



Revised 6/2016

## **RESIDENTIAL PROPERTY TAX EXEMPTIONS**



### **IN THE TOWN OF VICTOR**

**\*STAR CREDIT PROGRAM (NEW)\***

**\*BASIC AND ENHANCED STAR\***

**\*ALTERNATIVE VETERAN\***

**\*COLD WAR VETERAN\***

**\*PERSONS WITH DISABILITIES AND LIMITED INCOMES\***

**\*CLERGY\***

**\*SENIORS WITH LIMITED INCOMES\***

**\*AGRICULTURAL EXEMPTION\***

All exemption applications must be received by the Assessor's Office by March 1<sup>st</sup>.



## STAR Credit Program (New)

(Property ownership on or after March 1, 2015)

Where to apply: New York State Department of Taxation and Finance

There have been some administration changes in how certain homeowners will apply for STAR and in how they receive their STAR benefit. New Basic and Enhanced STAR applicants will now register directly with New York State Department of Taxation and Finance, instead of applying with their local town assessor, and will receive a STAR credit, in the form of a check, instead of receiving a property tax exemption on the school tax bill.

You should register for the STAR Credit if you:

- Bought your home after March 1, 2015
- Never applied for the STAR benefit on your primary residence;
- Received a letter advising you to register
- If you received the prior owner's STAR exemption on the September 2015 school tax bill.

Register on the NYS website anytime at: <https://www.tax.ny.gov/star/>

A property owner wishing to register by telephone, can call: **(518) 457-2036**  
between the hours of 8:30 a.m. to 4:30 p.m., Monday thru Friday

Register by July 1st to receive a credit check that is scheduled to be mailed in September.  
Register after July 1<sup>st</sup> and the credit check will be mailed at a later date.

To complete your registration, you'll need to:

1. Provide the names and social security numbers for all owners and their spouses.
2. Answer a few questions about the income and residency of the owners and their spouses.
3. Provide the date you purchased your home and the names of the sellers.

### Are you eligible for STAR?

- To receive the STAR credit, you must own your home and it must be your primary residence.

### Basic STAR

- The total income of the owners and the owners' spouses who primarily reside at the property must not exceed \$500,000.

### Enhanced STAR

- The income limit for Enhanced STAR (Adjusted Gross Income minus IRA Distributions).
  - 2016 income limit - \$84,550
  - 2017 income limit - \$86,000
- All owners must be at least 65 years of age as of December 31<sup>st</sup>, unless the owners are spouses or siblings, in which case only one owner must meet the age requirement.



# Basic & Enhanced STAR Exemption

(Property ownership prior to March 1, 2105)

Specific information STAR exemption: <https://www.tax.ny.gov/pit/property/star/eligibility.htm>

Application Form: [RP-425 and Instructions \(2 Pages\)](#)

Where to apply: Town of Victor Assessment Office

## Eligibility:

- An owner occupied one, two or three family dwelling, townhouse or manufactured home may be eligible for a STAR exemption on their primary residence only.
- Property must have been purchased prior to March 1, 2015 and received a STAR exemption on the September 2015 school tax bill.
- Basic STAR exemption: Provides a tax exemption on the school tax bill where the combined income of all the owners and resident spouses does not exceed \$500,000.  
*NOTE: The adjusted gross income will be verified by the New York State Department of Taxation and Finance.*
- Enhanced STAR exemption: Provides an exemption on the school tax bill for senior citizen homeowners:
  - Whose income of all the owners and resident spouses does not exceed \$86,000 based on the 2015 tax return. Income eligibility is calculated by using the adjusted gross income minus any (IRA) distributions.
  - All owners must be at least 65 years of age as of December 31<sup>st</sup>, unless the owners are married or siblings, in which case only one owner must meet the age requirement. Proof of age and income must be submitted with application.

**Special Note:** If you have an existing STAR exemption, you will need to reapply at the Town of Victor Assessment Office, for any one of the following reasons:

- You are receiving the Basic STAR exemption and wish to apply for the Enhanced STAR exemption. See eligibility above to learn if you qualify for the Enhanced benefit.
- You are receiving the Enhanced STAR exemption and have not enrolled in the Income Verification Program.
- You need to update a change in ownership due to:
  - divorce
  - survivorship
  - trusts
  - life estates
- You are seeking to restore a STAR exemption that you received during the 2015-2016 school year but was subsequently discontinued due to:
  - Failure to meet the income standard
  - Failure to meet primary residency or ownership requirements



## **ALTERNATIVE VETERAN** (Service during a period of war)

Specific information for: [Veteran Exemption \(Service During a Period of War\)](#)

Application Form: [RP-458-a \(2 Pages\)](#)  
[RP-458-a-Ins \(Instructions - 4 Pages\)](#)

Where to apply: Town of Victor Assessment Office

### Summary:

Owner occupied primary residential property of a veteran, the un-remarried spouse of a deceased veteran or Gold Star parent of a veteran who served in the United States Armed Forces during a period of war or a congressionally approved combat conflict period. You must submit a copy of the Veteran(s) DD-214, which indicates an honorable discharge. This exemption cannot be combined with the Cold War Veteran exemption.

Must have served on Active Duty between at least one of the follow time periods:

- Persian Gulf conflict (August 2, 1990 - Present)
- Vietnam War (February 28, 1961 – May 7, 1975)
- Korean War (June 27, 1950 – January 31, 1955)
- World War II (December 7, 1941 – December 31, 1946)
- World War I (April 6, 1917 – November 11, 1918)

Individuals whom may also qualify include:

- Veterans who received an Armed Forces Expeditionary Medal, a Navy, Marine Corps, or Global War on Terrorism Expeditionary Medal (not Service Medal)
- World War II in the U.S. Merchant Marine
- A civilian capacity during world War II in either of the following capacities:
  - American Field Service under U. S. Armies and the U.S. Army Groups
  - As a flight crew and aviation ground support employee of Pan American Airlines' contract with the Air Transport Command
- A member of the reserve component of the Armed Forces who received an honorable discharge from active duty (beyond active duty for training), but is still a member of the reserves, is considered a veteran for purposes of this exemption, and is thus eligible to receive the exemption, provided that such active duty was significant and full-time (see [8 Op. Counsel SBEA No. 37](#)) and that the veteran meets all other statutory requirements.

Active military personnel and reservists are not eligible until honorably discharged.



## **COLD WAR VETERAN**

Specific information for: [Cold War Veteran Exemption](#)

Application Form: [RP-458-b \(2 Pages\)](#)  
[RP-458-b-Ins \(Instruction - 3 Pages\)](#)

Where to apply: Town of Victor Assessment Office

### **Summary:**

Owner occupied residential property of a veteran (or the un-remarried spouse of a deceased veteran) who served in the United States Armed Forces during a time period which does not coincide with a period of war and received an honorable discharge. You must submit a copy of the Veteran(s) DD-214, which indicates an honorable discharge. This exemption cannot be combined with the Alternative Veteran exemption.

Must have served on Active Duty within the follow time period:

- September 2, 1945 through December 26, 1991

Active military personnel and reservists are not eligible until honorably discharged.



## **PERSONS WITH DISABILITIES AND LIMITED INCOME**

Specific information for: [Disability Exemption](#)

Application Form: [RP-459-c \(2 Pages\)](#)  
[RP-459-c-Ins \(Instructions - 3 Pages\)](#)

Where to apply: Town of Victor Assessment Office

### **Summary:**

Owner occupied property of persons with disabilities and limited income. Generally, this exemption is only available to persons receiving Social Security Disability or the equivalent. Total annual income minus unreimbursed medical expenses cannot exceed \$37,399.99. Proof of income must be submitted with application.

The applicant must also submit one of the following:

- Award letter from the Social Security Administration certifying the applicant is eligibility to receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)

- Award letter from the Railroad Retirement Board certifying the applicant's eligibility to receive railroad retirement disability benefits
- Certificate from the State Commission for the Blind and Visually Handicapped stating that the applicant is legally blind
- Award letter from the United States Postal Service stating that the applicant is certified to receive a United States Postal Service disability pension
- Award letter from the United States Department of Veterans Affairs stating that the applicant is entitled to a veterans disability pension

This exemption cannot be combined with the Senior Citizen exemption.



## **CLERGY: (Primary residence owned by a member of the clergy)**

Specific information for:

[https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt1/sec4\\_01/sec460.htm](https://www.tax.ny.gov/research/property/assess/manuals/vol4/pt1/sec4_01/sec460.htm)

Application Form: [RP-460 and Instructions \(2 Pages\)](#)

Where to apply: [Town of Victor Assessment Office](#)

Summary:

Real property owned by a minister of the gospel, priest or rabbi of any denomination, an actual resident and inhabitant of this state, who is engaged in the work assigned by the church or denomination of which he or she is a minister, or who is unable to perform such work due to impaired health or is over seventy years of age, and real property owned by his or her unremarried surviving spouse while an actual resident and inhabitant of this state, shall be exempt from taxation to the extent of fifteen hundred dollars. A letter stating the applicant is the religious leader of a church or denomination and such work constitutes the applicant's principal occupation must be submitted with the application.



## **SENIOR CITIZEN WITH LIMITED INCOME**

Specific information for: [Senior Citizen Exemption](#)

Application Form: [RP-467 \(3 Pages\)](#)  
[RP-467-Ins \(Instruction - 6 Pages\)](#)

Where to apply: Town of Victor Assessment Office

**Summary:**

To qualify, all owners must be 65 years of age or older unless the owners are married or siblings, then only one must meet age requirement. Total annual income minus unreimbursed medical expenses cannot exceed \$37,399.99. A disbursement from an Individual Retirement Account (IRA) is not considered income. The property must be owner occupied unless the owner, or one of the owners, is an inpatient of a residential health care facility and the property is not occupied by anyone other than the spouse or co-owner of such owner. A residential health care facility is a nursing home or other facility that provides or offers lodging, board and physical care including, but not limited to, the recording of health information, dietary supervision and supervised hygienic services. Proof of age and income must be submitted with application.

This exemption cannot be combined with the Persons With Disabilities and Limited Income exemption



## **AGRICULTURAL ASSESSMENT EXEMPTION**

Specific information for: [Agricultural Assessment Program](#)

Application Form: [RP-305 and Instructions \(11 Pages\)](#)  
[RP-305-c \(Written Lease Affidavit\) \(2 Pages\)](#)

Where to apply: Town of Victor Assessment Office

**Summary:**

### **Self Employed Farming**

Land generally must consist of *seven or more acres* that were *used in the preceding two years* for the production for sale of crops, livestock, or livestock products.

- The annual *gross sales* of agricultural products generally *must average \$10,000* or more for the preceding two years. If an agricultural enterprise *is less than seven acres, it may qualify if average annual gross sales equal \$50,000 or more*. Land that supports a commercial horse boarding operation may qualify for an agricultural assessment if the following eligibility requirements are met:

- at least seven acres of land supports the commercial horse boarding operation;
- the operation boards at least 10 horses regardless of ownership; and
- the operation receives \$10,000 or more in gross receipts annually in the preceding two years from fees generated through boarding horses and/or through producing sale of crops, livestock, and livestock products. (Land that supports operations whose primary on site function is horse racing is not eligible.)
- A start-up operation may qualify based on its annual gross sales of agricultural products in the operation's first or second year. Such annual sales must amount to at least \$10,000, if the start-up operation has seven or more acres, or to at least \$50,000, if the start-up operation has less than seven acres in agricultural production.
- A start-up commercial horse boarding operation may also qualify based on annual boarding fees of \$10,000 or more in its first or second year.

### **Rented Farmland -**

- \* To qualify for an agricultural assessment, rented farmland:
  - (A) Must be used in conjunction with other land which qualifies for an agricultural assessment (qualifications are stated above);
  - (B) Must be used for agricultural production under a five year written rental agreement and this agreement must accompany the agricultural assessment application. Both parties must sign rental agreement.