

Exemption Seminar

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Assessor's Office Duties

- ▶ Our department is responsible for determining and maintaining assessments, property inventory, ownership, and mapping of over 13,000 parcels. On average over 1,000 deeds are processed yearly by our office. Our staff provides this information to taxpayers, appraisers, bankers, realtors, attorneys, and others.
- ▶ Our department receives copies of all building permits issued by the Town and the Village of Altamont. The assessor then completes a field review of each permit and evaluates each of these permits for either inventory or assessment changes.
- ▶ Our office collects, reviews and processes all exemptions for the Town of Guilderland and the Village of Altamont.



What is a Taxing Jurisdiction?

- ▶ A **taxing jurisdiction** is a specific, legally defined geographic area (such as a country, state, county, or city) that has the legal authority to create and enforce its own tax laws, set tax rates, and collect taxes.
- ▶ Albany County
- ▶ Town of Guilderland
- ▶ Village of Altamont
- ▶ School Districts and Libraries
- ▶ Special Districts (Fire, Lighting)

What is a Exemption?

- ▶ An exemption reduces a property's assessed value, thereby lowering the amount of property taxes the owner must pay. When a property is granted an exemption, a certain amount or percentage of its assessed value is removed from the total taxable value before the tax rate is applied. The property owner then pays taxes on the reduced value.
- ▶ For example

Assessed Value = \$200,000

Exemption Amount = \$50,000

New Taxable Value = \$150,000.

What exemptions are available?

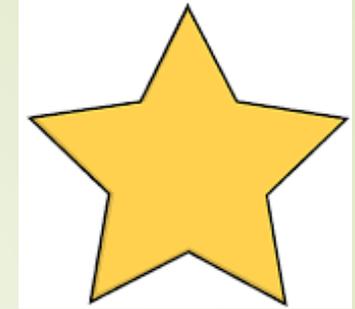
In Guilderland we have:

- ▶ Basic Star
- ▶ Enhanced Star
- ▶ Low Income Senior Citizens (also known as AGED exemption)
- ▶ Low Income Disability
- ▶ Alternative Veterans – Wartime, Combat
- ▶ Cold War Veterans
- ▶ Agricultural exemption
- ▶ Volunteer Firefighter exemption
- ▶ Solar exemption

- ▶ Non-Profit
- ▶ Farm Building
- ▶ Business Exemption

For this workshop, we will focus on the first 9 exemptions

STAR



- ▶ The STAR (School Tax Relief) program offers school tax relief to eligible homeowners, based on ownership, residency, age & income.
- ▶ The program has changed considerably since its early beginnings and is no longer administered by the local Assessment Office. Originally an exemption program as a direct discount on the school tax bill, it was changed to a credit program in the form of a check mailed to the homeowner or a direct deposit to your bank account from NYS. Exemptions granted on the 2015 assessment roll may remain, but all newer requests for benefits are in the credit program.
- ▶ Anyone may convert their existing exemption to the credit program if they wish.
- ▶ Whether you receive the STAR exemption or the credit, there are two types of STAR benefits. The benefits granted depend on the age and income of the homeowner(s). The Basic STAR benefits are for those under 65. Those over 65 and income-eligible are in the Enhanced (senior) program.

**FAGI=
Federal
Adjusted
Gross
Income

Basic STAR

- 2024 FAGI Income under \$500,000
- Primary Residence

Enhanced STAR

- 65+
- 2024 FAGI Income under \$110,750
- Primary Residence



STAR cont.

- ▶ New homeowners must register with New York State Department of Taxation and Finance (NYS DTF) for their benefits at their new residence. The State's STAR Benefit Portal is available to existing and new homeowners for various self-serve features.
- ▶ To register you can either call 518-457-2036 or go online to their website www.tax.ny.gov/star/
- ▶ All communication about this benefit is managed by NYS DTF, **NOT** the local Assessment Office. Continuing eligibility is administered by NYS DTF for both types of STAR.
- ▶ The most recent update to legislation (July 2025), now requires NYS DTF to alert homeowners when they have determined that they are eligible to switch from the Basic to the Enhanced STAR benefits, whether they receive the credit or the exemption benefits. No more applications to file!!!

Low Income Senior Citizen Exemption

RPTL§ 467

- The low income senior citizen exemption offers savings for both Town and County Taxes, Village and potentially School taxes.
- Each of the owners must be 65 or over by December 31 of the year of the application deadline. If the owners are married, or siblings (as defined in law), only one must be age-eligible.
- Exemption savings is dependent on your income. Savings can range from a 5% to 50% reduction in taxable value.
- Income Maximums-

County - \$58,400

Town - \$58,400

Village of Altamont - \$37,400

Guilderland CSD - \$43,400

Mohonasen CSD - \$37,400

Voorheesville CSD - \$58,400

Schalmont CSD - \$37,400

South Colonie CSD - \$37,400



- Proof of age, income (Federal Tax Return and 1099 statements), ownership and residency are required.
- Must be renewed annually.



Disability Exemption



RPTL§ 459-c

- The Disability exemption offers savings for both Town and County Taxes, Village and potentially School taxes.
- Available to the primary residence of persons with certain documented disabilities and limited income.
- Must have verified disability with documentation from either Social Security, Railroad Board, New York State Commission for the Blind, United States Postal Service, or Workers Compensation Board.
- Exemption savings is dependent on your income. Savings can range from a 5% to 50% reduction in taxable value.
- Income Maximums-
 - County - \$58,400
 - Town - \$58,400
 - Village - \$37,400
 - Guilderland CSD - \$43,400
 - Mohonasen CSD - \$37,400
 - Voorheesville CSD - \$58,400
 - Schalmont CSD - \$37,400
 - South Colonie CSD - \$37,400
- Proof of disability, income (Federal Tax Return and 1099 statements), ownership and residency are required.
- Must be renewed annually.

Veterans Exemptions



- The Veteran exemptions offers savings for both Town and County Taxes, Village and potentially School taxes.
- Available to the primary residence of qualified veteran who have served (or to their un-remarried surviving spouse).
- Additional benefits will be granted to those who also served in a combat zone and/or who have a service-connected disability.
- Benefits are **capped** by each Taxing Jurisdiction
- Proof of DD-214 (separation/ discharge papers), ownership, and residency are required.

Veterans Exemption cont.

RPTL § 458

Alternative Veteran Exemption – Reduce Town, County, Village & School taxes

*****Except Schalmont*****

▶ Active Service During:

Persian Gulf (On or After 8/2/1990)

Vietnam War (12/22/1961-5/7/1975)

Korean War (6/27/1950-1/31/1955)

World War II (12/7/1941-12/31/1946)

World War I (4/6/1917-11/11/1918)

Mexican Border Period (5/9/1916-4/5/1917)

Capped Exemption

Amounts

Wartime – 15%

Combat – 25%

Disability – Based on Rating granted by VA (Receive 50% of rating)

Veterans Exemption cont.

RPTL§ 458

Cold War Veteran Exemption- Reduce Town and County, Village & Voorheesville CSD taxes

- A lesser benefit is available to the primary residence of qualified veterans who did not serve during a period of war (or to their un-remarried surviving spouse).

Capped Exemption Amounts

Cold War – 15%
Disability- Based on Rating granted by VA (Receive 50% of your rating)

Veteran Exemption Cap Amounts

Alternative Veteran's Exemption Caps

Taxing Jurisdiction	Wartime 15%	Combat 25%	Disability
Albany County	36,000	60,000	120,000
Town of Guilderland	36,000	60,000	120,000
Village of Altamont	36,000	60,000	120,000
Guilderland CSD	12,000	20,000	40,000
Mohonasen	6,000	10,000	20,000
Schalmont	-	-	-
South Colonie	6,000	10,000	20,000
Voorheesville	18,000	30,000	60,000

Cold War Veteran's Exemption Caps

Taxing Jurisdiction	Wartime 15%	Disability
Albany County	8,000	40,000
Town of Guilderland	8,000	40,000
Village of Altamont	8,000	40,000
Guilderland CSD	-	-
Mohonasen	-	-
Schalmont	-	-
South Colonie	-	-
Voorheesville	12,000	60,000

Agricultural Exemption

RPTL§ 481 & §582



- The Agricultural exemption offers savings for both Town and County Taxes and School taxes.
- Exemption is calculated based on soil type and acreage attributed .
- Available to property owners with 7 or more acres of land
- Farm property must be farmed and generating income for two years prior to application.
- Farmed property must annually gross \$10,000 or more each year.
- Qualifying Agricultural products:
 - Crops, Livestock, Livestock products, Horse boarding, Woodland(Firewood), Christmas Trees etc.
- Application, Soil Maps from Albany County Soil & Water, and Farm Income are required.
- Exemption must be renewed annually.

Volunteer Firefighters Exemption



- The Volunteer Firefighters exemption offers savings for both Town and County Taxes, Village, potentially School taxes (**NOT Schalmont**), and Fire District taxes.
- Exemption gives 10% reduction in taxable Assessed Value
- Available to the primary residence of qualified volunteer Firefighters/Ambulance workers who have been certified as being enrolled members of incorporated volunteer fire companies, fire departments, or incorporated ambulance service for at least two years.
- The property must be owned by the member and be the member's primary residence, and used exclusively for residential purpose.
- Once approved, this exemption remains with your property until you move or the property sells, as long as you remain a qualified enrolled member.
- Proof of residency and certification from Fire District required.
- Does **NOT** need to be renewed annually. Fire District renews on half of district.

Solar Exemption

RPTL§ 487

- ▶ The Solar exemption offers savings for County Taxes and potentially School taxes. **NOT Town or Village (Local Law 4 of 2017)**
- ▶ Property must contain a solar or wind energy system, an arrangement of solar or wind energy equipment designed to provide heating, cooling, hot water, or mechanical, chemical, or electrical energy by the collection of solar or wind energy.
- ▶ Exemption has Term of 15 years
- ▶ Exemption negates increase in Assessed Value based on the installation of Solar

For example:

Assessed Value increase \$700

Exemption amount \$700 with Term of 15 years

- ▶ Copy of Contract is required with the cost of system.
- ▶ Does **NOT** need to be renewed annually.



Approved Supporting Documents



Proof of Age – Copy of Birth certificate, Passport, Baptismal, Military ID, Pistol Permit, Driver's License

Proof of Residency – Copy of Driver's license, Utility bill, Piece of mail mailed to the house. **NO PO BOXES or Mail from Town**

Proof of Ownership – Copy of Deed or Mortgage

Filing Deadline



- ▶ Per RPTL §302-

“The taxable status of real property in cities and towns shall be determined annually according to it’s condition and ownership as of the **first day of March...**”

- ▶ All exemptions are due by close of business March 1st, **or** postmarked March 1st. If March 1st is on a weekend the deadline will be the first business day after.
- ▶ Ways to file:

In person - 9:00am-4:30pm Monday-Friday

By Mail

Drop Box in front of Town Hall

Important Considerations

- ▶ Faxed or Electronic applications will not be accepted
- ▶ If mailed, they must be post marked March 1st or earlier
- ▶ Exemptions are non transferable. If you move, you need to re-file.
(Other than Solar – Solar exemption stays with the house and panels)



Where can I find more information?

Town of Guilderland Website

<https://ny-guilderland.civicplus.com/163/Assessor>

New York State Office of Real Property

www.tax.ny.gov/pit/property/

Albany County Real Property Tax Service Agency

www.albanycountyny.gov/departments/management-and-budget/real-property-tax-service-agency





Special Thank you...

Thank you to Assemblymember
Gabriella Romero for sponsoring this
seminar!



Contact Information



Town of Guilderland Assessor's Office

Hours: Monday-Friday 9am-4:30pm

Phone Number: 518-356-1980

Street Address: 5209 Western Tpke.

Altamont, NY 12009

Mailing Address: PO Box 339

Guilderland, NY 12084

