

Questions and answers for homeowners about the new STAR credit program

Q. I used to receive the STAR exemption on my school tax bill, but I bought a new home. Why do I have to get a STAR credit check instead of the exemption?

A. In 2016, the law changed regarding the STAR exemption. Instead of applying to your assessor for the exemption, you'll now register with New York State for the STAR credit. If you are eligible, you will receive a STAR credit in the form of a check. The dollar value of the credit will generally be the same as the property tax exemption.

Q. How do I register for the STAR credit?

A. You can register online or by phone; visit [Register for the STAR credit](#) or call 518-457-2036. Before you start an online application or call, gather all the information required to register, because you won't be able to save the registration to complete at a later time.

Q. When should I register?

A. We recommend that you register as soon as possible after you move into your home. Registrations will be accepted for three years from the income tax filing deadline for the year that the credit covers. For example, to claim the STAR credit for 2017, you must register by April 15, 2021. However, the sooner you register, the sooner you will receive your STAR check. Bear in mind that the STAR credit began in 2016. You cannot request a STAR credit for 2015 or prior years

Q. Do I need to register every year?

A. No. Once you've registered, we'll automatically review your eligibility for the credit every year after that for as long as you continue to own and occupy your home.

Q. I purchased my home in 2017 after the 2017 STAR application deadline, but I received the STAR exemption on my 2017-18 school tax bill. Do I need to register?

A. Yes. The reason you received the STAR exemption on your 2017-18 school tax bill is because the previous owner of your home was granted the STAR exemption. You were entitled to their benefit for the remaining of the 2017-18 school year, but you are not entitled to keep their STAR exemption beyond that. You must register for the STAR credit in order to receive STAR benefits in the future.

Q. I recently bought my mobile home and live in a mobile home park. Am I eligible for the STAR credit?

A. Mobile home owners are eligible for the STAR credit as long as they meet all the STAR eligibility criteria.

Q. When I file my income taxes, do I need to list the STAR credit amount as income?

A. See [How to report your property tax credits](#).

Q: I didn't receive my 2017 STAR credit check in time to pay my school tax bill. Is my credit check now eligible for interest?

A: State law allows for interest to be paid on 2017 STAR credits only if you registered on or before July 1, 2017. However, even if you registered on or before July 1, 2017, your eligibility for interest depends on when your school district's tax roll was filed with the Tax Department. Specifically:

- If the school tax roll was filed with us by July 1, you're eligible for interest if the check isn't issued by July 31.
- If the school tax roll was filed with us by September 1, you're eligible for interest if the check isn't issued by September 30.
- If the school tax roll was filed with us after September 1, you're eligible for interest if the check isn't issued within 30 days from the filing of the roll.

Note that the checks for cooperatives and mobile homes may be on a different schedule. If you are entitled to interest, it will be automatically added to your check when it is issued.

Q . I have been receiving the STAR exemption on my school tax bill. Do I need to register for the STAR credit?

A. You need to register for the STAR credit if:

- you purchased your home after August 1, 2015;
- or
- you purchased your home between May 1, 2014, and August 1, 2015, and:
 - bought your home after the 2015 STAR application deadline, or
 - did not apply for the STAR exemption on your home by the 2015 application deadline.

Otherwise, in most cases, no action is necessary—you will continue to receive the STAR exemption on your school tax bill. You only have to take action if you are a senior citizen receiving the Enhanced STAR exemption and you are not enrolled in the Income Verification Program (IVP). In that case, you may continue receiving the exemption; however, you will have to reapply and submit evidence of income eligibility to your assessor annually, just as before.

Q. I have been receiving a Basic STAR exemption since 2014. I turned 65 years old a few months ago and believe that I now qualify for the Enhanced STAR exemption. Do I apply to the assessor to receive the Enhanced STAR exemption?

A. Yes. If you have been receiving STAR since before the 2015 STAR application deadline, the STAR rules are the same for you as before.

To have your Basic STAR upgraded to Enhanced STAR, you must:

- submit a paper application form (RP-425-E) to your local assessor, and
- do one of the following:

- o enroll in the [Income Verification Program \(IVP\)](#), or
- o reapply every year with your local assessor using [Form RP-425-Rnw](#).

Q . I've been getting the Enhanced STAR exemption on my home for several years. What do I need to do now?

A. The rules are the same for you as before. That means:

- if you are enrolled in the Income Verification Program (IVP), you do not need to do anything.
- if you are not enrolled in the IVP, you must either:
 - o enroll in the [IVP](#), or
 - o reapply every year with your local assessor using [Form RP-425-Rnw](#).

Q. I have continuously owned my home and have been receiving the STAR exemption, but a co-owner has been added or removed as a result of marriage, divorce, or the death of a spouse. Do I have to switch to the STAR credit?

A. No. If you received the STAR exemption in 2015 and you continue to own the home, you're eligible to continue receiving the exemption.

Q. I'm receiving the Enhanced STAR exemption and I'm considering placing my home in a trust or life estate. Will I lose the STAR exemption and have to register for the STAR credit?

A. No. As long as you continue to live in the home and you're either the trust beneficiary or life tenant, you're eligible to continue receiving the exemption. For more information on trusts, life estates and STAR, see [STAR eligibility](#).

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