



*Deputy
Superintendent*
John J. O'Keefe
jokeefe@sachem.edu

*Superintendent of
Schools*
Kenneth E.
Graham, Ed.D.

51 School Street
Lake Ronkonkoma,
NY 11779
631.471.1321
www.sachem.edu



#WeAreSachem

Sachem Central School District

Changes to New York State STAR Exemption Program

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Dear Sachem Community Members:

New York State recently announced changes to the STAR exemption program that could be confusing, or difficult to understand. For years the STAR program has afforded qualified families a sizeable discount off their property tax bill. This new program will not eliminate the old program, at least for now, but those who choose to opt in, or are required to do so because of income, will no longer receive the discount. Instead they will pay their full property tax bill and then receive a credit check at some later date.

The very first and most important piece of information that you need to know is, that for most people, switching to the new STAR credit check program is optional, and not mandatory. If you decide to do nothing, you will not lose your current STAR exemption.

If your 2017 income was greater than \$250,000, but less than \$500,000, the State will automatically switch you from the STAR exemption program to the STAR check credit program. The State will notify you in writing if this occurs.

If your income is less than \$250,000, you will be given the option of switching, but once the decision is made, it is irrevocable, and you cannot switch back to the exemption.

If you remain in the current program, the annual STAR exemption will be capped at the 2019 level. For those moving to the STAR credit check program, their STAR rebate can be higher than the previous year's amount by a maximum of 2% annually.

If you choose to switch, the annual deadline to do so is June 17th. You do not need to contact the local assessor's office to switch, but rather the State Department of Taxation and Finance. Additional information can be found, as well as links to complete the registration process, on their website: <https://www.tax.ny.gov/star>

If you pay property taxes through a mortgage escrow account, you may wish to contact the mortgage lender or its agent to advise them that you have switched to the STAR credit from the STAR exemption, as the tax bill will be higher than they anticipated. This could impact your monthly mortgage payment. If you have additional questions, the State has established a **STAR Questions Call Center**. They can be reached at **(518) 457-2036**, Monday through Friday, 8:30 a.m. – 4:30 p.m.