions: Read your instructions carefully. This is a scannable form. Please file original with the Tax Department. Includes fields for last name, first name and middle initial, social security numbers, mailing address, apartment number, city, state, and ZIP code.

- 1 Did you live in a nursing home, public housing or other residence completely exempted from real property taxes in 1995?
2 Including yourself, how many members of your household are filing Form IT-214?
3 Were any of the household members included on line 2 (or your spouse, if this is a joint claim) 65 or older on December 31, 1995?
4 Were you a New York State resident for all of 1995?
5 Did you occupy the same residence for at least six months during 1995?
6 If you owned real property, was the current market value of your real property more than \$85,000?
7 Can you be claimed as a dependent on another taxpayer's 1995 federal return?
8 Did you own or pay rent for your residence during 1995?
9 Did you enter an amount for exemption on line 20 of this claim?

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

- 10 Enter real property taxes paid or 25% of adjusted rent paid (from line 21 or 25)
11 Enter household gross income from line 34 (if more than \$18,000, stop; you do not qualify) if "0" or less, leave lines 12 and 13 blank
12 Enter from the table below the rate that applies to your household gross income

Table with 4 columns: If the amount on line 11 is: Your rate is: If the amount on line 11 is: Your rate is:
\$ .01 to \$3,000 .035 \$9,001 to \$11,000 .055
\$3,001 to \$5,000 .040 \$11,001 to \$14,000 .060
\$5,001 to \$7,000 .045 \$14,001 to \$18,000 .065
\$7,001 to \$9,000 .050

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

If you are filing a New York State income tax return, transfer the amount on line 17 of this form to Form IT-200, line 34, or to Form IT-201, line 57, whichever you are filing. Attach Form IT-214 to your return.
If you are not filing a return, mail this form to: STATE PROCESSING CENTER, ONE WATERVLIET AVE EXT, ALBANY NY 12261-0001.

Signature and date section. Includes fields for Preparer's signature, date, firm's name, social security number, address, and employer identification number. Also includes fields for Sign Your Return: Your signature, date, spouse's signature, date.

**Schedule A - To be completed by homeowners. Enter the amounts you and all qualified members of your household paid during 1995.**

		Dollars		Cents
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 1995. 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 1995 .....	22			
23 If line 22 includes charges for:	23			
heat, gas, electricity, furnishings and board .....	Enter:			
heat, gas, electricity and furnishings .....	50% of line 22			
heat, gas and electricity .....	25% of line 22			
heat or heat and gas .....	20% of line 22			
none of the above .....	15% of line 22			
0	0			
24 Adjusted rent (Subtract line 23 from line 22. If monthly average is over \$450, stop; you do not qualify.) .....	24			
25 Enter 25% of line 24 here and on line 10. (If over \$1,350, stop; you do not qualify for this credit.) .....	25			

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

26 List below the name, social security number and the year of birth of everyone, including yourself, who lived in your household in 1995. Enter the total number of household members in the boxes .....

26		
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Name	Social security number	Year of birth
		19
		19
		19
		19
		19
		19

Enter the total of all amounts, even if not taxable, that the above household members received during 1995.

27 Federal adjusted gross income (from Form 1040A, line 16, Form 1040EZ, line 4, or Form 1040, line 31) If you do not have to file a federal return, enter the amount that would be included in federal adjusted gross income if a federal return had been required .....	27			
28 New York State additions to federal adjusted gross income .....	28			
29 Social security payments not included on line 27 .....	29			
30 Supplemental security income payments (SSI) .....	30			
31 Pensions and annuities not included on lines 27 through 30 .....	31			
32 Cash public assistance and relief .....	32			
33 Other income .....	33			
34 Household gross income (add lines 27 through 33). Enter this amount here, and on line 11, rounded to the nearest whole dollar .....	34			