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2019 2020 2021



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STAR eligibility

Eligible types of property

- houses
- condominiums
- cooperative apartments
- manufactured homes
- 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	The property must be the primary residence of an owner.*	The property must be the primary residence of at least one age-eligible owner.
Age	No age restriction	65 or older All owners must be at least age 65 as of December 31 of the year of the exemption, except where the property is jointly owned by only a married couple or only siblings, in which case only one owner needs to meet the age requirement. Surviving spouses can retain an existing Enhanced STAR benefit if they're at least age 62 as of December 31 in the year the benefit will continue. Otherwise, they may receive the Basic STAR benefit.
Income**	\$500,000 or less for the STAR credit \$250,000 or less for the STAR exemption The income limit applies to the combined incomes of only the owners and owners' spouses who reside at the property.	For 2020 benefits: \$88,050 or less For 2021 benefits: \$90,550 or less The income limit applies to the combined incomes of all owners (residents and non-residents), and any owner's spouse who resides at the property.
Ownership	<p>The property must be owned by the eligible applicant(s).</p> <p>A married couple can receive only one STAR benefit regardless of how many properties they own, unless they are legally separated.</p> <p>Purchaser(s) in possession of the home under an executory contract of sale (aka land contract) are considered owners(s).</p> <p>Corporations, partnerships, and LLCs are not eligible unless it is a farm dwelling.</p>	

* Determining your primary residence

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

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The Tax Department may also request proof of residency.

** Income eligibility

- Income eligibility for the 2020 STAR credit is based on federal or state income tax return information from the 2018 tax year.
- Income eligibility for the 2021 STAR credit is based on federal or state income tax return information from the 2019 tax year.

Income for STAR purposes

Income means federal *adjusted gross income* minus the *taxable amount* of total distributions from IRAs (individual retirement accounts and individual retirement annuities).

To determine your income eligibility, use the table below to identify line references on your federal or state income tax returns:

- for the 2020 STAR benefit, refer to *2018 income tax form*.
- for the 2021 STAR benefit, refer to *2019 income tax form*

How to calculate your income for STAR

Form number	Title of income tax form	Income for STAR purposes	
		2018 income tax form	2019 income tax form
Federal Form 1040	U.S. Individual Income Tax Return	Adjusted gross income (line 7) minus taxable portion of IRA distributions (see <i>Special instructions for IRAs</i> below)	Adjusted gross income (line 8b) minus taxable portion of IRA distributions (line 4b)
NYS Form IT-201	Resident Income Tax Return	Federal adjusted gross income (line 19) minus taxable portion of IRA distributions (line 9)	Federal adjusted gross income (line 19) minus taxable portion of IRA distributions (line 9)

Special instructions for IRAs

Taxable IRA distributions are not separately reported on 2018 federal Form 1040. Use these instructions to decide whether you need to determine your taxable IRA distributions for 2018, and if so, how.

- If **any** of the following conditions apply to you, you do **not** need to determine your taxable IRA distributions for 2018:
 - The amount shown on line 7 of your 2018 federal Form 1040 is less than or equal to the applicable income limit described above. (You meet the income qualification.)
 - The amount shown on line 7 of your 2018 federal Form 1040 **minus** the amount shown on line 4b is more than the applicable income limit described above. (You do **not** meet the income qualification.)
 - If line 4b of your 2018 federal Form 1040 is zero, your taxable IRA deductions are zero. (Your income qualification will be based on line 7 of your 2018 federal Form 1040.)
- If **none** of those conditions apply to you, you **do** need to determine the amount of your taxable IRA distributions for 2018:
 - If you filed a NYS income tax return (Form IT-201) for 2018, the portion of your taxable IRA distributions is the amount shown on line 9 of that return.
 - If you did **not** file a NYS income tax return (Form IT-201) for 2018, you must review your records to determine the portion of line 4b of your federal Form 1040 that is attributable to taxable IRA distributions. If you are uncertain, consult your tax advisor.

Special eligibility rules

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

<https://www.tax.ny.gov/pit/property/star/eligibility.htm>

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Under a life estate, one party has a *life tenancy* (ownership for the rest of his or her life) and another party—the remainderman—will become the owner after the life tenant dies. While the deed may appear to convey ownership to the remainderman, the remainderman will not take title until the death of the life tenant. Therefore, for exemption purposes, the life tenant is deemed to own the property, and STAR eligibility is based on the life tenant's qualifications.

Updated: June 17, 2020