



## 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 \$107,300 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](http://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, 2025.** 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 **2023** Federal or New York State Income tax returns if you file a return. If you do not file tax returns, you must submit all **2023** income statements to verify income. To qualify for the Enhanced STAR exemption, the **2023** Federal Adjusted Gross Income minus taxable IRA distributions for all owner(s) and spouse(s) must be **\$107,300** 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 already have your **2023** 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, 2025.**

**You must fill out all of the New York State RP-425 forms enclosed in this package. If you qualify based on your income, in future years New York State will verify your income and you will no longer be required to submit documentation to the Bureau of Assessment starting with the 2026 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





Department of Taxation and Finance  
Office of Real Property Tax Services

**RP-425-E**  
(7/24)

# Application for Enhanced STAR Exemption for the 2025-2026 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](http://www.tax.ny.gov/star). For a list of who else should use this form, see the instructions on page 3.

Name(s) of owner(s) (See Application instructions on page 3 regarding properties held in trusts or life estates.)			
Property identification: Tax map number or section/block/lot (see tax bill or assessment roll)			
Location of property (street address)			Unit number
City, town, or village		State	ZIP code
Mailing address of owner(s) (number and street - include unit number - or PO Box)		City, village, or post office	State ZIP code
Phone number		Email address	
Is this property held in a:		If the property is held in a trust, 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"/>		

Mark an **X** in the applicable boxes below.

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](http://www.tax.ny.gov/star).

2 Will all owners be at least 65 years of age as of December 31, 2025, **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, 2025? If *Yes*, provide proof of age. .... Yes  No

3 Is the total 2023 combined income of all the owners, and of any owners' spouses residing on the premises, less than or equal to \$107,300? (See Income for STAR purposes on page 3.) ..... Yes  No

**Note:** If you answered *Yes* to **both** questions 2 and 3, you **must** attach a copy of the 2023 federal or 2023 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 were not required to file a federal or New York State income tax return for 2023, submit Form RP-425-Wkst, *Income for STAR Purposes Worksheet*, to the assessor.

If you answered *No* to **either** question 2 or 3, 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 their 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).

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### *This Area for Assessor's Use Only*

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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 2023 income of all owners, and any spouses who reside on the property must be less than or equal to \$107,300 **and** you must have had a STAR exemption on the same property for the 2015-2016 school year.

In the first year, the assessor will verify your eligibility based on the income information you provide (see *Proof of income for STAR purposes*). 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.

### Who should use this form:

Since the STAR exemption is closed to new applicants, you should only use this form if:

- (1) you already have a Basic STAR exemption and believe you are now qualified for an Enhanced STAR exemption, or
- (2) you already have an Enhanced STAR exemption and need to reapply due to a change of ownership resulting from:
  - marriage,
  - divorce,
  - surrender of interest by a co-owner,
  - survivorship,
  - trusts,
  - life estates, or
  - name change(s).

**Note:** If you are currently receiving a check for a STAR credit, you cannot apply for the STAR exemption. You cannot switch from the STAR credit to the STAR exemption.

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

### Exceptions:

- In the Village of Bronxville, it is January 1.
- 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.

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

If your primary residence changes after you have been granted the exemption, you must notify the assessor.

### Proof of income for STAR purposes

You are required to submit proof of income with this form. Proof of income is your 2023 federal or state income tax return. **Do not** submit your 2024 tax forms. If you were not required to file a federal or New York State income tax return for 2023, complete Form RP-425-Wkst, 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 2023 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 11) <b>minus</b> taxable portion of IRA distributions (line 4b)
NYS Form IT-201	Resident Income Tax Return	Federal adjusted gross income (line 19) <b>minus</b> taxable portion of IRA distributions (line 9)

### Proof of age for STAR purposes

You must provide satisfactory proof of age. You may provide proof from one of the following:

- Driver license
- Birth certificate
- Voter's registration record
- Census record
- Insurance record
- Marriage record
- Passport
- Military record
- Immigration document



Department of Taxation and Finance  
Office of Real Property Tax Services

**RP-425-IVP**  
(7/24)

**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.

Name(s) of owner(s) <i>(If a property is held in trust or under a life estate, enter names of the trust beneficiaries or life tenants.)</i>					
Location of property <i>(street address; include unit number)</i>			Mailing address of owner(s) <i>(number and street - include unit number - or PO Box)</i>		
City, town, or village	State	ZIP code	City, village, or post office	State	ZIP code
School district			Phone number		
Property identification: Tax map number or section/block/lot <i>(see tax bill or assessment roll)</i>			Email address		
Is this property held in a:			If the property is held in a trust, 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"/>
Filing status: Single <input type="checkbox"/>		Married filing joint <input type="checkbox"/>		Married filing separate <input type="checkbox"/>
		Head of household <input type="checkbox"/>		Qualifying widow(er) <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"/>
Filing status: Single <input type="checkbox"/>		Married filing joint <input type="checkbox"/>		Married filing separate <input type="checkbox"/> Head of household <input type="checkbox"/> Qualifying widow(er) <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"/>
Filing status: Single <input type="checkbox"/>		Married filing joint <input type="checkbox"/>		Married filing separate <input type="checkbox"/> Head of household <input type="checkbox"/> Qualifying widow(er) <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"/>
Filing status: Single <input type="checkbox"/>		Married filing joint <input type="checkbox"/>		Married filing separate <input type="checkbox"/> Head of household <input type="checkbox"/> Qualifying widow(er) <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.

If your income in any given year is high enough to disqualify you from the Enhanced STAR exemption for that year, New York State will continue to check your income in subsequent years. If you qualify again in a future year, you will again receive the Enhanced STAR exemption. You do not need to reapply.

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](http://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 2025-2026 school year, income is based on the 2023 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.**

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# Income for STAR Purposes Worksheet

To be used by individuals **not** required to file a federal or New York State income tax return.

Name of owner(s)

### Location of property

Street address		City/town
Village (if any)	School district	

Income tax year

Enter the amounts below that would have been reported if you were required to file a federal or state income tax return (round to the nearest whole dollar).

1 Total wages, salaries, and tips (attach W-2(s)) .....	1	
2 Taxable interest income and dividends .....	2	
3 Unemployment compensation .....	3	
4 Total pensions and annuities. Do not include IRA distributions (attach Form 1099) .....	4	
5 Social security benefits (attach Form 1099) .....	5	
6 Other income. List type(s) and amount(s) here: _____	6	
7 Add lines 1 through 6. This is your <b>STAR</b> income .....	7	

### Certification

I (we) certify that all of the above information is correct and that I am (we are) not required to file a federal or New York State income tax return.

All owners **must** sign and date below.

Signature	Date	Signature	Date
Signature	Date	Signature	Date