



# Instructions for Form RP-425-GC

## Application for Extension of Enhanced STAR Deadline

### General information

The New York State Enhanced School Tax Relief (STAR) exemption reduces the school tax liability for qualifying senior citizens by exempting a portion of the value of their home from the school tax.

### Eligibility

To be eligible for the 2020 Enhanced STAR exemption, you must meet each of these qualifications:

- The home must be your primary residence.
- The combined income of all owners (residents and non-residents), and any owner's spouse who resides at the property must have been less than or equal to \$88,050 in 2018, **and** it must have had a STAR exemption on the same property for the 2015-2016 school year.
- All property owners must be 65 years of age or older by December 31, 2020, **with the following exceptions:**
  - Property that is jointly owned by spouses or siblings. At least one spouse or sibling for whom the property is the primary residence must be at least 65 by December 31 of the year when the benefit will begin.
  - Surviving spouse. A surviving spouse may retain the Enhanced STAR exemption provided he or she is at least 62 by December 31 of the year when the benefit will begin.
- You must enroll in the Income Verification Program (IVP).

If we grant your request for the Enhanced STAR Exemption, we will use Form RP-425-GC to enroll you in the IVP. Once enrolled in the Income Verification Program, the New York State Department of Taxation and Finance will annually verify your income eligibility. You will not need to reapply for the exemption or provide copies of your tax returns to your local assessor.

The Tax Department will not disclose your income to the assessor. It will only disclose whether or not your income is below the applicable income standard.

Participants are not required to reapply annually for the exemption but are requested to advise the assessor if the property is no longer their primary residence or if the ownership of the property has changed.

### Special instructions for surviving spouses

If you have inherited the property from a deceased spouse, you must complete and submit this form in your own name.

### Special instructions for trusts and life estates

If the title to the property is in a trust, or is held in a life estate, the trust beneficiaries or life tenants are deemed to be the owners for STAR purposes.

### Proof of Income for STAR purposes

If all owners and resident spouses filed 2018 New York State income tax returns, you do not need to submit proof of income with this form.

Property owners who did not file 2018 New York State income tax returns, must:

- include a copy of their 2018 federal income tax return with Form RP-425-GC, or
- if they did not file a 2018 federal income tax return, complete the table on Form RP-425-GC, page 2.

To determine your income eligibility, use the following table to identify line references on your **2018** federal or state income tax returns.

Form number	Title of income tax form	Income for STAR purposes
Federal Form 1040	U.S. Individual Income Tax Return	<i>Adjusted gross income (line 7) minus taxable portion of IRA distributions (see Special instructions for IRAs below)</i>
NYS Form IT-201	Resident Income Tax Return	<i>Federal adjusted gross income (line 19) minus taxable portion of IRA distributions (line 9)</i>

### Special instructions for IRAs

Taxable IRA distributions are not separately reported on 2018 federal Form 1040. Use these instructions to decide whether you need to determine your 2018 taxable IRA distributions, and if so, how.

1. If **any** of the following conditions apply to you, you do **not** need to determine your 2018 taxable IRA distributions:
  - a. The amount shown on your 2018 federal Form 1040, line 7, is less than or equal to \$88,050. You meet the income qualification for the Enhanced STAR exemption.
  - b. The amount shown on your 2018 federal Form 1040, line 7, **minus** the amount shown on line 4b is more than \$88,050. You do **not** meet the income qualification for the Enhanced STAR exemption.
  - c. If your 2018 federal Form 1040, line 4b, is zero, your 2018 taxable IRA distributions are zero. Your income qualification will be based on your 2018 federal Form 1040, line 7.
2. If **none** of those conditions apply to you, you **do** need to determine the amount of your 2018 taxable IRA distributions:
  - a. If you filed a 2018 NYS income tax return (Form IT-201), the portion of your 2018 taxable IRA distributions is the amount shown on line 9 of that return.
  - b. If you did **not** file a 2018 NYS income tax return (Form IT-201), you must review your records to determine the portion of your federal Form 1040, line 4b, that is attributable to 2018 taxable IRA distributions. If you are uncertain, consult your tax advisor.

### Privacy notification

The Privacy Act of 1974 requires us to advise you that the law which allows us to ask for your Social Security numbers is New York Real Property Tax Law section 425 (4)(b). It is mandatory that you furnish your Social Security numbers. The New York State Department of Taxation and Finance will use them to verify whether your income is greater than the applicable income

standard for purposes of the Enhanced STAR exemption. **If you do not furnish your Social Security numbers, you will be unable to receive an Enhanced STAR exemption.**

### **Where to file**

Mail Form RP-425-GC and any required income documentation to the address below. **Do not** send this information to your assessor.

**NYS DEPARTMENT OF TAXATION AND FINANCE  
OFFICE OF REAL PROPERTY TAX SERVICES - GC  
W A HARRIMAN CAMPUS  
ALBANY NY 12227-0801**

If not using U.S. Mail, see Publication 55, *Designated Private Delivery Services*.

### **Questions?**

Visit our website [www.tax.ny.gov](http://www.tax.ny.gov) (search: *Income Verification Program*)

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.