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DEPARTMENT OF ASSESSMENT & TAXATION

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**REAL PROPERTY TAX EXEMPTIONS**  
**FILING DEADLINE IS DECEMBER 1<sup>st</sup>**

**Veterans Exemption (RPTL §458, 458-a, 458-b)**

**SAVE 15% - 25% PLUS ½ DSBL**

- Must have served on active duty during a period of war.  
(Reservist annual active duty for training does not apply)
- 15% exemption for service in other than a war zone
- 10% additional exemption for service in a combat zone or as the recipient of an expeditionary medal
- Service-connected disability: one-half of the percent of disability verified by the Veterans Administration

**Senior Citizen Exemption (RPTL §467)**

**SAVE UP TO 50%**

- All owners must be 65 years of age prior to December 31 (except husband/wife/siblings)
- Income from all owners must be less than \$37,400
- Must be the owner of record for at least 1 year
- Must reside on the premises
- Percent of exemption is determined by annual income
- Also includes a 40% reduction in water bill (water only)

**Senior Citizen Longtime Resident Exemption (RPTL §467-k)**

**SAVINGS VARIES**

- All of the owners are at least 65 years of age prior to December 31<sup>st</sup> (except spouse or siblings)
- Own and reside in a one, two, or three family residence located in a census tract that has a median income not exceeding \$16,056 identified in the 2010 census
- The property serves as the primary residence of one of the owners
- One of the owners has owned and resided in the property for 25 consecutive years
- The total household income does not exceed \$30,000

**Persons with Disabilities and Limited Income (RPTL §459-c)**

**SAVE UP TO 50%**

- Must be primary residence of disabled person
- Must be owner of dwelling or husband/wife/sibling of owner
- All income must be less than \$37,400
- Must be disabled as determined by:
  - o Social Security Administration
  - o Railroad Retirement Association, or
  - o Certified as legally blind by the Blind Administration

**School Tax Relief (STAR) Exemption (RPTL §425)**

**Basic STAR Exemption**

- **Must register with New York State by calling (518)457-2036 or online at tax.ny.gov**
- Must be primary owner-occupied residence
- No age restriction
- Income limit up to \$250,000 for Basic STAR Exemption **OR** \$500,000 for STAR Credit
- If income is between \$250,000 and \$500,000 **owner must switch to the STAR credit**

**Enhanced STAR Exemption (for Seniors)**

- Must be primary owner-occupied residence
- All owners must be 65 years of age prior to December 31 (except husband/wife or siblings)
- Income from all owner cannot exceed \$92,000
- If first time applicant, **must register with New York State by calling (518)457-2036, or online at tax.ny.gov**
- If converting from Basic to Enhanced STAR, may do so with Buffalo Assessor's Office
- All Enhanced STAR recipients **must enroll in New York State's IVP (Income Verification Program)** using New York State Form RP-425-IVP

Note: This overview is intended to be a brief synopsis of available exemptions only. It is not a comprehensive review of the pertinent real property tax laws. All questions may be directed by mail to our Exemption Office by calling (716) 851-4374.