Where does the property owner get an application? You may obtain an application at the City Assessor's office. It must be filed on or before the City of Rochester's filing date of February 1, 2016.

Can someone help the property owner fill out the application form? Yes. The Bureau of Assessment is available to assist you.

Are there other programs available to aid low-income senior citizens with regard to real property taxes or rents? Yes. There are real property tax credits for persons whose real property taxes or rents are high in relation to their income. This law, referred to as the circuit breaker program, is administered by the NYS Department of Taxation and Finance.

Another law makes it possible for persons age 65 or older to keep their houses by paying their property taxes with bank loans. Banks are permitted to make the loans for past, present, and future property tax bills owed on the owner's principal residence.

Eldersource
can provide information and assistance with these and other programs.
(585) 325-2800

If you have any further questions, please call the:

Senior Exemption Hot-Line
(585) 428-6994
Mon. through Fri., 9 a.m. to 5 p.m. or visit
www.cityofrochester.gov/assessment

04897-0715pd

Believe.

City of Rochester, NY
Lovely A. Warren, Mayor
Rochester City Council



Dear City Homeowner:



Thank you for being a city of Rochester resident! You are an essential part of the rich fabric of our great city and I want you to remain in your home for as long as you wish. The Senior Citizen Property Tax Exemption program provides you with tax relief so that you can do just that.

Together, we can be a part of a community where there are sufficient jobs, safer and more vibrant neighborhoods and outstanding educational opportunities. Those are my priorities and I am glad to have you as a city of Rochester resident.

Please call our **Senior Exemption Hotline at 428-6994** to find out if you, your spouse or siblings are eligible for the exemption and we will assist you in completing an application

Sincerely,

Mayor Lovely A. Warren
City of Rochester

What is the partial tax exemption on real property owned by persons 65 years of age or older? Section 467 of the Real Property Tax Law grants an exemption from taxation up to 50% of the assessed valuation for county, city and school district taxes on real property owned by senior citizens who meet certain requirements. If your income is $37,400 or less per year, then you are eligible.*

In Rochester, the amount of the exemption varies based on the applicant's income. The applicant's income includes all of the property owners and their spouses. If a property is owned by siblings then the income of all siblings must be reported.

The range of exemption percentages and maximum incomes are:

Percentage Exemption	Maximum Annual Income*
50%	$29,000
45%	$30,000
40%	$31,000
35%	$32,000
30%	$32,900
25%	$33,800
20%	$34,700
15%	$35,600
10%	$36,500
5%	$37,400

*subject to periodic increase

In other words, in the City of Rochester, applicants can have yearly incomes as high as $37,400 and still get a 5% property tax exemption. **If your income exceeds the current limit but is less than $84,550 you should still file an application as you may qualify for the Enhanced STAR exemption which reduces city and school taxes, but not county taxes.**

Does the assessor automatically give a taxpayer the exemption when he or she reaches 65 years of age? No. This is not an automatic exemption. Certain qualifications must be met. You must file an application each year with the City Bureau of Assessment.



What are the requirements to qualify for the exemption? The requirements are based on age, ownership status, residency, occupancy and income.

What are the age requirements?
The owner or, if the property is owned by more than one person, all of the owners, must be 65 years of age or over by December 31, 2016. If spouses or siblings own property jointly, only one of them is required to be 65 years of age or over. There is an exception to this rule in the event of the death of a spouse. If an exemption has already been granted on the property, the survivor may be able to retain it if he or she is 62 years of age or over.

What are the ownership requirements?
In order to qualify for the partial exemption, the applicant(s) must show that they have owned the property for at least 12 consecutive months by February 1, 2016. In computing the 12 month period, the period of ownership is not interrupted by:

1. A transfer of title to one spouse from the other;
2. A transfer of title to a surviving spouse from a deceased spouse either by will or operation of law;
3. A transfer of title to a trust;
4. A transfer of title that provides for a Life-Use ownership for the applicant;
5. A transfer of title to the former owner(s), provided the reacquisition occurs within nine months after the initial transfer and the property was receiving the senior citizens' exemption as of such date;
6. A transfer of title solely to a person(s) who maintained the property as a primary residence at the time of death of the former owner(s), provided the transfer occurs within nine months after the death of the former owner(s), and the property was receiving the senior citizens' exemption as of such date.



Do you have to prove your age? Yes. The first time you apply for the exemption you must give satisfactory proof of your age. It is important to receive proof of age of all owners and their spouses or all siblings if the property is owned by the siblings. This will help ensure that the exemption will continue uninterrupted in the case of the death of one of the owners. The proof should be attached to the application, if possible. It is preferred that you submit a birth certificate or baptismal certificate. If these are not available, a driver's license, affidavit of age from the Social Security Administration, hospital birth record, marriage record, passport, military record, immigration documents or other reliable records that show your age will be considered. Please submit **copies** only.

Do you have to prove that you own the property and the length of time you have owned it? Yes. You may be required to prove ownership by submitting a recorded copy of the deed, mortgage or other instrument by which you became the owner of the property.

What are the residency and occupancy requirements? The property must be the "legal residence" of, and must be occupied by all the owners of the property unless an owner is absent while receiving health related services as an inpatient of a residential health care facility. The property also must be used exclusively for residential purposes. However, if a portion of the property is used for other than residential purposes, the exemption may apply only to the portion used exclusively for residential purposes. For example, if part of the property is used as a store or business it may qualify only for that portion that is used exclusively for residential purposes.

If a married couple jointly own property but are legally separated or divorced and only one lives on the property, may the exemption be granted? Yes. The income of the spouse not residing on the premises will not be considered. In the case of exemptions previously granted when both spouses resided on the property, the applicant need only be 62 years of age.

What is considered income? The applicant's income includes all of the property owners and their spouses. If a property is owned by siblings then the income of all siblings must be reported. Income includes all Social Security payments, pensions, salary and wages (including bonuses), interest, dividends, capital gains, annuities that exceed a return of capital, net earnings from rentals, business or professional earnings. However, if an owner is an inpatient at a residential health care facility, income received by such owner is considered income only to the extent it exceeds the amount paid by the owner, spouse, or co-owner for care at the facility.

What sources of income would not be included? Examples of income not included in the specified limit would be gifts and inheritances, death benefits received by a beneficiary under a life insurance policy, supplemental security income, distributions from an IRA and annuity payments to the extent that the payments represent a return of the taxpayer's original investment.

Must proof of income be submitted with the application? Yes. If a Federal or New York State income tax return(s) was filed for any of the owners of the property or their spouses for the preceding year, copies of such return(s) and schedules must be submitted with their application. Also required are statements of payments made by the Social Security Administration, rent receipts, or other documents to substantiate your statement of income. It is important that a document identifying the name of the business, organization or person that contributes to your total income is included. They will be used to create a complete profile of your income sources to be referred to in subsequent years.

If the property has other partial exemptions, such as those granted the property of veterans and clergy, will this property be eligible for this exemption? Yes. The senior citizens' exemption will be computed after all other partial exemptions have been deducted.

Can the exemption be granted for school taxes if a child resides on the property and attends any public school in the city or in another school district? No. However, if a child residing on the property attends a private or parochial school, the exemption may be granted.

Do I need to apply for the exemption annually? Yes. The Assessor will mail to you a renewal application each year to be returned by the February 1 taxable status date.

Must I apply separately for the School Tax Relief (STAR) exemption? No. If you qualify for the senior citizens' exemption, you will automatically receive the Enhanced STAR exemption. The STAR exemption will be computed after the senior citizens' exemption has been deducted.