1. **WHAT IS STAR?**  
STAR is a New York State tax relief program that lowers property taxes for owner-occupied primary residences. There are two levels of STAR benefits – Basic STAR and Enhanced STAR.

2. **WHO IS ELIGIBLE FOR STAR?**  
To be eligible for the STAR reduction, you must own a property that you use as your primary residence (see question number 3). For Basic STAR, this is the only requirement. Basic STAR has no income or age limits. To be eligible for Enhanced STAR, you must own a property that you use as your primary residence and be 65 or older. In addition, the total annual income of all the owners of the property must be $66,050 or less.

3. **WHAT IS A “PRIMARY RESIDENCE”?**  
Your primary residence is typically the home that you occupy for most of the year and is generally the place where you vote and where your car is registered. If you own more than one property, only your primary residence can receive a STAR tax reduction. STAR applicants may be asked to prove “primary residency” and, in the future, certify that the property is still the primary place where they reside.

4. **CAN I HAVE STAR BENEFITS FOR MORE THAN ONE HOME?**  
No. Only one home can be your primary residence.

5. **DO ALL THE OWNERS OF A PROPERTY HAVE TO USE THE PROPERTY AS THEIR PRIMARY RESIDENCE TO BE ELIGIBLE FOR STAR?**  
No. All the owners must complete and sign the STAR application, but only one owner has to use the property as his or her primary residence to qualify for benefits.

6. **HOW DOES THE DEPARTMENT OF FINANCE KNOW I MEET THE AGE AND INCOME REQUIREMENTS FOR ENHANCED STAR?**  
Applicants for Enhanced STAR must submit proof of age, e.g., birth certificate, baptismal record, passport, or other official document showing your birth date. Applicants must also provide proof of the total adjusted gross income of all owners by submitting federal or New York State tax return(s), if filed. If one of the owners did not file a tax return, that owner should complete a Department of Finance Income Statement in place of submitting a tax return.

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*This document is intended to serve only as a guide. All submitted applications for exemptions are subject to review in accordance with the real property tax laws of New York State.*

*Revised 01/24/06*
7. HOW MUCH LESS PROPERTY TAX WILL I PAY IF I HAVE THE STAR REDUCTION?
The level of the STAR benefit is set every year by the State, based on the type of property you own. For example, for the July 1, 2005-June 30, 2006 tax year, owners of Class 1 properties (that is 1-, 2-, and 3-family homes and some condominiums) saved approximately $200 in property taxes if they had the Basic STAR reduction and about $350 if they had the Enhanced STAR reduction.

8. HOW DO I APPLY FOR STAR?
You can print a Basic or Enhanced STAR application from the Department of Finance (“Finance”) website at nyc.gov/STAR. If you do not have Internet access, call 311 to request an application by mail, or call Finance’s TAX FAX Service at 212-504-4038 from your fax machine (press “#” and enter “374” for Basic and “375” for Enhanced) to receive an application by fax.

Before applying, Finance suggests that you check your assessment records online to make sure that you do not already have the STAR tax reduction. A surprising 50-60% of STAR applicants already have the STAR reduction. Go to nyc.gov/propertytaxes, and look up your borough, block and lot on your latest Statement of Account to see if you have any exemptions. Or call 311, and ask them to look it up for you.

9. WHAT IS THE DEADLINE TO APPLY? WHEN WILL MY TAXES BE REDUCED?
Basic and Enhanced STAR application must be filed by January 5th. Applications that are received by that date and approved will result in lower property taxes beginning July 1st of that same year, which is the start of the City’s new tax year. Applications received after January 5th will be processed for benefits that begin the following year.

Owners of co-ops also receive the tax reduction beginning on July 1st. However, management offices receive a report from Finance each November breaking down the total exemptions by apartment/unit. For this reason, co-op management cannot refund the tax reduction to individual co-op owners until November, at the earliest. It is left to the discretion of the management company how to pass along the tax savings to individual shareholders.

10. DO I NEED TO REAPPLY EVERY YEAR?
- **Basic STAR**: No. Once you are approved for STAR, you do not have to reapply unless you move to a new primary residence. However, if you have Basic STAR and are turning 65, you have to complete a separate application for Enhanced STAR.
- **Enhanced STAR**: No. Once you are approved for Enhanced STAR, you do not have to reapply. However, to make sure that you still meet the Enhanced STAR income requirements, you must complete an Annual Income Statement or elect to have New York State verify income from your State tax return.

Mail completed applications and all supporting documents by January 5th to
NYC Dept. of Finance, STAR Exemption, PO Box 3120, Church St. Station, NYC 10008-3120.
Keep a copy of your application for your records, and send copies of your supporting documents, not originals.
SECTION I - OWNER INFORMATION

List the names of all owners of the property, as shown on the deed or proprietary lease. Attach a separate sheet if the property has more than two owners.

1. Owner #1’s Name:
   a. ___________________________________ b. ___________________________________
      FIRST NAME                                  LAST NAME
   c. Is this Owner #1’s primary residence? [YES] [NO]
   d. Social Security #: ___________________________ e. Date of Birth: __________
      __________     __________     __________
   MM        DD       YY

2. Owner #2’s Name:
   a. ___________________________________ b. ___________________________________
      FIRST NAME                                  LAST NAME
   c. Is this Owner #2’s primary residence? [YES] [NO]
   d. Social Security #: ___________________________ e. Date of Birth: __________
      __________     __________     __________
   MM        DD       YY

SECTION II - PROPERTY INFORMATION

1. Address: a. __________ b. __________ c. __________
   STREET #     STREET NAME     APT. #


6. When did you purchase your property?
   __________    __________    _________
   MM        DD       YY

7. Is the property in a cooperative or a condominium development? Check one: [YES] [NO]

8. Do you own more than three cooperative or condominium apartments in the same development? Check one: [YES] [NO]
SECTION III - INCOME INFORMATION

1. Do any of the owners listed in Section I or their spouses receive Social Security Disability Insurance, Supplemental Security Income, Railroad Retirement Disability Benefits, or other disability income (including disability pension)?
   - [ ] YES  - [ ] NO

2. Please provide the total federal adjusted gross income of all owners of the property and their spouses who are required to file a federal tax return.
   - $________

3. If all the owners were not required to file a federal tax return, check this box ________
   - [ ] Not Required to File

SECTION IV - ELIGIBILITY INFORMATION

1. a. Are any of the owners listed in Section I veterans; spouses, unremarried widows or widowers of veterans; or the parent of a soldier killed in action?
   - [ ] YES  - [ ] NO

   If “YES” to 1a, answer Questions 1b through 1d. If “NO” to 1a, skip to Question 2.

   b. Did the veteran serve during a period of conflict?
   - [ ] YES  - [ ] NO

   c. Did the veteran serve in a combat zone?
   - [ ] YES  - [ ] NO

   d. Was the veteran disabled in the line of duty?
   - [ ] YES  - [ ] NO

   e. If you checked “YES” to 1d, please indicate the percentage of the veteran’s disability:
   - _____________%

2. Are you an active or retired member of the clergy who is/was primarily responsible for ministerial work or the unmarried surviving spouse of a member of the clergy?
   - [ ] YES  - [ ] NO

SECTION V - SIGNATURES AND CERTIFICATIONS

By signing below, I certify that all statements made on this application are true and correct to the best of my knowledge and that I have made no willful false statements of material fact. I understand that this information is subject to audit, and should Finance determine that I do not qualify for tax exemptions and abatements, I will be disqualified from future exemptions and abatements and will be responsible for all applicable taxes due, accrued interest, and the maximum penalty allowable by law.

All owners must sign and date this application, whether they reside at the property or not.

_________________________________________________ _________/_________/________
   OWNER’S SIGNATURE  DATE

_________________________________________________ _________/_________/________
   OWNER’S SIGNATURE  DATE

Contact Information:
If we have a question about this application, whom should we contact?

Contact Name: __________________________________________
Telephone #: _________________________ Email Address: _______________________________

PLEASE KEEP A COPY OF THIS APPLICATION FOR YOUR RECORDS.

The Department of Finance will inform you of all exemption benefits that you are eligible for within 60 days of receipt of this application.
INSTRUCTIONS FOR EXEMPTION AND ABATEMENT APPLICATION FOR OWNERS

OVERVIEW
Finance will review the information provided in this application to determine your eligibility for the following homeowner tax exemption programs:

- School Tax Relief (STAR) Basic and Enhanced
- Senior Citizen Homeowners’ Exemption (SCHE)
- Veterans’ Exemption
- Disabled Homeowners’ Exemption (DHE)
- Clergy Exemption
- Co-op/Condo Abatement

To be eligible for any of these programs, complete this application for your primary residence, that is, the house, condominium, or cooperative apartment that you live in for the majority of the year or the address where you are registered to vote.

APPLICATION DEADLINE
Finance will accept applications throughout the year. However, the start date for tax reduction benefits varies according to when you apply.

STAR and CO-OP/CONDO ABATEMENT

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Deadline</th>
<th>Start Date</th>
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<tbody>
<tr>
<td>STAR</td>
<td>January 5th</td>
<td>July 1st of the same year</td>
</tr>
<tr>
<td>Enhanced STAR</td>
<td>March 15th</td>
<td>July 1st of the same year</td>
</tr>
<tr>
<td>Co-op/Condo Abatement</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If your application is received after these deadlines, benefits will begin on July 1st of the following year.

BENEFITS
It is difficult to estimate the amount a property owner will save for most of the exemption programs. All exemption programs other than the Co-op/Condo Abatement lower property tax by lowering the assessed value of the house, condominium, or cooperative apartment. Please see the Finance website at nyc.gov/finance for information on calculating the tax savings you will receive if you qualify for each exemption.

STAR – On average, homeowners who have Basic STAR save $200 a year; seniors who have Enhanced STAR save $375 a year.

SPECIFIC INSTRUCTIONS

Section I – Owner Information

Questions 1a. through 1e.
Provide the name of each owner of the property (i.e., each person named on the deed or proprietary lease), whether or not the owner resides at the property. Social Security numbers must be included, or Finance will not process your application.

Section II – Property Information

Questions 1. through 8.
Give the complete address of the property for which you are seeking tax benefits and the date you purchased the property. Apartment or unit numbers are required for co-ops and condos.

Section III – Income Information

Question 1
Indicate whether any owner receives any of the following forms of disability-related financial assistance: (1) Social Security Disability Insurance (SSDI); (2) Supplemental Security Income (SSI) benefits; (3) Railroad Retirement Disability...
Benefits (RRDB); (4) Disability pension from the US Postal Service; or, has a certificate from the State Commission for the Blind and Visually Handicapped stating that he/she is legally blind.

**Question 2**
Federal adjusted gross income can be found on any version of the federal tax return you filed for the most recent calendar year (e.g., IRS Form 1040, 1040 short form, 1040-EZ).

**Question 3**
If all owners of the property were not required to file a federal tax return for the most recent calendar year, check the box. The property will be eligible for the maximum benefit.

**Section IV – Eligibility Information**
The following instructions are for those items that might require clarification:

**Questions 1a. through 1e.**
a. “Veterans” are former members of the United States armed forces or the Merchant Marines (during World War II) or recipients of expeditionary medals.
b. Periods of conflict are:
   - **World War I**
     April 6, 1917 - November 11, 1918
   - **World War II**
     December 7, 1941 - December 31, 1946
   - **Korean Conflict**
     June 27, 1950 - January 31, 1955
   - **Vietnam War**
     December 22, 1961 - May 7, 1975
   - **Persian Gulf War**
     August 2, 1990 - Present
c. “Combat zone” refers to a location of active combat, such as Vietnam during the Vietnam War. Veterans who served during a period of conflict but who were stationed in non-combat areas should check “No” (for example, a soldier who was in the service during the Vietnam War dates but who was not stationed in Vietnam).
d. For the purpose of this question, “disabled” refers to a Veterans’ Administration designation.
e. You can obtain your disability rating from the US Department of Veterans Affairs by calling 1-800-827-1000. If no percentage is indicated on the form, Finance will use 10% for purposes of your eligibility.

**Question 2**
*A member of the clergy* is defined as a minister of the gospel, priest, or rabbi of any denomination. The priest, rabbi, or minister must (1) perform work assigned by the church or denomination to which he/she belongs, as their principal occupation; (2) be unable to perform such work due to illness or impairment; or (3) be over the age of 70.

If the member of the clergy is deceased, the surviving spouse may be eligible for a tax reduction for the house the couple shared, as long as the spouse has not remarried.

**Section V – Signatures and Certifications**
All owners of the property must sign Section V, whether or not they reside at the property.

**Three Ways to Submit Your Application**

<table>
<thead>
<tr>
<th>FAX: 212-361-7799</th>
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<tbody>
<tr>
<td>MAIL: NYC Department of Finance</td>
</tr>
<tr>
<td>P.O. Box 3120</td>
</tr>
<tr>
<td>Church Street Station</td>
</tr>
<tr>
<td>New York, NY 10008-3120</td>
</tr>
</tbody>
</table>

ONLINE: nyc.gov/finance (coming soon)

KEEP A COPY OF YOUR COMPLETED APPLICATION FOR YOUR RECORDS.