



Property key:

Property description:

You may be eligible for an Enhanced STAR exemption

The School Tax Relief (STAR) program provides eligible homeowners with relief on their school property taxes. There are two types of STAR exemptions:

- The Basic STAR exemption is available to all eligible homeowners with incomes below \$250,000, regardless of the owners' age.
- The Enhanced STAR exemption provides a larger benefit to seniors who meet the Enhanced income and eligibility standards. (See below.)

Our records indicate that you received the Basic STAR exemption in <previous tax year>, but that you may be eligible for the Enhanced STAR exemption in <current tax year>.

What to do next

Please review the Enhanced STAR eligibility information below. If you believe that you are eligible, submit both of the enclosed forms to your assessor.

The deadline to apply to your assessor is <deadline>.

Eligibility requirements for the Enhanced STAR exemption

To be eligible for the <current tax year> Enhanced STAR exemption, you must meet all of the following conditions:

- You own your home and it is your primary residence.
- You will be 65 or older by December 31, <current tax year>. For jointly owned property, only one spouse or sibling must be at least 65 by that date.
- Your income must be <income limit> or less. The income limit applies to the combined incomes of all owners (residents and non-residents), and any owner's spouse who resides at the property.

For STAR purposes, *income* means federal adjusted gross income minus the taxable amount of total distributions from IRAs (individual retirement accounts and individual retirement annuities).

To determine your income eligibility for the <current tax year> Enhanced STAR exemption, refer to your <two years prior> state or federal income tax return:

- Federal Form 1040. Adjusted gross income (line <line number>) minus taxable portion of IRA distributions (line <line number>).
- New York State Form IT-201, *Resident Income Tax Return*. Federal adjusted gross income (line <line number>) minus taxable portion of IRA distributions (line <line number>).

After you apply for the Enhanced STAR exemption

After you apply to your assessor's office for the Enhanced STAR exemption, the assessor will review your application. If you're eligible, you will receive the Enhanced STAR benefit on your <current tax year> school tax bill. The New York State Department of Taxation and Finance will annually inform the assessor whether you meet the income requirements for the Enhanced STAR exemption. If you don't meet the income requirements or if we need more information from you, we will notify you in writing.

Questions?

- Visit our website (search: *STAR*)
- If you do not have access to a computer, call the New York State Tax Department (not your local assessor) at 518-457-2036 weekdays between 8:30 a.m. and 4:30 p.m.

Enclosures:

- Form RP-425-E, *Application for Enhanced STAR Exemption*
- Form RP-425-IVP, *Supplement to Form RP-425-E*