

Senior citizens exemption

[Printable version](#) (PDF)

Local governments and school districts in New York State can opt to grant a reduction on the amount of property taxes paid by qualifying senior citizens. This is accomplished by reducing the taxable assessment of the senior's home by as much as 50%.

To qualify, seniors generally must be 65 years of age or older and meet certain income limitations and other requirements. For the 50% exemption, the law allows each county, city, town, village, or school district to set the maximum income limit at any figure between \$3,000 and \$29,000. The maximum income limit for properties in New York City is \$50,000.

Localities have the further option of giving exemptions of less than 50% to seniors whose incomes are more than \$29,000. Under this option, called the "sliding-scale option," such owner can have a yearly income as high as \$37,399.99 and get a 5% exemption in places that are using the maximum limit.

Please check with your local assessor, city/town clerk, or school district to determine which local options, if any, are in effect.

Application forms and instructions

To apply or reapply for the senior citizens exemption, file the applicable form with your assessor:

- **for first-time applicants:** [Form RP-467, Application for Partial Tax Exemption for Real Property of Senior Citizens](#), or
- **for renewal applicants:** [Form RP-467-Rnw, Renewal Application for Partial Tax Exemption for Real Property of Senior Citizens](#).

See [RP-467-I, Instructions for Form RP-467 Application for Partial Tax Exemption for Real Property of Senior Citizens](#).

Application deadline

In most communities, the deadline for submitting exemption applications is March 1. However, the dates vary in some cities and counties. Please confirm the date with your assessor. You can find contact information for your assessor in [Municipal Profiles](#) .

Updated: November 12, 2021

Some municipalities permit late filing in certain hardship situations or for exemption renewals. Contact your assessor to see if your municipality offers these provisions.

When qualifying seniors buy property after the deadline, then the senior can apply up to 30 days after the purchase. The assessor then has 30 days to decide whether the senior would have qualified for the exemption if the senior owned the property as of the deadline.

When the property is owned by one or more persons, and one or more of the owners qualify for this exemption while others qualify for the [Exemption for persons with disabilities](#), the owners have the option of choosing the more beneficial exemption.

Eligibility requirements

Ownership eligibility

You must own the property for at least 12 consecutive months prior to the date of filing for the senior citizens exemption, unless you received the exemption for your previous residence.

In computing the 12-month period, the period of ownership is not interrupted by the following:

- a transfer of title to one spouse from the other
- a transfer of title to a surviving spouse from a deceased spouse either by will or operation of law
- a transfer of title to the former owner(s), provided the reacquisition occurs within nine months after the initial transfer and the property was receiving the senior citizens exemption as of such date
- a transfer of title solely to a person(s) who maintained the property as a primary residence at the time of death of the former owner(s), provided the transfer occurs within nine months after the death of the former owner(s) and the property was receiving the senior citizens exemption as of such date.

The period of ownership of a prior residence may be considered where:

- the property was sold by condemnation or other involuntary proceeding (except a tax sale) and another property has been acquired to replace the taken property;
- the prior residence has been sold and a replacement purchase made within one year if both residences are within the State.

You can prove ownership by submitting to the assessor a certified copy of the deed, mortgage, or other instrument by which you became owner of the property.

Cooperative apartments: municipalities are authorized to grant the exemption to seniors who own shares in residential cooperatives. If granted, you would receive adjustments to your monthly maintenance fees to reflect the benefit of that exemption.

Life estates or trusts: the life tenant is entitled to possession and use of the property for the duration of his or her life and is deemed the owner for all purposes, including taxation. The exemption also may be allowed if the property is in trust and all the trustees or all the beneficiaries qualify.

Manufactured homes: Manufactured homes on leased land can qualify for the senior citizens exemption. If home is located in a manufactured home park, you are entitled to a reduction in rent for the amount of the taxes paid.

Income eligibility

You **cannot** receive the senior citizens exemption if the income of the owner, or the combined income of all the owners, exceeds the maximum income limit set by the locality.

If you are married, the income of your spouse must be included in the total unless your spouse is absent from the residence due to a legal separation or abandonment. The income of a non-resident former spouse, who retains an ownership interest after the divorce, is not included. If the "sliding-scale" option is in effect, you must meet that income limitation; contact the assessor to determine what the income limits are.

Beginning with 2022 assessment rolls, the law requires that seniors applying for or renewing the senior citizens exemption (467) provide their income information for a specific year. The year of the income is based on the taxable status date of the municipality:

2022 senior citizens exemption income eligibility

Taxable status date	Income tax year for eligibility in 2022
Before April 15	2020
April 15 or later	2021

If you are not sure of the taxable status date for your municipality, use our [Municipal Profiles application](#) :

1. Browse to or search for your city or town.
2. Select Assessment Roll Dates in the left menu.

Proof of income

If a Federal or New York State income tax return was filed for any of the owners of the property or their spouses for the preceding year, copies of such return should be submitted with their application. You may also be required to submit statements of payments made by the Social Security Administration, bank statements, rent receipts or other documents to substantiate your statement of income.

Income includes:

- all Social Security payments, salary and wages (including bonuses)
- interest (including nontaxable interest on state or local bonds)
- total dividends, net earning from farming, rentals, business or profession (including amounts claimed as depreciation for income tax purposes—see [ORPTS Opinion of Counsel 5-30](#))
- income from estates or trusts
- gains from sales or exchanges
- the total amount received from governmental or private retirement or pension plans
- annuity payments (excluding amounts representing a return of capital)
- alimony
- unemployment insurance payments
- disability payments
- workers compensation
- Individual Retirement Account (IRA) contributions
- earnings on IRAs

Income does not include:

- Supplemental Security Income
- welfare payments
- gifts
- inheritances
- payments received as participants in the federal Foster Grandparent Program
- Returns of capital
- reparation payments received by Holocaust survivors

- distributions from IRAs

For more information on IRAs and the senior citizens exemption, see our [Opinion of Counsel](#).

Municipalities have the option to permit seniors to subtract from their incomes all medical and prescription drug expenses that are not reimbursed or paid by insurance, as well as veterans' disability payments.

If an owner is an inpatient in a residential health care facility, the owner's other income is not considered income in determining exemption eligibility if it does not exceed the amount paid by such owner, spouse or co-owner for care at the facility. Proof from the facility of the amount paid for an owner's care must be submitted with the application.

Proceeds of a reverse mortgage

Reverse mortgage proceeds should not be considered income for purposes of this exemption. However, when such proceeds are invested, any interest or dividends from such investment should be considered as income. Also, monies used to repay a reverse mortgage can't be deducted from income.

Age eligibility

Each of the owners of the property must be 65 years of age or over, unless the owners are:

- husband and wife, **or**
- siblings (having at least one common parent) **and**
- one of the owners is at least 65.

Age generally is determined as of the appropriate taxable status date (March 1 in most communities, but confirm the date with your assessor).

Some municipalities allow the exemption where an otherwise eligible owner becomes 65 years of age after taxable status date but on or before December 31. Check with your assessor to determine if this option is in effect.

The first time you apply for the exemption, you must give satisfactory proof of your age.

Residency eligibility

The property must be the "legal residence" of, and must be occupied by, all of the owners of the property unless:

- a non-resident owner, who is the spouse or former spouse of the resident owner, is absent from the residence due to divorce, legal separation, or abandonment, or
- an owner is absent from the property while receiving health-related services as an in-patient of a residential health care facility
 - during this period, no one other than the spouse or co-owner of the absent co-owner occupies the property (a residential health care facility is a nursing home or other facility that provides lodging, board and physical care including, but not limited to, the recording of health information, dietary supervision and supervised hygienic services).

The property must be used exclusively for residential purposes. However, if a portion of the property is used for other than residential purposes, the exemption will apply only to the portion used exclusively for residential purposes.

School-age children

Senior citizens are generally not eligible for the senior citizens exemption if they have children living in their home and attending public school. If the child attends a private or parochial school, the senior can still receive the exemption.

School districts can opt to offer the exemption to seniors even if the children in their home are attending public school. However, the school district must require satisfactory proof that the child was not brought into the residence primarily for the purpose of attending a particular school within the district.

If you receive the senior citizens exemption, you are still eligible to receive STAR and other property tax exemptions

- If you received a Basic STAR exemption on this property in the 2015-16 school year, you may be eligible for the Enhanced STAR exemption. For application instructions see [Enhanced STAR Income Verification Program \(IVP\)](#).
- If you did **not** receive a STAR exemption on this property in the 2015-16 school year, you may be eligible for the Enhanced STAR credit, which is provided in the form of a check from the NYS Tax Department. For more information, please see [Register for the STAR credit](#).

When you register for the STAR credit we will automatically review your application to determine whether you are eligible for the Basic or Enhanced STAR benefit amount. You do **not** need to register separately to receive the Enhanced benefit if you've already registered to receive the

Basic benefit.