

NEWS

NY hands out property tax credit checks months early. Are you eligible?



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New York homeowners should watch their mailboxes this month for a one-time property tax credit, thanks to a \$2.2 billion tax relief program approved in New York's budget.

The Homeowner Tax Rebate Credit, meant for middle-income homeowners, is aimed at offsetting high consumer prices on everything from gas to groceries. The checks were slated to be mailed in the fall, but New York started sending the checks early.

"This budget provides much-needed tax relief for thousands of small businesses and millions of New Yorkers and reduces the tax burden for those who need it most," Gov. Kathy Hochul said in early April.

The state expects to mail most checks in June, and some may arrive in early July or later, according to the Department of Taxation and Finance's website.

"Given rising costs and national inflation, the Department of Taxation and Finance has been working to deliver these benefits to eligible homeowners as quickly as practicable and not delay relief at a time when so many New Yorkers are struggling," said Justin Henry, a spokesperson for the governor's office, on Wednesday.

The checks will go to 2.5 million eligible homeowners in 2022, and the check amount for each household depends on a number of factors, including location and income.

The Department had mailed about 1.8 million checks statewide, as of Wednesday, and is on track to mail more than two million more by the end of the month.

The updated timeline coincides with the Democratic primary election, in which Hochul is up against two challengers. She has repeatedly touted her focus on effective governance and addressing New Yorkers' day-to-day concerns.

"Let's get money back in people's pockets," Hochul said, while announcing the tax credit program in Western New York in April.

The arrival of tax credits in the midst of an election cycle is not new.

Former Gov. Andrew Cuomo sent rebate checks just ahead of a Sept. 2018 primary against opponent Cynthia Nixon. At the time, state officials contended the timing was due to the system working more smoothly than in previous years, when the checks took months to hit mailboxes.

A similar timeline unfolded in 2014, when rebate checks arrived leading up to November's general election, when Cuomo and a number of state legislators were on the ballot.

More on NY tax credits: Hochul wants to send \$2.2 billion in property-tax rebate checks in fall of election year

More on NY's budget proposal: Tax cuts, health care worker bonuses: 10 things to know about NY's \$216B proposed budget

How will I know if I will receive a property tax credit check?

Eligible homeowners must qualify for a 2022 STAR credit or exemption, which offers school tax relief to households that make a combined income of \$500,000 or less.

The 2022 tax rebate credit is separate from the STAR program. Recipients must have had a household income of \$250,000 or less in 2020 to get a tax rebate credit this year.

Additionally, they must have a school tax liability that is greater than the household's 2022 STAR benefit.

In other words, if the household's school tax liability is \$1,000, and their STAR credit or exemption covers \$600, then the tax rebate credit cannot exceed \$400 for that household.

How much will my rebate check be?

The tax rebate credit amount is determined by these factors:

- Household location

- Household income

- Whether the recipient qualifies for Basic STAR or Enhanced STAR (a program for homeowners 65 or over)

Homeowners can look up how much they'll receive, broken down by municipality and income bracket, at www.tax.ny.gov.

By law, the state cannot write checks under \$100, so based on the calculated check amount per income bracket, some households across the state will be ineligible for checks.

In White Plains, tax credit checks can range from \$265 to over \$2,400, depending on a household's income in 2020, state taxation data shows.

In Utica, checks will range from \$330 to \$816. In Rochester, it'll be \$228 to \$562, and in Binghamton, \$121 to \$1,094.

Note: This story has been updated with the latest figure of New York homeowners eligible for the tax rebate credit, according to the governor's office.

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