

Understanding New York's STAR Program and Filing Season

O'Connor discusses how New York taxpayers do not want to miss STAR season.

NEW YORK, NY, UNITED STATES, January 29, 2026 /EINPresswire.com/ -- New York has been the heart of the affordability crisis hitting the nation in 2026. Known for high taxes of all sorts, like most of America, there has been a focus on housing and property taxes to end 2025 and to start 2026. New York has long had a robust system to bring property taxes to heel. The trick is, many homeowners do not use these techniques to their fullest. Grievances to lower taxable values are a solid option, but there are simple routes that taxpayers can explore to increase their savings even more.

O'CONNOR
Tax Reduction Experts



New York Taxpayers Do Not Want to Miss STAR Season

The School Tax Relief Program (STAR) is one of the biggest opportunities for owners to save on their home's taxes in the years and even decades to come. It has seen many reforms throughout the years, making it difficult to understand for new homeowners and longtime homesteaders alike. There are several deadlines approaching in the first quarter of the new year, which means owners will want to get started on their STAR journey as soon as possible.

What Is STAR

O'Connor will do a brief overview here, as we have an in-depth article on the system already on the books. Like most states, the largest source of property taxes in New York is school districts. In order to bring relief from these taxes, the STAR program was founded to lower the taxable value of homes through exemptions or credits. These measures can save owners hundreds or even thousands of dollars a year on their school district taxes, making STAR the best option for

getting a break on their taxes.

STAR Exemption vs. STAR Credit

One of the more confusing aspects of the STAR system is that it comes in two varieties, exemptions and credits. STAR was originally a standard reduction of taxable value, just like the current homestead exemption. This meant that owners could reduce the taxable value of their home by a certain dollar amount, lowering their tax burden. STAR credits, on the other hand, see checks sent out to compensate homeowners for a portion of their taxes. These two systems have coexisted for many years, with taxpayers being able to choose between them.

This changed in 2016, when reforms were done to the system. The exemption option was eliminated, leaving homeowners only the option of using credits. However, those who had exemptions could keep them, allowing longtime homeowners to use the type they preferred. If they have an exemption, as long as they stay in their home, they can use it. New homeowners, however, must use the credit system. If owners have an exemption and would like to switch to credits, then they can. However, owners will lose access to their exemption permanently. The standard STAR exemption removes \$30,000 from their home's taxable value, while credit checks are usually worth between \$250 and \$500.

Enhanced STAR

Seniors across the country are seeing greater help from property taxes, and New York is no exception. For homeowners 65 or older, there is the Enhanced STAR Program. This is one of the most generous exemption plans in America for seniors, granting extensive tax relief. If owners still have an exemption, it jumps to a reduction of \$86,000. If owners use the credit system instead, they can typically expect a check of \$800 up to \$1,500. No matter the option chosen, Enhanced STAR has been the central pillar for senior taxpayers to protect their homes for years. New York also has a potent senior homestead exemption, which can reduce up to 65% of a home's value from the tax rolls. STAR and the homestead exemption can be used at the same time, potentially eliminating school taxes altogether.

STAR Requirements

The STAR program is beneficial for many homeowners, but it does have strict requirements to ensure that only those in need of relief can get it. The standard STAR credit or exemption requires that the homeowner have an income less than \$500,000 to receive a tax credit, while the exemption requires an income less than \$250,000. Enhanced STAR is stricter, with a cut-off income of \$110,750 as of 2026, though this cap is slowly increasing. These income requirements help keep schools funded while also helping working and middle-class families. Income eligibility is determined by the Income Verification Program (IVP) of the local assessor, using federal and state income tax returns.

The property that owners wish to use STAR for must be their primary residence. It cannot be applied to a vacation home, rental property, or other such pieces of real estate. Their primary residence is determined by where they vote, where their vehicles are registered, and how long they spend there. These restrictions also apply to the homestead exemption. To qualify for Enhanced STAR, all of the owners must be 65 or older, except for married couples, in which case only one needs to be over 65.

STAR Deadlines

If owners wish to benefit from Enhanced STAR, they must apply by March 1, 2026, though this can be extended depending on their assessor's taxable status date. This will allow their exemptions or credits to start on the following year, granting them increased savings. Owners must turn 65 by December 31 of the year they are exempting. If owners already have a basic STAR account and are turning 65, their assessor should contact them by mail with forms to upgrade. To sign up for basic STAR, owners must do so by March 1 or your assessor's taxable status date for it to count for the current year. If owners apply after their school taxes are due, typically in September, then their STAR program will be applied in the following year.

Use Tax Grievances to Enhance Your STAR Savings

While STAR is a true blessing if owners own a home, it does only apply to school taxes. Though some jurisdictions will apply STAR benefits to all taxes, most do not. This means owners are left holding the bag for some of the highest taxes in the nation. There is an option to help lower things further, however, and that is property tax grievances. Also known as appeals or protests, grievances allow owners to dispute the taxable value of their home or other property, making sure they are paying the proper amount and not something excessive. By lowering their overall taxable value, grievances can get them lower taxes from all types, not just schools. Best of all, they can still lower their school taxes, allowing exemptions like STAR to bring things down even further.

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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