

O'Connor Highlights Tax Relief Options Available for New York Homeowners Under STAR Program

O'Connor discusses the tax relief programs that New Yorkers might not be aware of.

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Property owners in New York are not new to notably high property taxes, but few are aware of the tax relief programs that are available to help ease some of the tax burden. Tax relief programs such as STAR can greatly benefit New York property owners by helping them save up to thousands of dollars a year if eligible.

O'CONNOR
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New York STAR tax relief programs 2025

What is the STAR Program?

The STAR, or School Tax Relief Program, offers property tax relief to eligible homeowners in New York by reducing school district property taxes on their home or by offering refund credits. In this way, it compensates for the relief through state funds. Through this program, homeowners can achieve tax relief either through direct credits issued as checks or exemptions. Due to the large potential savings, it's worth checking eligibility and registering as soon as possible.

Basic vs Enhanced

There are two types of benefits: Basic Star and Enhanced STAR. The type of benefits you can receive will depend on eligibility.

Basic STAR

To be eligible, the total household income cannot exceed \$500,000 and the homeowner must reside in the property as their primary home. The key benefit is that the first \$30,000 of the

home's value will be exempt through school taxes. Meanwhile, the typical credit payment amount has ranged between \$350 and \$600 in recent years.

Enhanced STAR

To be eligible for Enhanced STAR, the homeowner must be a senior homeowner aged 65 or older and have an income cap of \$107,300 for 2025 or \$110,750 for 2026. This benefit offers a higher credit, often between \$700 and \$1,500, depending on the location of the home.

Exemption vs Credit

Benefits can be received as an exemption or credit. For an exemption, if the homeowner has been receiving the exemption prior to 2016, it will directly reduce the school tax bill. This cannot be transferred if the recipient moves, however, but the taxpayer can then switch to receiving credit payments. Exemptions are no longer available to new homeowners, but only for existing recipients. There is good news! The credit still applies to new applicants or those switching from an exemption. New York issues the benefit through a check or a direct deposit, making it easier for homeowners to receive their credits. Once homeowners are registered, an annual reapplication is not required, so homeowners can rest easy.

How to Apply

Distribution of checks depends on regional school tax deadlines. Checks began mailing out in June and the process typically continues until early fall.

Basic STAR: Register online through the New York State Department of Taxation and Finance. On the site, apply through the STAR resource center or Homeowner Benefit Portal.

Enhanced STAR: If the homeowner already receives Basic STAR and meets the requirements, then the system will typically upgrade automatically, but it is important to check and be sure. If the homeowner currently has the original exemption and is eligible for the enhanced benefits, then they may apply through the local assessors.

Deadlines: Applications or changes must be filed by March 15 to take effect in the following tax year beginning July 1.

Once the homeowner is registered, there is no need to reapply every year unless the status of the homeowner changes. It's that simple.

About O'Connor:

O'Connor is one of the largest property tax consulting firms, representing 185,000 clients in 49 states and Canada, handling about 295,000 protests in 2024, with residential property tax reduction services in New York, Texas, Illinois, and Georgia. O'Connor's possesses the resources

and market expertise in the areas of property tax, cost segregation, commercial and residential real estate appraisals. The firm was founded in 1974 and employs a team of 1,000 worldwide. O'Connor's core focus is enriching the lives of property owners through cost effective tax reduction.

Property owners interested in assistance appealing their assessment can enroll in O'Connor's Property Tax Protection Program™. There is no upfront fee, or any fee unless we reduce your property taxes, and easy online enrollment only takes 2 to 3 minutes.

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