

2019 –SENIOR CITIZEN (LIMITED INCOME) (RP-467)
CHECKLIST FOR NEW APPLICATIONS AND RENEWALS



Form RP-467 (Low-Income Senior Citizen application) no longer serves as the application for the Enhanced STAR exemption. In order to receive the Enhanced STAR for the 2019-2020 school year (and forward), you are required by NYS Department of Taxation and Finance to complete a separate application (RP-425-E) and the RP-425-IVP (enclosed) and submit them with your Senior application this year. This additional paperwork should be a one-time event. Next year, and forward, you will only need to renew the Low-Income Senior Citizen exemption.

1. **Complete all forms in this mailing, sign and date all forms. Filing deadline is March 1, 2019.**
 - RP-467 or RP-467-Rnw **and** Additional Income Affidavit and Disclosure
 - RP-425 **and** RP-425-IVP
2. **If you filed a 2017 income tax return:**
 - Bring your most recently filed federal income tax return with supporting schedules (C,D,E,F, if applicable) and all income documents used in filing that return (e.g., 1099's)
 - All returns must be signed (unless filed electronically), dated and either computer generated, typewritten or in ink. Returns prepared in pencil are not acceptable.
 - Include all income even if you do not need to report it for income tax purposes (some income is exempt for income tax purposes, but not for real property tax exemption purposes – **see the reverse side/income page for income that must be included**).
3. **If you did not file a 2017 income tax return:**
 - Complete the income portion of page 2 of the application (Form RP-467)
 - Complete Form RP-425-Wkst (Income For STAR Purposes Worksheet) available on our website or through our office
 - Bring all income documents, if applicable:
 - 2017 Social Security Benefit Statement(s) (Form SSA - 1099).
 - 2017 W-2 forms, interest (1099-Int), dividends (1099-Div).
 - 2017 Form 1099-R's (Year-end pension and annuity income statements).
 - 2017 Unemployment, workers compensation, veteran compensation and other income as indicated on the reverse side of this page.
4. **If you have non-owner adults living with you, you need to complete an Additional Residents Contribution Worksheet. Forms are available on our website and through this office.**
5. **First time applicants must submit proof of age for all owners (unless spouse or siblings).**

Note 1: On Page 2 - No deductions for unreimbursed medical and prescription drugs expenses or for veterans' disability compensation are allowed – this section should be ignored.

Note 2: 2017 Income **must** be submitted for the Enhanced STAR exemption, however either you **may** also submit your 2018 income for the Low-income Senior exemption (RP-467) if filed and submitted to this office by March 1, 2019.

Note 3: In some cases, the assessor may request further documentation (e.g., IRS transcript, etc.)

Questions? Call 617-6107 - Office hours are Monday through Friday, 8:30 a.m. to 4:30 p.m.

Income for the Low Income Senior Citizen and the Low Income Person with Disability Exemption includes, but is not limited to, the following:

- W-2 wages, salary or earnings
- Social Security (gross earning) SSA-1099
- SSDI (Social Security Disability Insurance) payments
- Pensions (both government and private pension plans)
- Railroad retirement benefits
- Veterans compensation
- Prize Money
- Net gambling winnings
- Interest income: e.g. gross interest on checking and savings accounts, tax-exempt interest (like municipal bond interest), interest on U.S. savings bonds for year in which bond(s) is redeemed, interest on U.S. Treasury notes, etc.
- Interest on principal portion of deferred life insurance payments (life insurance annuity)
- Net rental income
- Net self-employment income
- Net farm income
- Expenses attributable to an owner-occupied rental unit
- Unemployment compensation
- Capital Gain (offset by capital loss to extent of capital gain)
- Capital gain on sale of home
- Gross dividends
- Alimony (received by applicant)
- Child Support (received by applicant)
- Workers compensation (excluding any expense reimbursement)
- Veterans disability and indemnity compensation
- If adult children OR other adults reside in the home (owners or not), include:
 - Net rents paid by person/persons to owner, even if in the form of house maintenance or utilities
 - Utilities, property taxes, insurance, mortgage payments, repairs and maintenance, snowplowing, lawn maintenance, and other expenses associated with maintaining the property.
 - Complete the “Additional Residents’ Contribution Worksheet” form and submit with application



Renewal Application for Partial Tax Exemption for Real Property of Senior Citizens

To be filed with your local assessor by taxable status date. Do not file this form with the Office of Real Property Tax Services.

New for 2019. This form no longer serves as the application for the Enhanced STAR exemption. This form may only be used to apply for the partial tax exemption for real property of senior citizens. It may not be used to apply for the Enhanced STAR exemption, which is a separate exemption.

To apply for the Enhanced STAR exemption, you must file Forms RP-425-E, Application for Enhanced STAR Exemption for the 2019-2020 School Year, and RP-425-IVP, Supplement to Forms RP-425-E and RP-425-Rnw, with your assessor by taxable status date. You may obtain those forms from your assessor or download them from www.tax.ny.gov. Note: If you do not already have a STAR exemption you may not apply for a new STAR exemption, but you may be eligible for a STAR credit, which is provided in the form of a check. For more information about the STAR credit, visit www.tax.ny.gov/STAR or call 518-457-2036.

Form with fields: Name of applicant(s), Mailing address (number and street or PO box), Location of property (street address), City, village, or post office, State, ZIP code, Daytime contact number, Evening contact number, Email address (optional), School district.

1 Property identification (see tax bill or assessment roll)

Tax map number or section/block/lot _____

2 Since filing your application last year, fully describe in the lines below any changes in:

- a title to the property (due to death, addition or deletion of owner);
b legal residence or occupancy of the property (e.g. confinement of owner in hospital or nursing home, divorce, legal separation or abandonment by spouse); or
c use of residence for other than residential purposes (store, office, farm, etc.).
d Children of owners, tenants or leaseholders living on the premises attending public school grades pre-K-12; if so, give the name and location of the school or schools, and state whether such child or children were brought into the property in whole or in substantial part for the purpose of attending a particular school within the school district.

Mark an X in the box if there has been no change in items a, b, c, and d above _____

Explanation of changes that have occurred as indicated on line 2 (attach additional sheets if necessary). _____

Blank lines for explanation of changes.

3 Did the owner or spouse file a federal or New York State income tax return for the preceding year?

If Yes, attach a copy of the return(s) _____ Yes No

4 Provide the income of each owner and spouse of each owner for the calendar year immediately preceding the date of application, except for an owner who is absent from the residence due to divorce, legal separation, or abandonment. Attach additional sheets if necessary. See Form RP-467-I, *Instructions for Form RP-467*, for income to be included.

Income does not include:

- gifts,
- inheritances,
- a return of capital,
- proceeds of a reverse mortgage (although interest or dividends realized from the investment of such proceeds are income),
- reparation payments to victims of Nazi persecution, or monies earned through employment in the Federal Foster Grandparent Program.

Name of owner(s)	Source of income	Amount of income
4a Total income of owner(s)	4a	

Name of spouse(s) if not owner of property	Source of income of spouse(s)	Amount of income of spouse(s)
4b Total income of spouse(s)	4b	
4c Total income of owner(s) and spouse(s) (add all income sources)	4c	
4d Of the income on line 4c, how much, if any, was used to pay for an owner's care in a residential health care facility? Attach proof of amount paid; enter 0 if not applicable (see instructions)	4d	
4e Subtract line 4d from line 4c	4e	

5 If a deduction for unreimbursed medical and prescription drug expenses is authorized by any of the municipalities in which property is located (contact assessor for information), complete the following:

5a Unreimbursed medical and prescription drug costs (be sure to deduct any amounts reimbursed by insurance)	5a	
5b Subtotal income of owner(s) and spouse(s) (line 4e minus line 5a)	5b	

6 If a deduction for veteran's disability compensation is authorized by any of the municipalities in which the property is located, complete the following:

Veteran's disability compensation received. Attach proof; enter 0 if not applicable	6	
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7 Total income of owner(s) and spouse(s) (line 5b subtotal minus line 6)	7	
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8 Certification

I (we) certify that all statements made on this application are true and correct to the best of my (our) belief. I (we) understand that any willful false statement of material fact will be grounds for disqualification from further exemption for a period of five years, and a fine of not more than \$100.

Signature (If more than one owner, all must sign)	Marital status	Phone number	Date

This Area for Assessor's Use Only

Date renewal application filed _____

Approved Disapproved

Exemption applies to taxes levied by or for:

City/Town _____ % County _____ %

School _____ % Village _____ %

Assessor's signature	Date
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Town of Ogden Assessor's Office
Income Affidavit and Disclosure Statement - Roll Year 20_____

To be submitted with all Low-Income Senior (RP-467) and Low-Income Disabilities (RP-459-c) Applications and Renewals

OWNER INFORMATION

Name of Owner 1	Name of Owner 2
Property Address	Relationship to Owner 1 (spouse, partner, son, daughter, etc.)
City, State, Zip	Mailing Address (if different than property)

QUESTION 1: OTHER RESIDENTS OF THE PROPERTY

Are there any residents in the home other than the senior applicant(s) listed above? Yes No

Name	Relationship to Owner(s)	Age*	Name of school (if applicable)

* If any non-owner resident is over 18 years old, you must also complete our **Additional Residents' Contribution Worksheet**, available online or at the Ogden Assessor's Office

QUESTION 2: NON-TAXABLE INCOME (any income not included on income tax return)

Do/Does the applicant(s) have any non-taxable income? Yes No Attach earning statement(s) (or income not included on your filed income tax form)

S.S. Disability Pension Benefit Railroad Retirement Unemployment Benefits
 Workers Compensation Other _____ Veterans (Disability, etc.) Foreign Income or SSI

QUESTION 3: OTHER RESIDENTIAL REAL ESTATE OWNED

Do you own any other residential real estate, in any state, including New York, for which you are receiving tax discounts based on your residency there? Yes No If YES, identify address(es) below:

Street Address	Town/City	County	State

QUESTION 4: FOR NEW RESIDENTS OF OGDEN (if property purchased within one year)

Did you have the limited income senior exemption on your previous NY property? Yes No N/A

If YES:

Address	Municipality	County
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CERTIFICATION AND SIGNATURE(S)

UNDER PENALTY OF PERJURY, I/we swear that I/we have disclosed all income information including, but not limited to, non-taxable interest income, capital gains, alimony, business and/or commissions, rental income, insurance disability income, veterans disability income, workers' compensation, unemployment payments, etc.

And, **UNDER PENALTY OF PERJURY**, I/we swear that the residence indicated on the front of this form is my/our **primary residence**. And I hereby give the Town of Ogden **authorization to verify such facts** with the appropriate authorities, (Internal Revenue Service, State of New York, and School District).

Signature (Owner 1)	Date signed
Signature (Owner 2)	Date signed



TOWN OF Ogden

Assessor's Office
269 Ogden Center Road, Spencerport, NY 14559-2076
(585) 617-6107 – (585) 352-4590 FAX

2019 - ENHANCED STAR EXEMPTION

CHECKLIST FOR NEW APPLICATIONS (RP-425-E) AND RENEWALS (RP-425-Rnw)

1. **Filing deadline is March 1, 2019.** Complete the application, **all** owners must sign and date.
2. Proof of household income (all owners and owner's spouses):
 1. If you **filed** a **2017** income tax return (Federal or State):
 - **Include the main form (Federal pgs 1-2 or State pgs 1-4) of your 2017 return.**
 - Bring **all** 1099-R's (Retirement, etc. – in case you may qualify for a larger exemption)
 - All returns **must** be signed and dated **or** include proof of electronically filed returns and either be typewritten or in ink (returns prepared in pencil are **not** acceptable).
 2. If you did **not** file a **2017** income tax return (Federal and/or State):
 - Please complete an Income for STAR Purposes Worksheet and submit this form along with your supporting income documents.
 - The above worksheet is available through the Assessor's Office or online at: https://www.tax.ny.gov/pdf/current_forms/orpts/rp425worksheet_fill_in.pdf
 - Submit supporting **2017** documentation as indicated on the worksheet:
 - Social Security Benefit Statement(s) (Form SSA – 1099)
 - W-2 wage forms
 - Year-end interest and dividend statements
 - Unemployment compensation statement(s)
 - Year-end pension and annuity income statements (all form 1099-R's)
 - Other income documents that may not be listed above
 - In some cases, the assessor may request further documentation (i.e. IRS transcript, etc.).
3. Complete the RP-425-IVP (**NOW MANDATORY PER NYS TAX DEPARTMENT**)
 1. Include social security numbers and signatures of **all owners and owner's spouses** that resides on the premises.



When applying or reapplying for the Enhanced STAR exemption, you must submit the RP-425-IVP form to your assessor along with the application form and proof of income. This is now mandatory and failure to do so will result in denial and loss of this exemption. **YOU WILL NOT NEED TO REAPPLY FOR THIS EXEMPTION OR SUPPLY INCOME TO THE ASSESSOR IN THE FUTURE – THIS WILL BE DONE AUTOMATICALLY BY THE NYS DEPARTMENT OF TAXATION AND FINANCE.**

4. Proof of age:
 - **First time applicants (only)** must submit proof of age (driver's license)

Office hours Monday through Friday, 8:30 a.m. to 4:30 p.m. – (585) 617-6107



Application for Enhanced STAR Exemption for the 2019-2020 School Year

You must submit Form RP-425-IVP, Supplement to Forms RP-425-E and RP-425-Rnw, with this form. For help completing this form, see the instructions on page 2. Attach additional sheets if necessary.

Form with fields for: Name(s) of owner(s), Mailing address of owner(s), Location of property, City, village, or post office, State, ZIP code, Daytime contact number, Evening contact number, School district, E-mail address, Tax map number of section/block/lot, Name(s) of any non-owner spouse(s), Address(es) of primary residence(s) if different from above.

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/

2 Will all owners be at least 65 years of age as of December 31, 2019, 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, 2019? Yes No

3 Is the total 2017 combined income of all the owners, and of any owners' spouses residing on the premises, \$86,300 or less? (See Income for STAR purposes on page 2.) Yes No

Note: If the answer to both questions 2 and 3 is Yes, you must attach a copy of the 2017 federal or 2017 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 weren't required to file a federal or New York State income tax return for 2017, submit Form RP-425-Wkst, Income for STAR Purposes Worksheet, to the assessor.

If the answer to either of questions 2 and 3 is No, 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, then you do not qualify for the Enhanced STAR exemption on this property.

Certification

Caution: Anyone who misrepresents his or her 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 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 and that my (our) 2017 income was less than \$86,300. 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.

Signature and Date fields for two owners.

Return this form with Form RP-425-IVP to your local assessor by taxable status date (see Deadline on page 2).

Instructions

New for 2019

You must submit Form RP-425-IVP with this form when applying for the Enhanced STAR exemption.

General information

The Enhanced New York State School Tax Relief (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 2017 income of the owners and spouses who reside on the property must not exceed \$86,300 **and** you must have had a STAR exemption on the same property for the 2015-2016 school year.

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

- In Westchester towns it is either May 1 or June 1;
- In Nassau County it is January 2;
- In the Villages of Bronxville and Kiryas Joel it is January 1; and
- 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, the trust beneficiaries

are deemed to be the owners for STAR purposes.) There is no single factor which determines whether the property is your primary residence, but we consider factors such as utility bills, voting and 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. For the enhanced exemption, proof of age may also be required.

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

Income for STAR purposes

Use the following table to identify the line references on 2017 federal and state income tax forms. **Do not** use your 2018 tax forms.

Form number	Title of income tax form	Income for STAR purposes
IRS Form 1040	U.S. Individual Income Tax Return	Line 37 minus line 15b <i>adjusted gross income minus taxable amount (of total IRA distributions)</i>
IRS Form 1040A	U.S. Individual Income Tax Return	Line 21 minus line 11b <i>adjusted gross income minus taxable amount (of total IRA distributions)</i>
IRS Form 1040EZ	Income Tax Return for Single and Joint Filers With No Dependents	Line 4 only <i>adjusted gross income (No adjustment needed for IRAs.)</i>
NYS Form IT-201	Resident Income Tax Return	Line 19 minus line 9 <i>federal adjusted gross income minus taxable amount of IRA distributions</i>

If you weren't required to file a federal or New York State income tax return for 2017, complete Form RP-425-Wkst, *Income for STAR Purposes Worksheet*, and submit it to the assessor along with this form and Form RP-425-IVP.

This Area for Assessor's Use Only

Date application received: _____

Proof of age: Yes No

Proof of income: Yes No

Proof of residency: Yes No

Form RP-425-IVP received: Yes No

Approved: Yes No

Assessor's signature	Date
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**Supplement to Forms RP-425-E
and RP-425-Rnw**
Mandatory for all Enhanced STAR Applicants

When applying or reapplying for the Enhanced STAR exemption, you **must** submit this form to your assessor along with your initial or renewal Enhanced STAR application form, whichever is applicable, and proof of income. For more information, see page 2.

Location of property

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
Contact name		
Phone number	Email address	

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 greater than the applicable annual income standard for purposes of the Enhanced STAR exemption.

Please print the names of all owners and resident spouses

First name	M.I.	Last name	Social Security number	Signature

<i>For assessor's use only</i>	
6-digit muni code	_____
Ownership code (Enter M or C if this property is a mobile home or a cooperative)	_____

Instructions

New for 2019

You must include this form when applying or reapplying for the Enhanced STAR exemption.

General information

To apply or reapply for the Enhanced STAR exemption, submit this application and the appropriate form below to your assessor:

- Form RP-425-E, *Application for the Enhanced STAR Exemption for the 2019-2020 School Year*, or
- Form RP-425-Rnw, *Renewal Application for Enhanced STAR Exemption for the 2019-2020 School Year*.

You must also provide proof of income as described on the above forms.

Note: Only senior citizens who were previously receiving the Basic STAR exemption are eligible to submit Form RP-425-E.

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.

In the first year, the assessor will verify your eligibility based on the income information you provide. 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.

Participants are not required to reapply annually for the exemption but are requested to advise the assessor if the property is no longer their primary residence or if the ownership of the property has changed.

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 (search: STAR). Submit both forms to the address on page 2 of Nassau County's application.

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.**



TOWN OF Ogden

Assessor's Office
269 Ogden Center Road, Spencerport, NY 14559-2076
(585) 617-6107 - (585) 352-4590 FAX

ADDITIONAL RESIDENTS' CONTRIBUTION WORKSHEET (application roll year: 20____)

To be used by income-based exemption applicants who are sharing living expenses with tenants or other adult residents.

Name of Owner(s) _____ SBL #: _____

Street Address _____ Phone Number _____

Total number of people that reside on the premises _____

COMPLETE SECTION **1** (shared/detailed expenses) OR **2** (flat rate contributions) BELOW.

1 For Shared/Detailed Living Expenses:

If the applicant(s) does/do not share a particular expense, leave that line blank. Enter the information pertaining only to the shared expenses of the household. Please round to nearest dollar.

	Amounts paid by <u>OTHER resident(s)</u>		Total Expenses:
1. Real Estate Taxes (Amount paid C/T/S).....	\$_____	per month x 12 =	\$_____ per year
2. Utility payments (Gas/Oil/Electric).....	\$_____	per month x 12 =	\$_____ per year
3. Telephone &/or TV (cable or satellite).....	\$_____	per month x 12 =	\$_____ per year
4. Water/Sewer/Garbage.....	\$_____	per month x 12 =	\$_____ per year
5. Insurance Payments.....	\$_____	per month x 12 =	\$_____ per year
6. Household Improvements/Maintenance.....	\$_____	per month x 12 =	\$_____ per year
7. Mortgage Payments.....	\$_____	per month x 12 =	\$_____ per year
8. Other Household Expenses (Groceries/Misc.)	\$_____	per month x 12 =	\$_____ per year
9. Totals.....	\$_____	per month x 12 =	\$_____ per year

2 For Flat-rate / Regular Contributions:

Contribution to Senior's Household by Other Residents \$_____ per month / per year
(Circle one)

UNDER PENALTY OF PERJURY, I (we) certify that all of the above information is correct and reflects all expenses incurred by and contributions received for the above-referenced property for the tax year listed above.

SIGNATURE DATE

SIGNATURE DATE

SIGNATURE DATE

SIGNATURE DATE