



STATE SENATOR WILLIAM J. LARKIN, JR.

2015 Questions and Answers About Enhanced STAR

Orange County Assessors

Blooming Grove
845-496-5223 Ext 5

Chester
845-469-7000 Ext 6

Cornwall
845-534-7290

Crawford
845-744-3721

Highlands
845-446-4280 Ext 315

Monroe
845-782-4459 Ext 1

Montgomery
845-457-2650

Newburgh (City)
845-569-7333

Newburgh (Town)
845-564-4550

New Windsor
845-563-4631

Woodbury
845-928-2439 Ext 4

Q. What is Enhanced STAR?

A. Enhanced STAR is a partial exemption from school property taxes for most senior citizens. For eligible seniors, Enhanced STAR exempts the first \$65,300 of the full value of their home from school taxes.

Q. Who is eligible for Enhanced STAR?

A. Enhanced STAR is available to senior citizens (age 65 and older) who own and live in their primary residence, and who meet certain income requirements (see below). To be eligible for Enhanced STAR, all homeowners must be 65 or older unless the home is owned by spouses or siblings – in which case only one owner must be 65 or older.

Note, if you are currently 64 years old, but turn 65 at some point in 2015, you meet the age requirement.

Q. What are the income requirements for Enhanced STAR and how is income defined?

A. To be eligible for Enhanced STAR, you must have earned no more than \$83,300 in the 2013 tax year. Eligibility is based on the combined incomes of all the owners and any owner's spouse who resides at the property. Even if you exceed this limit, you are most likely still eligible for Basic STAR.

Income is defined as federal adjusted gross income (as reported on federal or state income tax returns) minus the taxable amount of total distributions from IRAs.

Q. How do I apply for Enhanced STAR?

A. You must file an application with your local assessor, and show that your income was no greater than \$83,300 in the 2013 tax year. You must provide a copy of your income tax return. If you did not file a federal or state tax return for 2013, contact your assessor to find out what information is needed to satisfy the income requirement.

Q. Is there a deadline by which I must file the application?

A. Yes. The deadline is March 1, 2015.

Q. Do I have to reapply each year for Enhanced STAR?

A. Yes, unless you choose to participate in the optional Income Verification Program, which authorizes the NYS Tax Department to verify your income eligibility each year. In that case, you do not need to reapply. Ask your assessor for Form RP-425-IVP.

Rockland County Assessors

Haverstraw
845-942-3717

Stony Point
845-786-2716 Ext 117

Ulster County Assessors

Marlborough
845-795-5049 Ext 8

Plattekill
845-883-7331 Ext 21

Q. Can a surviving spouse who is not 65 years old continue to receive Enhanced STAR?

A. Yes, if she or he is at least 62 years old on December 31, 2015, and all other requirements are met.

Q. What types of properties are eligible for Enhanced STAR?

A. Enhanced STAR is available for owner-occupied residences, including: houses, condominiums, cooperative apartments, mobile homes and farm houses. STAR is also available for mixed use properties, including apartment buildings, but only applies to the owner-occupied portion of such properties.

Q. How will I know my Enhanced STAR application has been approved?

A. Assessors are required to notify applicants if your application is denied. Ask your assessor for a receipt when you apply, and keep a copy of your application.

Q. How will I know how much I am saving on my taxes?

A. Your school property tax bill will show the value of your Enhanced STAR savings.

Q. Does Enhanced STAR apply to all taxes on my property?

A. The Enhanced STAR exemption applies only to school district taxes.

Q. Is Enhanced STAR available on my vacation residence?

A. Enhanced STAR will reduce school property taxes on your primary residence only. Your local assessor may ask you to provide proof of residency with the application.

Q. What if I buy a new home?

A. Your Enhanced STAR tax exemption is not transferred automatically. You need to apply for the exemption on your new primary residence by the deadline.

Q. I currently receive the low-income senior citizen exemption. Can I receive Enhanced STAR benefits and still keep my other exemption?

A. Yes. To ensure the maximum Enhanced STAR benefit, the program requires that, before applying Enhanced STAR, assessors first apply all other applicable exemptions to the property's assessed value. Low-income senior citizens who receive the Senior Citizens Exemption automatically qualify for Enhanced STAR.

Q. Is the Enhanced STAR application available in large print?

A. Yes. Ask your assessor for the large print version of Form RP-425.



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