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From a ban on data centers to a large tax on luxury homes in NYC, there have been a lot of property tax developments in New York in the past year. With counties like Westchester and Nassau having some of the highest property taxes in the nation, along with the highest property values, many New Yorkers are looking for any relief they can get from rising taxes. While property tax grievances are becoming a big focus across the state, many homeowners will be seeing material relief in the next few months thanks to a simpler program.

The New York School Tax Relief Program (STAR) works like a standard homestead exemption does in most states. While a select few can use it as an exemption, most New Yorkers will benefit from it by getting relief checks or deposits sent directly to them. As school taxes start to come due, STAR payments will begin hitting bank accounts and mailboxes across the Empire State. O'Connor will cover the STAR program and how property owners can benefit from it as a homeowner.

STAR Overview

As with most states, school taxes are the largest form of property tax in New York. STAR was created to help homeowners bring down this bill. Originally, STAR acted as a standard homestead exemption, lowering a portion of a property's market value that could be taxed.

However, this was updated in 2016 to allow for STAR credits instead. Instead of cutting a portion of their property from the tax rolls, homeowners could instead get a direct payment to offset costs. Homes bought after 2016 would only qualify for STAR credits, while those from before could stick with their exemption or switch to the credit. Once a homeowner chose the credit option, there was no way to go back to the exemption.

How Much STAR Saves

The amount of money saved through STAR will depend on how much the home is valued by the assessor. For the most part, if property owners have the standard STAR credit, they will see a check or deposit worth around $250 to $500. If they instead have a STAR exemption, they will see $30,000 removed from their home's value. Like many exemptions in New York, the STAR program does have income limits. In order to receive a credit, they must have an income of less than $500,000. The exemption, on the other hand, requires an income no higher than $250,000.

Enhanced STAR

While most counties in New York have their own senior homeowners' exemptions, New York offers a statewide program for people over 65. Enhanced STAR offers larger savings than the base program and is available for every homeowner over the age of 65 that has an income under $110,750. When it comes to credits, property owners can expect an average savings of between $800 and $1,500. The Enhanced STAR exemption offers a robust $86,000 reduction in taxable value. The income cap is set to gradually increase every year, opening up more opportunities for seniors across New York.

STAR Payments Processing Now

With the due date for school taxes across New York fast approaching, STAR payments are sure to follow. Checks and deposits are typically sent out between July and September, though the timing depends on when the taxes are due. Currently, it is expected that New York will see over $2 billion in relief funds distributed in 2026, which will go to over three million homeowners. This does not include exemptions, which means that STAR is bringing even more relief. Both the STAR payments and taxes are for the 2025 tax year, so any new registrations will not count, but will be effective in 2027.

Deadline to File

While the chance to file for the 2025 tax year has passed, property owners can still sign up for the STAR program or upgrade to Enhanced STAR. As long as they register by December 31, 2026, they will be able to claim a credit on taxes in 2027. If they fail to sign up by December 31, they will still have a window in 2027 to register, with the deadline typically being March 1. If they qualified for the STAR program but never registered, they can file for a retroactive credit up to three years from the tax due date. To get retroactive savings, they must have met all conditions to file. For example, if they bought a home in 2025, they cannot ask for a credit for 2023.

STAR with Other Exemptions and Grievances

One of the things that makes the STAR program so versatile is that it can be used with other tax reduction strategies. While it does act as the standard New York homestead exemption, STAR can stack with various other exemptions to provide additional savings. For instance, many counties offer reductions for senior homeowners, which can be supercharged with STAR to bring in extra savings. Property owners will need to check with their county to see what exemptions are offered.

STAR can also be used with property tax appeals or grievances. Grievances challenge the values of the assessor directly, and can secure a reduction in taxable value if it is found the home is overassessed or unfairly assessed. This will not hurt the resale value, STAR credits, or other exemptions, and will often lead to greater savings. Grievances are also important for businesses, rental homes, second homes, and other forms of real estate that do not get a benefit from traditional exemptions. It is common for New York property owners to combine exemptions, grievances, and STAR credits to maximize their cashflow. This is particularly true in high-dollar counties such as Westchester, Nassau, and Suffolk.

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 Texas, Illinois, Georgia, and New York. 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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