



First Time Enhanced STAR Exemption

Dear Enhanced STAR Applicant:

The Enhanced STAR exemption is for owner occupants who are 65 years of age or older and have a federal adjusted gross income of \$88,050 or less.

If you have a Basic STAR exemption on your City and School tax bill now, you should apply with the City Bureau of Assessment to upgrade that exemption to the Enhanced STAR when you turn 65. Your Enhanced STAR exemption will continue to be applied to your City and School tax bill as long as you live at your property and qualify.

If you do not have a Basic STAR exemption on your City and School tax bill now, you must register with New York State to receive a check in the mail for your Enhanced STAR savings. The amount of your STAR benefit is the same no matter how you receive it. Visit www.tax.ny.gov/star or call (518) 457-2036.

If you are applying with the City Bureau of Assessment, use this application. As a first time applicant you will be required to supply proof of age for all owners and spouses of owners residing on the property. **You or your spouse must be age 65 by December 31, 2020.** We encourage you to mail in your application with documentation to avoid the long lines.

PLEASE READ ALL DIRECTIONS AND QUESTIONS CAREFULLY. Include a copy of pages 1 & 2 from your **2018** Federal or New York State Income tax returns if you file a return. If you do not file tax returns, you must submit all **2018** income statements to verify income. To qualify for the Enhanced STAR exemption, the **2018** Federal Adjusted Gross Income minus taxable IRA distributions for all owner(s) and spouse(s) must be **\$88,050** or less. If your income exceeds that amount you will still be eligible to obtain the Basic STAR exemption if you continue to live on the property.

You should have already received the **2018** year end statements and tax return which you need to file with your renewal application. Your completed STAR renewal application **should** be returned as soon as possible to avoid processing delays. **The application must be returned no later than February 3, 2020.**

Due to Changes made by New York State, in addition to the form supplied by the City of Rochester, you must fill out all of the New York State RP-425 forms enclosed in this package. New York State will verify your income and you will no longer be required to submit documentation in the future to the Bureau of Assessment starting with the 2021 tax year. If you fail to return the New York State RP-425 forms, you will not receive the exemption.

As always, the Assessment staff is available to help you. Please call the **Exemption Hotline at 585-428-6994**, Monday through Friday, between 9:00 a.m. and 5:00 p.m., if you have any questions.

Sincerely,

Michael S. Zazzara
City Assessor





City of Rochester

ENHANCED STAR EXEMPTION

2020-2021 FIRST TIME APPLICATION

PLEASE RETURN APPLICATION AS SOON AS POSSIBLE

THE LAST LEGAL DATE TO FILE AN APPLICATION IS FEBRUARY 3, 2020

SBL# _____

Name: _____

Address: _____

Was the **2018** Federal Adjusted Gross Income minus taxable IRA distributions for all owner(s) and spouse(s) \$88,050 or less?

YES NO

Did applicant(s) and spouse(s) file for **2018**: Federal Income Tax Return?
New York State Return?

YES(see#1) NO (see#2)
 YES(see#1) NO (see#2)

- 1. If **YES** for either, attach a **copy** of page 1 of your Federal tax return and pages 1 & 2 of your NYS return.
- 2. If **NO**, submit all **2018** income statements (1099's, Social Security, interest, etc.)

Please provide proof that all owners will be at least age 65 by December 31, 2020. Only one owner needs to be age 65 if married couple or siblings.

Please provide proof of residence if your mail is not delivered to the property applied for. (A copy of a **recent** driver's license, voter's registration card, passport, or a cable television or telephone bill.)

YES Does at least one of the property owners use the property as their legal residence?
 NO (If NO, please explain on back of form.)

YES Is there another person the City should contact if we have any questions regarding your application?
 NO

Name _____ Telephone # _____
Email: _____

IMPORTANT NOTICE: ALL OWNERS AND SPOUSES MUST SIGN THIS APPLICATION

NEW YORK STATE HAS MADE CHANGES REGARDING THE ENHANCED STAR EXEMPTION. IN 2020 YOU WILL NO LONGER NEED TO RENEW THE EXEMPTION WITH THE CITY OF ROCHESTER. IT IS MANDATORY THAT YOU FILL OUT THE NEW YORK STATE RP-425 IVP & RP-425-e FORMS TO CONTINUE RECEIVING THE ENHANCED STAR EXEMPTION.

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Department of Taxation and Finance
Office of Real Property Tax Services

RP-425-E
(7/19)

Application for Enhanced STAR Exemption for the 2020-2021 School Year

You must submit Form RP-425-IVP, Supplement to Form RP-425-E, with this form.

Note: The STAR exemption program is closed to new applicants. This form is primarily for use by property owners with Basic STAR exemptions who wish to apply and are eligible for the Enhanced STAR exemption. If you are a new homeowner or first-time STAR applicant, you may be eligible for the STAR credit. Register with the NYS Tax Department at www.tax.ny.gov/star. For a list of who else should use this form, see the instructions on page 2.

Name(s) of owner(s)			
Mailing address of owner(s) (number and street or PO Box)		Location of property (street address)	
City, village, or post office	State	ZIP code	City, town, or village State ZIP code
Daytime contact number	Evening contact number	School district	
E-mail address		Property identification: Tax map number or section/block/lot (see tax bill or assessment roll)	
Name(s) of any non-owner spouse(s)			
Address(es) of primary residence(s) if different from above			

1 Did you have a STAR exemption on this property for the 2015-2016 school year? Yes No

If *No*, you are **not** eligible for the Enhanced STAR exemption. However, you may be eligible for the Enhanced STAR **credit**. Register at www.tax.ny.gov/star

2 Will all owners be at least 65 years of age as of December 31, 2020, **or** if the property is owned by a married couple or by siblings, will at least one of the spouses or siblings be at least 65 years of age as of December 31, 2020? Yes No

3 Is the total 2018 combined income of all the owners, and of any owners' spouses residing on the premises, less than or equal to \$88,050? (See Income for STAR purposes on page 2.) Yes No

Note: If the answer to **both** questions 2 and 3 is *Yes*, you **must** attach a copy of the 2018 federal or 2018 state income tax returns for **all** owners, including nonresident owners. If your assessor needs tax schedules and tax form attachments, they will contact you. The assessor may also require proof of age.

If you weren't required to file a federal or New York State income tax return for 2018, submit Form RP-425-Wkst, *Income for STAR Purposes Worksheet*, to the assessor.

If the answer to **either** of questions 2 and 3 is *No*, then you **do not** qualify for the Enhanced STAR exemption, but may continue to receive Basic STAR.

4 Do you or your spouse own another property that is **either** receiving a STAR exemption in New York State **or** a residency-based tax benefit in another state, such as the Florida Homestead exemption? Yes No

If *Yes*, attach a list with the address and exemption or benefit information of each property.

(continued)

Certification

Caution: Anyone who misrepresents his or her primary residence, age, or income:

- will be subject to a penalty of the greater of \$100 or 20% of the improperly received tax savings
- will be prohibited from receiving the STAR exemption or STAR credit for six years, and
- may be subject to criminal prosecution.

I (we) certify that all of the above information is correct, **that I (we) own the property listed above and it is my (our) primary residence.** I (we) understand it is **my (our) obligation to notify the assessor if I (we) relocate to another primary residence** and provide any documentation of eligibility that is required.

All resident owners must sign and date this form. Attach additional sheets, if necessary.

Signature	Date
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Signature	Date
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Signature	Date
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Signature	Date
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Return this form with Form RP-425-IVP and proof of income to your local assessor by taxable status date (see Deadline below).

This Area for Assessor's Use Only

Date application received: _____

Form RP-425-IVP received: Yes No

Proof of age: Yes No

Approved: Yes No

Proof of income: Yes No

Proof of residency: Yes No

Assessor's signature	Date
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Instructions

You must submit Form RP-425-IVP with this form when applying for the Enhanced STAR exemption.

General information

The Enhanced 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.

To qualify, the home must be:

- owner-occupied, and
- the homeowners' primary residence.

The combined 2018 income of the owners and spouses who reside on the property must be less than or equal to \$88,050 **and** you must have had a STAR exemption on the same property for the 2015-2016 school year.

Who should use this form:

You are not generally required to reapply annually for the exemption, but you must advise the assessor if the property is no longer your primary residence. You are

required to reapply for the exemption if the ownership of the property has changed due to:

- marriage,
- divorce
- surrender of interest by a co-owner,
- survivorship,
- trusts,
- life estates,
- name change(s).

Deadline: You must file this application **and proof of income and Form RP-425-IVP** with your local assessor on or before the applicable *taxable status date*, which is generally March 1.

- In the Village of Bronxville it is January 1; and
- In Nassau County it is January 2;
- In Westchester towns it is either May 1 or June 1;
- In cities, check with your assessor.

For further information, ask your local assessor. Visit our website or your locality's website to find your local assessor's contact information.

Do not file this form with the New York State Department of Taxation and Finance or the Office of Real Property Tax Services.

Application instructions

Print the name and mailing address of each person who **owns** the property, including any non-resident owners. (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.) There is no single factor which determines whether the property is your primary residence, but the assessor will consider factors such as voting location, automobile registrations, and the length of time you occupy the property each year. The assessor may ask you to provide proof of residency and ownership. For the enhanced exemption, proof of age may also be required.

You can find the parcel identification number on either the assessment roll or your tax bill.

Proof of income for STAR purposes

You are required to submit proof of income with this form. Proof of income is your 2018 federal or state income tax return. **Do not** submit your 2019 tax forms. If you were not required to file a federal or New York State income tax return for 2018, complete Form RP-425-Wkst, *Income for STAR Purposes Worksheet*, and submit it to the assessor along with this form. 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	Adjusted gross income (line 7) minus taxable portion of IRA distributions (see <i>Special instructions for IRAs</i> below)
NYS Form IT-201	Resident Income Tax Return	Federal adjusted gross income (line 19) minus taxable portion of IRA distributions (line 9)

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 taxable IRA distributions for 2018, and if so, how.

1. If **any** of the following conditions apply to you, you do **not** need to determine your taxable IRA distributions for 2018:
 - a. The amount shown on line 7 of your 2018 federal Form 1040 is less than or equal to \$88,050. (You meet the income qualification for the Enhanced STAR exemption.)

- b. The amount shown on line 7 of your 2018 federal Form 1040 **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 line 4b of your 2018 federal Form 1040 is zero, your taxable IRA deductions are zero. (Your income qualification will be based on line 7 of your 2018 federal Form 1040.)
2. If **none** of those conditions apply to you, you **do** need to determine the amount of your taxable IRA distributions for 2018:
 - a. If you filed a NYS income tax return (Form IT-201) for 2018, the portion of your taxable IRA distributions is the amount shown on line 9 of that return.
 - b. If you did **not** file a NYS income tax return (Form IT-201) for 2018, you must review your records to determine the portion of line 4b of your federal Form 1040 that is attributable to taxable IRA distributions. If you are uncertain, consult your tax advisor.
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Department of Taxation and Finance
Office of Real Property Tax Services

RP-425-IVP
(7/19)

Supplement to Form RP-425-E
Mandatory for all Enhanced STAR Applicants

When applying for the Enhanced STAR exemption, you **must** submit this form to your assessor along with your Enhanced STAR application form and proof of income. For more information, see page 3.

Property information

Property identification: Tax map number or section/block/lot <i>(see tax bill or assessment roll)</i>		
Location of property <i>(street address)</i>		Unit number
City, town, or village	State	ZIP code
Contact name		
Phone number		Email address
Is this property held in a:	*If yes, what is the legal name of the trust?	
Trust? Yes <input type="checkbox"/> * No <input type="checkbox"/>		
Life estate? Yes <input type="checkbox"/> No <input type="checkbox"/>		

All owners of the property, and any owner's spouse who resides on the premises, must provide their Social Security numbers and sign the authorization below. **Failure to do so will result in denial of the Enhanced STAR exemption.**

Authorization

I (we) authorize the New York State Department of Taxation and Finance to annually verify, using my (our) Social Security number(s) supplied below, whether my (our) income is less than or equal to the applicable annual income standard for purposes of the Enhanced STAR exemption.

First owner information – Provide information for every owner, and any spouse even if not an owner.

First name and middle initial		Last name	Suffix
Social Security number	Date of birth <i>(mm/dd/yyyy)</i>	Is this your primary residence? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Mark all that apply: Owner <input type="checkbox"/>		*Spouse of an owner <input type="checkbox"/>	*Sibling of another owner <input type="checkbox"/> * Provide name(s) of spouses and siblings below.
Name(s) and relationship(s) of spouse or sibling/owner:			
Income information for first year of application <i>(see instructions)</i> :			
Calculated income \$ _____		Tax year _____	Income documentation <i>(mark one below)</i> :
Federal Form 1040 <input type="checkbox"/>		NYS Form IT-201 <input type="checkbox"/>	Form RP-425-Wkst <i>(see instructions)</i> <input type="checkbox"/>
Signature			Date

(continues on page 2)

<i>For assessor's use only</i>	
Municipal code _____ 0 0	Ownership code <i>(Enter M or C if this property is a mobile home or a cooperative)</i> _____

Additional owner or spouse information – Provide information for every owner, and any spouse even if not an owner.

First name and middle initial		Last name		Suffix
Social Security number		Date of birth (mm/dd/yyyy)		Is this your primary residence? Yes <input type="checkbox"/> No <input type="checkbox"/>
Mark all that apply: Owner <input type="checkbox"/> *Spouse of an owner <input type="checkbox"/> *Sibling of another owner <input type="checkbox"/>				* Provide name(s) of spouses and siblings below.
Name(s) and relationship(s) of spouse or sibling/owner:				
Income information for first year of application (see instructions): Calculated income \$ _____ Tax year _____ Income documentation (mark one below): Federal Form 1040 <input type="checkbox"/> NYS Form IT-201 <input type="checkbox"/> Form RP-425-Wkst (see instructions) <input type="checkbox"/>				
Signature			Date	

Additional owner or spouse information – Provide information for every owner, and any spouse even if not an owner.

First name and middle initial		Last name		Suffix
Social Security number		Date of birth (mm/dd/yyyy)		Is this your primary residence? Yes <input type="checkbox"/> No <input type="checkbox"/>
Mark all that apply: Owner <input type="checkbox"/> *Spouse of an owner <input type="checkbox"/> *Sibling of another owner <input type="checkbox"/>				* Provide name(s) of spouses and siblings below.
Name(s) and relationship(s) of spouse or sibling/owner:				
Income information for first year of application (see instructions): Calculated income \$ _____ Tax year _____ Income documentation (mark one below): Federal Form 1040 <input type="checkbox"/> NYS Form IT-201 <input type="checkbox"/> Form RP-425-Wkst (see instructions) <input type="checkbox"/>				
Signature			Date	

Additional owner or spouse information – Provide information for every owner, and any spouse even if not an owner.

First name and middle initial		Last name		Suffix
Social Security number		Date of birth (mm/dd/yyyy)		Is this your primary residence? Yes <input type="checkbox"/> No <input type="checkbox"/>
Mark all that apply: Owner <input type="checkbox"/> *Spouse of an owner <input type="checkbox"/> *Sibling of another owner <input type="checkbox"/>				* Provide name(s) of spouses and siblings below.
Name(s) and relationship(s) of spouse or sibling/owner:				
Income information for first year of application (see instructions): Calculated income \$ _____ Tax year _____ Income documentation (mark one below): Federal Form 1040 <input type="checkbox"/> NYS Form IT-201 <input type="checkbox"/> Form RP-425-Wkst (see instructions) <input type="checkbox"/>				
Signature			Date	

Instructions

You must include this form when applying or reapplying for the Enhanced STAR exemption.

General information

To apply for the Enhanced STAR exemption, submit this application and Form RP-425-E, *Application for the Enhanced STAR Exemption* to your assessor.

You must also provide proof of income as described on the above forms.

When submitting this form, you must supply the Social Security numbers of all owners of the property and of any owner's spouse who resides on the premises.

In the first year, the assessor will verify your eligibility based on the income information you provide. (See *Income information*.) In the following years, the New York State Department of Taxation and Finance will 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.

Nassau County homeowners: Complete Form RP-425-IVP along with the county's *Enhanced STAR Property Tax Exemption Application*, which is available at Nassau County's website at www.nassaucountyny.gov (search: STAR). Submit both forms to the address on page 2 of Nassau County's application.

Income information

This is the income that the assessor will use to verify your eligibility in your first year of applying for the Enhanced STAR exemption.

- **Calculated income** – Refer to *Proof of income for STAR purposes* on page 3 of Form RP-425-E for instructions on how to calculate income.
- **Tax year** – Income is based on the tax year **two years prior** to the year for which you are applying for an exemption. For example, if you are applying for an Enhanced STAR exemption for the 2020-2021 school year, income is based on the 2018 tax year.
- **Income documentation** – Indicate the income tax form that was used to document income. If you did not file a Federal or New York State income tax return for the required year, complete Form RP-425-Wkst, *Income for STAR Purposes Worksheet*, and submit it with Form RP-425-E and this form.

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. Once you furnish them, they will be forwarded to the New York State Department of Taxation

and Finance, which will use them to verify, or attempt 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.**
