



Town of Carmel Real Property Assessment Office
2024 Town of Carmel Exemption Information Sheet

7/21/2023

Note: The filing deadline for all exemptions is March 1st each year.

Existing STAR BASIC Exemption homeowners that purchased prior to March 1, 2015 that are currently enrolled in the STAR Basic exemption will continue to receive a reduction on their school tax bill. No renewal is required at this time. The exemption is not allowed if the combined resident owners and spouse's **2022** Federal **adjusted gross** income exceeds \$500,000. Residents whose combined **2022** Federal adjusted gross income exceeds \$250,000 will be transferred to the STAR check program automatically by the New York State Department of Tax and Finance.

Homeowners switching from STAR Basic exemption to STAR Enhanced Exemption must use both forms RP-425-E and RP-425-IVP. For the Enhanced STAR exemption, you must be age 65 by December 31, **2023** and the combined owners and spouse's **2022** Federal **adjusted gross** income minus taxable amounts of IRA distributions must be under **\$98,700**.
https://www.tax.ny.gov/pdf/current_forms/orpts/rp425e_fill_in.pdf
https://www.tax.ny.gov/pdf/current_forms/orpts/rp425ivp_fill_in.pdf

Existing STAR Enhanced Exemption homeowners that purchased prior to March 1, 2015 that are currently enrolled in the STAR Enhanced exemption will continue to receive a reduction on their school tax bill if eligible. Their income will be checked for eligibility yearly through the New York State Department of Tax and Finance Income Verification Program.

STAR Basic Credit Check for home owners that purchased their home after March 1, 2015 can receive a check in the mail instead of getting a savings on their school tax bill. These home owners must register with the New York State Department of Taxation and Finance to receive their check in the mail. Property must be the owner's primary residence. A check is not allowed if the combined resident owners and spouse's **2022** Federal **adjusted gross** income exceeds \$500,000. To register for the check call 518-457-2036 or register online at <https://www.tax.ny.gov/star/>

STAR Enhanced Credit Check for home owners that purchased their home after March 1, 2015 can receive a check in the mail instead of getting a savings on their tax bill. These home owners must register with the New York State Department of Taxation and Finance to receive a check in the mail. This provides a larger savings than the Basic check beginning in the year that you turn age 65. Property must be the owner-occupied primary residence. Income requirement must be met each year. The combined owners and spouse's **2022** Federal **adjusted gross** income minus taxable amounts of IRA distributions must be under **\$98,700**. To register for the check call 518-457-2036 or register online at <https://www.tax.ny.gov/star/>

Aged All Low Income Senior (form RP-467) http://www.tax.ny.gov/pdf/current_forms/orpts/rp467_fill_in.pdf
Instructions; https://www.tax.ny.gov/pdf/current_forms/orpts/rp467i.pdf

This can provide a sliding scale reduction from 5% to 50% on town, county and school taxes in addition to the STAR Enhanced exemption savings which must be applied for separately. Property must be the owner's primary residence. At least one owner must be age 65. Income requirement must be met each year. The combined resident owners and spouse's **2022 gross** income must be under **\$53,400**.

1. Applications may be submitted between January 2nd and March 1st each year to be applicable on the following school, county, and town tax bill.
2. Initial application must include proof of ownership (deed), residency (a driver's license or car registration or both a cable and telephone bill that was mailed to their residence), age (driver's license), and income (most recent Federal income tax return and all current year end 1099 statements).

3. Yearly renewals (form RP-467-RNW) are required and will be mailed to participants in January of each year by the assessor's office.

http://www.tax.ny.gov/pdf/current_forms/orpts/rp467rnw_fill_in.pdf

Disabled Low Income (form RP-459-C) http://www.tax.ny.gov/pdf/current_forms/orpts/rp459c_fill_in.pdf

Instructions; http://www.tax.ny.gov/pdf/current_forms/orpts/rp459cins.pdf

This can provide a sliding scale reduction from 5% to 50% on town, county and school taxes in addition to the STAR Basic exemption savings which must be applied for separately. Property must be the owner's primary residence. Income requirement must be met each year. The combined resident owners and spouse's **2022 gross** income must be under **\$53,400**.

1. Applications may be submitted between January 2nd and March 1st each year to be applicable on the following school, county, and town tax bill.
2. Initial application must include proof of ownership (deed), residency (a driver's license or car registration or a cable and telephone bill that was mailed to residence), income (most recent Federal income tax return and all current 1099 statements), and a Social Security Award letter.
3. Yearly renewals (form RP-459-C-RNW) are required and will be mailed to participants by the assessor's office in January of each year. http://www.tax.ny.gov/pdf/current_forms/orpts/rp459cmw_fill_in.pdf

Alternative Veteran's Exemption (form RP- 458-A) http://www.tax.ny.gov/pdf/current_forms/orpts/rp458a_fill_in.pdf

Instructions; http://www.tax.ny.gov/pdf/current_forms/orpts/rp458ai.pdf

This provides a reduction on town, county and the Carmel, Brewster, Lakeland, Mahopac, North Salem, and Putnam Valley school district taxes. This requires full active duty service in the U.S. Armed Forces during a war period not inclusive of time spent training. Property must be the owner-occupied primary residence. Additional savings for service in a combat theater and for service connected disability.

1. Application may be submitted at any time before March 1st to be applicable on the following school, town, and county tax bill.
2. Application must include a copy of the veteran's discharge paper DD-214, proof of ownership (deed), and residency (a driver's license or car registration or a cable and telephone bill that was mailed to the residence showing service for same).
3. Yearly renewal is not required.

Cold War Veteran's Exemption (form RP- 458-B) http://www.tax.ny.gov/pdf/current_forms/orpts/rp458b_fill_in.pdf

Instructions; http://www.tax.ny.gov/pdf/current_forms/orpts/rp458bi.pdf

This provides a reduction only in town and county taxes and a reduction in school taxes for properties in the Brewster and Carmel Central School District for a 10-year term. This requires full active duty service in the U.S. Armed Forces during a cold war period not inclusive of time spent training. Property must be the owner-occupied primary residence. Additional savings for service connected disability.

1. Application must be submitted before March 1st to be applicable on the following town and county tax bills.
2. Application must include a copy of the veteran's discharge paper DD-214, proof of ownership (deed), and residency (a driver's license or car registration or both a cable and telephone bill that was mailed to residence).
3. Yearly renewal is not required.

For information on any other exemptions such as for not-for profit, clergy, agriculture, etc. please call the Real Property Assessor's Office at 845-628-1500. Ext 160