

Assess Your Assessment

Snow Birds – Heading South?

By Jean Murdock
Town of Webb Assessor

Are your travel plans complete for your trip south? Before you leave for the warmer parts of the country, if you have an exemption in the Town of Webb for your primary residence, please stop by the Assessor's Office to make certain the necessary applications and supporting documents are on file **BEFORE YOU LEAVE**. Generally speaking, this would involve those of you with an Enhanced STAR or Sr. Exemption.

If you are unfamiliar with property exemptions, some of you may be wondering what an exemption is and what is its purpose. An exemption reduces the tax liability of an individual property owner by making a portion of their assessed value "exempt" from taxes. Each exemption has specific qualifiers that must be met to be eligible. When the tax liability is reduced for an individual, it shifts the exempted amount across the entire tax base. The STAR exemption is an exception to this concept as the State contributes the exempted total to individual school districts.

The STAR exemptions are the most familiar exemption. There are two STAR exemptions: STAR Basic and STAR Enhanced. The purpose of these exemptions is to reduce the tax liability for school taxes, for the qualifying individual.

The STAR Basic program provides an exemption from school taxes for owner-occupied, primary residences. The STAR Enhanced provides an exemption from school taxes for those individuals age 65 and over and who meet the income requirements. For specific information regarding specific qualifications for either of these exemptions, contact your Assessor.

In addition to the age qualification, the Enhanced STAR includes an income factor. To qualify for the 2010-11 school year, when the property is owned by a husband and wife or by siblings, at least one of the owners must be at least 65 years of age by December 31, 2010. In addition, the combined incomes of the owner and spouse or siblings cannot exceed \$74,700 (2008 income). For other types of ownership, all of the owners must be at least 65 and the combined incomes cannot exceed the predetermined maximum for that year. For each subsequent school year, the applicable date is advanced by one year (ex., for the 2011-12 school year, age is determined as of December 31, 2011; for the 2012-13 school year, age is determined as of December 31, 2012 and so on). If you are a new applicant, the Town of Webb Assessor **WILL REQUIRE** proof of residency, ownership and if you believe you qualify for the Enhanced STAR, proof of age and income.

Enhanced STAR property owners may participate in the STAR Income Verification Program. Residents choosing this option, need apply with the assessor only in the initial year. Assuming that participants would otherwise maintain eligibility, their incomes will be verified by the Department of Taxation and Finance in subsequent years, and they will not need to reapply.

What determines residency: the most important factor is the length of time the person resides on the property. Generally, it can be expected that the person would reside on the property more than six months of the year. Other factors include a person's voting residence, driver's license, filing status for purposes of state income taxes, and other conduct and behavior that provides evidence as to which property the applicant considers to be his or her primary residence.

There are other exemptions, each with its own specific qualifications. These include the Senior Citizen Exemption, Veterans Exemptions, Business Exemption, School District, Not-for-Profit Exemption including, Religious, Municipally

owned, Charity, Clergy Exemption, Forest Exemption, and Agricultural Exemption. Information for these exemptions will follow in subsequent articles.

If you believe you qualify for an exemption or need additional information, contact the Town of Webb Assessor. The deadline for filing ALL exemptions is Taxable Status Date, March 1.