

Town of Carmel Real Property Assessment Office
2017 Town of Carmel Exemption Information Sheet

11/15/2016

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

STAR Basic Check <https://www.tax.ny.gov/star/>

New for 2017: The Assessor's Office can no longer accept STAR Basic exemption applications from new home owners that purchased their home after March 1, 2015. New home owners must register with the New York State Department of Taxation and Finance to receive a check in the mail. To register for the check, use the link above or call 518-457-2036.

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.

Property must be the owner occupied primary residence. A check or exemption is not allowed if the combined resident owners and spouse's 2015 Federal **adjusted gross** income exceeds \$500,000.

STAR Enhanced Check <https://www.tax.ny.gov/star/>

New for 2017: The Assessor's Office can no longer accept STAR Enhanced exemption applications from new home owners that purchased their home after March 1, 2015. New home owners must register with the New York State Department of Taxation and Finance to receive a check in the mail. To register for the check, use the link above or call 518-457-2036.

This provides a larger savings than the Basic check beginning in the year 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 2015 Federal **adjusted gross** income minus taxable amounts of IRA distributions (line 37 minus 15b) must be under **\$86,000**.

STAR Enhanced Savings (on school bill). Homeowners that purchased prior to March 1, 2015 that are currently enrolled in the STAR Basic or Enhanced exemption will continue to receive a reduction on their school tax bill. These owners must use form RP-425-E https://www.tax.ny.gov/pdf/current_forms/orpts/rp425e_fill_in.pdf to switch from the Basic exemption to the Enhanced exemption. It is highly recommended to also use the Income Verification Program RP-425-IVP https://www.tax.ny.gov/pdf/current_forms/orpts/rp425ivp_fill_in.pdf if you are on the Star Enhanced exemption.

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

Instructions. http://www.tax.ny.gov/pdf/current_forms/orpts/rp467ins.pdf

This provides a reduction from 5% to 50% on town, county and school taxes in addition to the STAR Enhanced exemption savings. Property must be the owner occupied primary residence. At least one owner must be age 65. Income requirement must be met each year. The combined resident owners and spouse's 2016 **gross** income must be under **\$37,400**.

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 residence), age (driver's license), and income (Federal income tax return and all 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 reduction from 5% to 50% in town, county and school taxes in addition to the STAR Basic exemption savings. Property must be the owner occupied primary residence. Income requirement must be met each year. The combined resident owners and spouse's **2016 gross** income must be under **\$37,400**.

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 (Federal income tax return and all 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/rp459crnw_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/rp458ains.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 veterans 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/rp458bins.pdf

This provides a reduction in town and county taxes 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 County and town tax bills.
2. Application must include a copy of the veterans 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.