

STAR eligibility

The eligibility criteria are the same for both the STAR credit and the STAR property tax exemption. You can't receive both the credit and the exemption.

Eligible types of property

- houses, condominiums, cooperative apartments, manufactured homes, and farm houses
- mixed-use properties, including apartment buildings (but only the owner-occupied portion)

Eligible homeowners

Requirements for Basic and Enhanced STAR

| Factor | Basic STAR | Enhanced STAR |
|------------------|--|--|
| Residency | You must own your home and it must be your primary residence.* | |
| Age | No age restriction | 65 or older For jointly owned property, only one spouse or sibling must be at least 65 by December 31 of the year when the exemption will begin. |
| Income** | \$500,000 or less The income limit applies to the combined incomes of only the owners and owners' spouses who reside at the property. | For 2018 benefits, \$86,000 or less. For 2019, \$86,300 or less. The income limit applies to all owners, and any owner's spouse who resides at the property. |

* Determining your primary residence

Some factors that help determine whether a property is your primary residence include:

- voting,
- vehicle registrations, and
- length of time spent each year on the property.

The Tax Department may also request proof of residency.

** Income eligibility

Eligibility in 2019 is based on income information from the 2017 tax year. Income means federal "adjusted gross income" minus the "taxable amount" of total distributions from IRAs (individual retirement accounts and individual retirement annuities).

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

How to calculate your income for STAR

| 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> |

Special eligibility rules

Surviving spouses

You can retain an existing Enhanced STAR benefit if you're at least 62 years old as of December 31 in the year the benefit will continue. Otherwise, you may receive the Basic STAR benefit.

Nursing home residents

If you own your home, you're eligible for Basic or Enhanced STAR, as long as no one other than the co-owner or spouse resides there.

Trusts

If you're a trust beneficiary who conveyed your home to trustees but continues to live in the home, you get the STAR benefit. For example, a senior creates a trust and conveys her home to her children as trustees. If she remains in the home as the beneficiary of the trust, she is considered the homeowner and gets the STAR benefit.

Life estates

Under a life estate, one party has a "life tenancy" (ownership for the rest of his or her life) and another party will become the owner after the life tenant dies. For exemption purposes, the life tenant is deemed to own the property; so STAR eligibility is based on the life tenant's qualifications.

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