

## STAR Programs

**Available if you own your home, it's your primary residence, and your income is \$500,000 or less.**

**Due to many changes in the Star program since its inception please read below to determine which program fits your situation.**

**All communications from NYS Tax & Finance (NYST&F) will be mail only. You will never receive a telephone call.**

### Exemption Program

- Original Star Program where savings reduces your **school tax bill**.
- Basic & Enhanced (65 or older) levels.
- Program no longer receives an increase in savings.
- After initial Enhanced application into the Income Verification Program (IVP) through the assessor, the exemption is renewed by NYST&F. Once enrolled, no renewal application is required.
- Enhanced level will require completion of an Income Worksheet for those that do not file an income tax return. The worksheet is mailed to you from NYST&F allowing 30 days to complete and return to them for approval.
- Exemption recipients can voluntarily switch to the Credit Program at any time whether receiving basic or enhanced. See benefits of Credit program below.
- If voluntarily choosing to switch to the credit program choose "make the switch" button in the online registration process or if calling, state you are "making the switch from the exemption program" to avoid a delay in the approval process.
- Deciding to stay in the exemption program and turning 65 or currently 65 or older? New applications will be available each year in late summer. Income limit updated annually. Application deadline is March 1<sup>st</sup> each year.

### Credit Program

- Requires an online OR telephone registration with NYST&F. (Contact info below)
- Newly purchased property owners or anyone not currently receiving the exemption on their school tax bill is required to register for Star with NYST&F.
- Star savings are in the form of a check, timely mailed to you in September to use towards your school tax bill.
- Credit program can receive up to 2% additional savings each year.
- Currently receiving more savings than the exemption program. See chart below for your school district.
- Once you are turning age 65 or are 65, and additionally meet the income requirement, NYST&F will automatically bump you to the Enhanced level.
- Enhanced level will require completion of an Income Worksheet for those that do not file an income tax return. The worksheet is mailed to you from NYST&F allowing 30 days to complete and return to them for approval.
- You can register 24 hours a day, 7 days a week at [www.tax.ny.gov/star](http://www.tax.ny.gov/star) OR
- Register by phone at 518-457-2036 weekdays between 8:30am and 4:30pm.
- NYST&F deadline is usually mid-June for voluntarily switching to the Credit program.