



Claim for Real Property Tax Credit

For Homeowners and Renters

Tax Law – Section 606(e)

Step 1 – Enter identifying information

Your first name	MI	Your last name (for a <i>joint claim</i> , enter spouse's name on line below)	Your date of birth (mmddyyyy)	Your Social Security number
Spouse's first name	MI	Spouse's last name	Spouse's date of birth (mmddyyyy)	Spouse's Social Security number
Current mailing address (number and street or PO Box)			Apartment number	New York State county of residence
City, village, or post office		State	ZIP code	Country
Street address of New York residence that qualifies you for this credit, if different from above			Apartment number	You must enter date(s) of birth and Social Security number(s) above.
City, village, or rural route		State	ZIP code	
NY				

Step 2 – Determine eligibility (For lines 1 through 6, mark an X in the appropriate box.)

- 1 Were you a New York State resident for all of 2021? 1 Yes No
- 2 Did you occupy the same residence for at least six months during 2021? 2 Yes No
If you marked an **X** in the **No** box on line 1 or 2, **stop**; you do not qualify for this credit.
- 3 Did you own real property with a current market value of more than \$85,000 during 2021? 3 Yes No
- 4 Can you be claimed as a dependent on another taxpayer's 2021 federal return? 4 Yes No
- 5 Did you reside in public housing, or other residence completely exempted from real property taxes in 2021? (see instr.) 5 Yes No
If you marked an **X** in the **Yes** box on line 3, 4, or 5, **stop**; you do not qualify for this credit.
- 6 Did you live in a nursing home during 2021? (If you mark an **X** in the Yes box, see instructions.) 6 Yes No

7 Complete below for the qualifying household member 65 or older (see instructions).

A – First name	Last name	B – Social Security number	C – Date of birth (mmddyyyy)

8 Complete below for all household members not included on line 7 (submit additional sheets if needed; see instructions).

A – First name	Last name	B – Social Security number	C – Date of birth (mmddyyyy)



Step 3 – Determine household gross income

Enter the total of all amounts, even if not taxable, that you, your spouse (if married), and all other household members received during 2021.

9	Federal adjusted gross income (<i>see instructions</i>)	9		.00
10	New York State additions to federal adjusted gross income	10		.00
11	Social Security payments not included on line 9	11		.00
12	Supplemental Security Income (SSI) payments	12		.00
13	Pensions and annuities (including railroad retirement benefits) not included on lines 9 through 12	13		.00
14	Cash public assistance and relief.....	14		.00
15	Other income	15		.00
16	Household gross income (<i>add lines 9 through 15; see instructions</i>).....	16		.00
If line 16 is more than \$18,000, stop ; you do not qualify for this credit.				
17	Enter rate from Table 1 (<i>see instructions</i>).....	17		
18	Multiply line 16 by line 17	18		.00

Step 4 – Compute real property tax

Renters only	19	Enter the total amount of rent you and all members of your household paid during 2021. (<i>Do not include any subsidized part of your rental charge.</i>)	19		.00
	20	Adjusted rent – If line 19 includes charges for: Enter on line 20 heat, gas, electricity, furnishings, and board..... 50% (.5) of line 19 heat, gas, electricity, and furnishings..... 75% (.75) of line 19 heat, gas, and electricity 80% (.8) of line 19 heat or heat and gas 85% (.85) of line 19 none of the above 100% of line 19.....	20		.00
	21	Average monthly adjusted rent (<i>divide line 20 by the number of months you paid rent</i>)	21		.00
	If line 21 is more than \$450, stop ; you do not qualify for this credit.				
	22	Multiply line 20 by 25% (.25); enter here and on line 28	22		.00
Homeowners only	23	Real property taxes paid during 2021 (<i>see instructions</i>).....	23		.00
	24	Special assessments	24		.00
	25	Add lines 23 and 24	25		.00
	26	Exemption for homeowners 65 and over (<i>optional - see instructions</i>)	26		.00
	27	Add lines 25 and 26; enter here and on line 28	27		.00



Your Social Security number

Step 5 – Compute credit amount

28 Renters: Enter amount from line 22. Homeowners: Enter amount from line 27 (see instructions)	28	.00
If line 28 is zero or less, stop ; no credit is allowed.		
29 Enter amount from line 18	29	.00
If line 29 is equal to or more than line 28, stop ; you do not qualify for this credit.		
30 Subtract line 29 from line 28	30	.00
31 Multiply line 30 by 50% (.5) (However, if you entered an amount on line 26, multiply line 30 by 25% (.25).)	31	.00
32 Credit limit (see instructions; enter amount from chart)	32	.00
33 Enter the amount from line 32 or 31, whichever is less. This is the credit for your household. (If more than one member of your household is filing Form IT-214, see instructions.)	33	.00

- If you are **filing this claim with your New York State income tax return:**
Enter the line 33 amount on Form IT-201, line 67.
- If you are **not filing this claim with a New York State income tax return** (see instructions):
Mark one refund choice: direct deposit (fill in line 34) - or - paper check

Step 6 – Enter account information for direct deposit (see instructions)

If the funds for your refund would go to an account outside the U.S., mark an **X** in this box (see instructions)

34 Direct deposit (see instructions): Complete the following to have your refund deposited directly to your bank account.

34a Account type: Personal checking - or - Personal savings - or - Business checking - or - Business savings

34b Routing number

34c Account number

Third-party designee? (see instr.) Yes <input type="checkbox"/> No <input type="checkbox"/>	Print designee's name	Designee's phone number ()	Personal identification number (PIN)
	Email:		

▼ Paid preparer must complete ▼ (see instructions)		Preparer's NYTPRIN	NYTPRIN excl. code
Preparer's signature	Preparer's printed name		
Firm's name (or yours, if self-employed)	Preparer's PTIN or SSN		
Address	Employer identification number		
	Date		
Email:			

▼ Taxpayer(s) must sign here ▼	
Your signature	
Your occupation	
Spouse's signature and occupation (if joint claim)	
Date	Daytime phone number ()
Email:	

- If you **are filing** a NYS income tax return, submit this form with your return.
- If you **are not filing** a NYS income tax return, mail this form to:
NYS TAX PROCESSING, PO BOX 15192, ALBANY NY 12212-5192.





Instructions for Form IT-214

Claim for Real Property Tax Credit for Homeowners and Renters

Did you know? You may choose direct deposit of all or part of your New York State personal income tax refund in up to three New York State 529 college savings accounts (*NYS 529 accounts*). If you choose direct deposit of your refund into a NYS 529 account, you must file Form IT-214 with a completed Form IT-201, *Resident Income Tax Return* (even if you are not otherwise required to file a New York State return), and attach Form IT-195, *Allocation of Refund*. There is no minimum deposit into the College Savings Program Direct Plan. The minimum deposit into the Advisor Guided College Savings Program is \$25. For information about filing Forms IT-201 and IT-195, see Form IT-201-I, *Instructions for Form IT-201*.

For information about the NYS 529 college savings program, visit their website at www.nysaves.org.

General information

What is the real property tax credit?

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

Do I qualify for this credit?

To qualify for the real property tax credit, you must meet **all** of these conditions for tax year 2021:

- Your household gross income was \$18,000 or less.
- You occupied the same New York residence for six months or more.
- You were a New York State resident for all of 2021.
- You could not be claimed as a dependent on another taxpayer's federal income tax return.
- Your residence was not completely exempted from real property taxes.
- The current market value of all real property you owned, such as houses, garages, and land, was \$85,000 or less.
- Additionally, you must meet all the conditions listed under **either Homeowners or Renters** below:

Homeowners

- You or your spouse paid real property taxes.
- Any rent you received for nonresidential use of your residence was 20% or less of the total rent you received.

Renters

- You or a member of your household paid rent for your residence.
- The average monthly rent you and other members of your household paid was \$450 or less, not counting charges for heat, gas, electricity, furnishings, or board.

How do I claim the credit?

Complete Form IT-214, *Claim for Real Property Tax Credit for Homeowners and Renters*, and submit it with your New York State personal income tax return, Form IT-201. If you don't have to file a New York return, but you qualify for this credit, just complete and file Form IT-214 to claim a refund of the credit.

Only one credit is allowed per household. If more than one household member qualifies for the credit, you may divide the credit. Each member of your household who qualifies for the credit has to file a separate Form IT-214 (see the line 33 instructions for division of the credit). However, if you and your spouse are filing a joint return, you must file a joint claim on Form IT-214. The term *spouse* should be read as gender-neutral and includes a person in a marriage with a same-sex spouse.

You **cannot** file a claim for the real property tax credit for a taxpayer who died before filing a 2021 New York State personal income tax return or Form IT-214.

Amending Form IT-214 – If you need to amend a claim, write **Amended** at the top of a blank Form IT-214 for that year and complete the form with the corrected information.

Where and when do I file Form IT-214?

If you are filing a New York State income tax return, the due date and mailing address are the same for Form IT-214. Simply submit Form IT-214 with your return.

If you are filing Form IT-214 by itself, send it to: **NYS Tax Processing, PO Box 15192, Albany NY 12212-5192**. File your 2021 claim after January 1, 2022, but not later than April 15, 2025.

The deadlines for previous years are as follows:

Year	Last date to file:
2018	April 15, 2022
2019	July 17, 2023
2020	May 17, 2024

How to fill in Form IT-214

Follow these guidelines:

- Use black ink only (no red or other color ink or pencils) to print or type all entries.
- Do not write in dollar signs, commas, decimal points, dashes, or slashes when making entries.
- When entering amounts on this claim, enter whole dollar amounts only (zeros have been preprinted). Use the following rounding rules when entering your amounts; drop amounts below 50 cents and increase amounts from 50 to 99 cents to the next dollar. For example, \$1.39 becomes \$1 and \$2.50 becomes \$3.
- Mark an **X** to fill in boxes as appropriate. Do not use a check mark. Keep your entries inside the boxes.

Specific instructions

Step 1 – Enter identifying information

Enter the following in the spaces provided:

- **Name:** First name, middle initial, and last name for you, and, if you are filing a joint claim, your spouse.
 - **Date(s) of birth and Social Security number(s):** Enter your date of birth and Social Security number (SSN) in the spaces beside your name. Enter all four digits for the year. If you are married filing a joint claim, also enter your spouse's date of birth and Social Security number.
 - **Mailing address:** PO Box or street address, city, state, ZIP code, and country where you wish to receive your mail (refund and correspondence). **Do not abbreviate the country name.**
 - **Foreign addresses:** Enter the information in the following order: city, abbreviation for the province or state, postal code (follow the country's practice), and country. **Do not abbreviate the country name.**
- If you move, notify the U.S. Postal Service of the new address.
- **New York State county of residence:** Enter the county in New York State where you lived on December 31, 2021.

If you live in New York City, enter one of the following county names:

If you live in	enter county
Bronx	Bronx
Brooklyn	Kings
Manhattan	New York
Queens	Queens
Staten Island	Richmond

- **Street address:** Next, enter the street address of the New York residence that qualifies you for this credit if it is different from your current mailing address or if your mailing address is a PO box. If not, enter the word **same** on the street address line.

Step 2 – Determine eligibility

Answer the questions on lines 1 through 4.

Line 5 – The management of your housing facility can tell you if the facility is completely exempt from paying real property taxes. If you mark the Yes box on line 5, you cannot claim this credit.

Line 6 – Generally, residents of nursing homes do not qualify for this credit because the nursing home is considered one household, and the residents' combined income and rent expense usually exceed the limits set for this credit. If you are a resident of a nursing home, you must submit a statement explaining how your household does not exceed the income level of \$18,000 or the average monthly rent of \$450.

Line 7 – Enter the name, Social Security number, and date of birth (mmddyyyy) of any household member who is filing Form IT-214 **and** was 65 or older on January 1, 2022. If more than one household member is over age 65, enter only one on this line and all others on line 8.

Household members include all who share your residence and its furnishings, facilities, and accommodations, whether they are related to you or not.

However, tenants, subtenants, roomers, or boarders are not members of your household unless they are related to you in one of the following ways:

- a son, daughter, or a descendent of either;
- a stepson or stepdaughter;
- a brother, sister, stepbrother, or stepsister;
- a father, mother, or an ancestor of either;
- a stepfather or stepmother;
- a niece or nephew;
- an aunt or uncle; **or**
- a son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law.

No one can be a member of more than one household at one time.

Line 8 – Enter the name, Social Security number, and date of birth (mmddyyyy) of all household members not included on line 7 who lived in the household in 2021. If you need more space, list additional names and the requested information in the same format on a separate sheet (be sure to include your name and Social Security number) and submit it with Form IT-214.

Step 3 – Determine household gross income

Caution: For personal income tax purposes, NYS has decoupled from federal changes made to the Internal Revenue Code (IRC) after March 1, 2020. Therefore, thresholds and amounts used in the calculation of this credit will be based on a recomputed federal adjusted gross income (FAGI). Line 19a on the IT-201 and IT-203 will be used, instead of line 19. If the amounts on your Form IT-201 or Form IT-203 lines 19 and 19a do not match, your New York credit must be calculated using the recomputed FAGI.

Note: If someone was a member of your household for only part of the tax year, include on lines 9 through 15 the income he or she received while a member of your household.

Line 9 – FAGI includes but is not limited to: wages, salaries, tips; taxable interest income; ordinary dividends; capital gain distributions; taxable amount of pensions and annuities; and taxable amount of Social Security benefits.

Enter the total FAGI or recomputed FAGI (see *Caution* above) for all members of your household from your federal or New York returns. If you or any member of your household does not have to file a federal or New York State return, use the instructions for the federal forms to calculate your federal adjusted gross income. Be sure to consider the implications of the decoupling information referred to above in your calculation.

Line 10 – The most common New York State additions to FAGI are interest on federal and other states' bonds; public employees 414(h) retirement contributions; and NYC flexible benefit program contributions. See lines 20 through 23 of Form IT-201. For a full list of the additions, see the instructions for Form IT-201 and Form IT-225, *New York State Modifications*, and its instructions.

Line 11 – Enter on line 11 Social Security payments not included on line 9, including all payments received under the Social Security Act and veterans disability pensions, reduced by any Medicare premiums deducted from your benefit, reported on federal Form SSA-1099, *Social Security Benefit Statement*.

Line 14 – Enter cash public assistance and relief (for example, cash grants to clients, emergency aid to adults, value of food vouchers received by

clients, etc.). Do not include amounts received from the Home Energy Assistance Program (HEAP) or medical assistance for the needy.

Line 15 – Other income may include:

- nontaxable interest received from New York State, its agencies, instrumentalities, public corporations, or political subdivisions;
- workers' compensation;
- support money, including foster care support payments;
- income earned abroad exempted by section 911 of the IRC;
- nontaxable strike benefits; **and**
- the gross amount of loss-of-time insurance (for example, an accident or health insurance policy and disability benefits received under a no-fault automobile policy, etc.).

Do not include food stamps, Medicare, Medicaid, scholarships, grants, surplus food, or other relief in kind. Do not include payments made to veterans under the Federal Veterans' Dioxin and Radiation Exposure Compensation Standards Act because of exposure to herbicides containing dioxin (agent orange), or pursuant to certain agent orange product liability litigation. Also do not include payments made to individuals because of their status as victims of Nazi persecution as defined in federal Public Law 103-286.

Line 16 – Your household gross income cannot be an amount less than zero. If the amount is less than zero, enter **0** on line 16.

Line 17 – From Table 1 below, enter the rate that applies to your household gross income (line 16).

Table 1

If the amount on line 16 is:	Your rate is:
\$ 0 to \$ 3,000	.035
\$ 3,001 to \$ 5,000	.040
\$ 5,001 to \$ 7,000	.045
\$ 7,001 to \$ 9,000	.050
\$ 9,001 to \$11,000	.055
\$11,001 to \$14,000	.060
\$14,001 to \$18,000	.065

Step 4 – Compute real property tax

A *residence* is a dwelling that you own or rent, and up to **one acre** of land around it. It must be located in New York State. If your residence is on more than one acre of land, only the amount of real property taxes or rent paid that applies to the residence and **only one acre** around it may be used to figure the credit. (If you do not know how much rent or real property tax you paid for the one acre surrounding your residence, contact your local assessor.) Each residence within a multiple dwelling unit may qualify. A condominium, a cooperative, or a rental unit within a single dwelling is also a residence.

A trailer or mobile home that is used only for residential purposes is also a residence if the trailer or mobile home is assessed for real property tax purposes.

Lines 19 through 22 are for renters only; homeowners skip to line 23.

Line 19 Renters: Enter the **total** rent that you and all members of your household paid during 2021; do not include any subsidized part of your rental charge. If any part of your residence was rented by someone who was not a member of your household, do not include the rent paid by this individual on line 19.

Line 20 – *Adjusted rent* is the rent paid after subtracting any charges for heat, gas, electricity, furnishings, and board.

If you moved from one rented residence to another rented residence, calculate the adjusted rent for each residence. Add the total adjusted rent for all rented residences and enter on line 20.

Line 22 – Only 25% of your adjusted rent is considered real property taxes paid. Multiply the amount on line 20 by 25% (.25).

Lines 23 through 27 are for homeowners only; renters skip to Step 5.

Line 23 Homeowners: Enter any real property taxes paid for your residence by you or your spouse during 2021 to a county, city, town, village, or school district. In computing the amount of taxes paid, you must reduce taxes paid by any School Tax Relief (STAR) credit (Tax Law section 606(eee)). Do not include any penalty and interest charges.

Real property taxes paid are all current, prior, and prepaid real property taxes, special ad valorem levies and assessments levied upon a residence owned or previously owned by a qualified taxpayer (or spouse, if the spouse occupied the residence for at least six months) and paid during the tax year.

Real property taxes paid also include any real estate taxes allowed (or which would be allowable if the taxpayer had filed a return on a cash basis) as a deduction for tenant-stockholders in a cooperative housing corporation under IRC section 216.

If any part of your residence was owned by someone who was not a member of your household, include only the real property taxes paid that apply to the part you and other qualified members of your household own.

If your residence was part of a larger unit, include only the amount of real property taxes paid that can be reasonably applied to your residence.

If you owned and occupied more than one residence during the tax year, add together the prorated part of real property taxes paid for the period you occupied each residence.

Line 24 – Enter any special assessments, but do not include any penalty and interest charges.

Line 26 Option for homeowners age 65 or older – If you are a homeowner age 65 or older, you may elect to include real property taxes not paid due to the exemption from tax under the Real Property Tax Law (RPTL) section 467. However, if you choose to include this amount on line 26, your credit before limitation will be 25% (instead of 50%) of your eligible real property taxes. Complete the Worksheet below to see if including the exemption amount on this line will result in a greater tax credit.

If you do not know the amount exempted from tax, contact your local assessor. Do not include the veterans' tax exemption or the STAR exemption on this line.

Worksheet

- a) Enter the amount from line 25 of Form IT-214..... a _____
- b) Enter the RPTL section 467 exemption amount..... b _____
- c) Add lines a and b c _____
- d) Enter the amount from line 18 of Form IT-214 d _____
- e) Subtract line d from line c..... e _____
- f) Multiply line e by 25% (.25)..... f _____
- g) Subtract line d from line a g _____
- h) Multiply line g by 50% (.5)..... h _____

If line f is larger than line h, enter the RPTL section 467 exemption amount on line 26.

If line h is larger than line f, leave line 26 blank.

Step 5 – Compute credit amount

Line 28 – If you **rented** your residence for all of 2021, enter the amount from line 22.

If you **owned** your residence for all of 2021, enter the amount from line 27.

If you **owned** your residence **for part of the tax year and rented** your residence **for part of the tax year**, add the amount from line 27 to the amount from line 22. Enter the total on line 28.

The amount on line 28 must be greater than zero to claim this credit. Do not submit this form if line 28 is zero or less.

Line 31 – If you entered an amount on line 26 for the exemption for taxpayers 65 and older, multiply line 30 by 25% (.25). If you made no entry on line 26, multiply line 30 by 50% (.5) and enter the result.

Line 32 – The credit cannot be more than the amount listed in the chart below that applies to your household. Select your household limitation from the proper column, and enter the credit limit on line 32.

If the amount on line 16 is:	and you made an entry on line 7, enter on line 32:	and you did not make an entry on line 7, enter on line 32:
\$ 0 to 1,000	\$375	\$75
1,001 to 2,000	358	73
2,001 to 3,000	341	71
3,001 to 4,000	324	69
4,001 to 5,000	307	67
5,001 to 6,000	290	65
6,001 to 7,000	273	63
7,001 to 8,000	256	61
8,001 to 9,000	239	59
9,001 to 10,000	222	57
10,001 to 11,000	205	55
11,001 to 12,000	188	53
12,001 to 13,000	171	51
13,001 to 14,000	154	49
14,001 to 15,000	137	47
15,001 to 16,000	120	45
16,001 to 17,000	103	43
17,001 to 18,000	86	41

Line 33 – If more than one member of your household is filing Form IT-214, you can divide the line 33 amount equally among all filers, or you can divide the amount any way you want if you each agree to the amount of your share and submit a copy of the agreement with your Form IT-214. Enter only your share of the credit on line 33 (and on your return if you have to file one). If you are married and filing a joint Form IT-214, do not divide the credit.

If you are filing this claim with your New York State income tax return, enter the line 33 amount on Form IT-201, line 67.

If you are not submitting your claim with an income tax return, you must mark an **X** in only one box below line 33 to indicate your refund choice. You have two ways to receive your refund: **direct deposit** into your bank account or **paper check** by mail.

Direct deposit – The Tax Department will deposit the amount of your refund into your bank account. Direct deposit is secure and is the **fastest** way to get your refund.


Paper check refunds – We will mail your refund check to the mailing address entered on your claim. 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.

Step 6 – Enter account information for direct deposit (skip Step 6 if you are filing Form IT-214 with your NYS income tax return)

If you marked the box that indicates your refund would go to an account outside the U.S., **stop**. Do not complete lines 34a, 34b, or 34c (see *Note* below). **All others**, supply the information requested for lines 34a, 34b, and 34c.

Note: Banking rules prohibit us from honoring requests for direct deposit when the funds for your refund would go to an account outside the U.S. Therefore, if you marked this box, we will send a check to the mailing address on your claim form.

If you chose direct deposit at line 33, enter your account information on line 34 for a fast and secure direct deposit of your refund. If you do not enter complete and correct account information at line 34, the deposit cannot be done, and you will receive a check in the mail.

 Use the sample image on page 4 as a guide; enter your own information **exactly** as it appears on your own check or bank records. Do **not** enter the information from the sample check below.

Line 34a – Mark an **X** in the box for the type of account.

Line 34b – Enter your bank's 9-digit routing number (refer to your check or contact your bank). The first two digits always begin with 01 through 12, or 21 through 32. On the sample check below, the routing number is 111111111.

Note: If your check states that it is payable through a bank different from the one where you have your checking account, do not use the routing number on that check. Instead, contact your bank for the correct routing number to enter on line 34b.

