

Assess Your Assessment

More About Exemptions

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The previous article provided information regarding the STAR Basic and STAR Enhanced exemptions. Refer to the *Weekly Adirondack*, October 16, 2009 issue or www.townofwebb.org. Today's article will provide an overview of some of the other exemptions available for property owners with specific circumstances.

The next exemption to be considered is the Senior Citizen's Exemption. This exemption gives the local, county and school districts the option of granting a reduction in the percentage of assessed value on which property taxes will be paid by qualifying senior citizens. Example: If an owner meets the maximum standards, a property with a \$100,000 total assessed value with a 50% exemption, would pay taxes on \$50,000 assessed value rather than the full assessment.

The qualifications for the Sr. Citizen's Exemption include age, ownership of the property, residency, occupancy and income. With the filing of your first application, you must provide proof of age, property ownership, residency, occupancy and income. Specific verifications include:

Age: Each owner must be 65 years of age or over, unless the owners are husband and wife or are siblings, when one spouse or sibling must be 65 years or over. Documents of proof could include driver's license, passport or birth certificate, among others.

Ownership of Property: The applicant must have owned the property for at least 12 consecutive months prior to application for the exemption. A deed showing date of transfer of title will generally be accepted as proof of ownership. (other circumstances may apply)

Residency/Occupancy: Documentation of residency/occupancy could include driver's license, voter registration card, or other identification establishing legal residency. The property must be the legal residence and must be occupied by all owners. (special circumstances may be considered)

Income: This exemption can be granted only if the income of an individual owner or the combined income of all owners DOES NOT exceed the maximum allowable. Sources of income considered include Social Security income, salary, wages, interest income, dividends, alimony, unemployment insurance payments, and others. The Town of Webb currently has a sliding scale for income eligibility.

This is a cursory review of the Senior Citizen's Exemption. To discuss more specific eligibility requirements and the sliding scale for income eligibility, stop by the Assessor's Office.

Veterans of the Armed Forces who were honorably discharged from U. S. military service may qualify for an exemption on the property that is their primary residence. There are several Veteran's exemptions providing different benefit levels including the Alternative exemptions for those who served during specific periods of war; Combat when documented proof of service in a combat zone or theatre is provided; Disability for veterans who received a service-connected disability rating from the Veterans Administration or Department of Defense; and the Cold War which provides a time-limited exemption for property owners who provided military service to the U. S. from September 2, 1945 to December 26, 1991. The Cold War exemption also provides for a Disability option.

Much like other exemptions, the Veterans exemptions require ownership, residency and occupancy of the property. In addition to these qualifications, the veteran must provide a copy of their DD-214 utilized to verify length, dates and locations of service. The veteran with a service-related disability will also need to provide VA documentation for disability rating.

Other exemptions that may be available include the Business Exemption, Clergy, and Not-for-Profit.

The **Business** Exemption provides a partial exemption from real property taxes for commercial, business or industrial property constructed, altered or improved. This exemption provides relief from 50% of the increase in assessed value based on the new construction, alteration or improvement; this is a ten year exemption, declining by 5% annually.

The **Clergy** Exemption provides a partial exemption from real property taxes for clergy who provide services as a minister, priest or rabbi of any demonization who is engaged in the work assigned by the church or denomination of which he/she is a minister, or who is unable to perform such work due to impaired health or is over seventy years of age. The qualifying individual must be a resident and inhabitant of New York State.

The **Nonprofit** exemption provides tax relief for organizations including educational, religious and others that have a 501 c 3 or other appropriate determination from the IRS or other proof of nonprofit status.

If you believe you may qualify for one of the above exemptions, you may stop by or call the Assessor's Office where staff will assist you. If you are aware of other exemptions not referred to above, or in previous articles, that you have questions about, your assessor may be able to assist you and answer your questions.

Additional information regarding exemptions is available on the New York State Real Property website at www.orps.state.ny.us. This article and previously published *Assess Your Assessment* articles are also available at www.townofwebb.org.