

**Simplified Sample of STAR Exemption Calculation Formula.** Here is a very simplified look at how the tax bill is set. It begins with the assessment everyone just went through. Let's say a property is assessed at \$100,000.

○ <b>Current Market Value</b> x Percentage of Market Value (100%)=	<i>Total Assessed Value</i>	<b>\$100,000.00</b>
○ Basic or Basic + Enhanced reductions of Taxable Value	= <i>Owner's STAR Exemption</i>	<u>\$- 30,000.00</u>
○ Total Assessed Value <b>minus Exemptions</b> like the STAR Exemption	= <i>Taxable Assessed Value</i>	<b>\$ 70,000.00</b>
○ <b>Market Value of Entire Town</b> (100% of Market Value) / <b>School Budget</b>	= <i>Tax Rate (\$ per \$1,000) in 2007 it was \$9.995112 per \$1,000 taxable assessed value</i>	
○ [Owner's Taxable Assessed Value / \$1000] x Tax Rate	= <i>Owner's Tax Bill</i>	<b>\$ 699.66</b>

- Reduce the assessed value of a property: Assessment Grievance Process and Exemptions
- Learn about the budget, watch how it is spent, attend public budget hearings and ask questions
- Attend Town Council meetings when Budget Approval is on the agenda
- Attend School Board and, specifically, their budget meetings and vote on the School Budget

**STAR Exemption Definitions: Basic and Enhanced**

From the NYS Office of Real Property Services:

STAR is New York State's School Tax Relief Program that includes a school property tax rebate program and a partial property tax exemption from school taxes. All New Yorkers who own and live in the home – whether it's a condominium, cooperative apartment, manufactured home, farm dwelling, apartment building or mixed-use property- are eligible for the STAR exemption on the primary residence.”

- **Basic:** available for owner-occupied, primary residences regardless of the owners' ages or incomes. The first \$30,000 of the full market value is deducted from the Assessed Value
- **Enhanced:** Deducts the first \$56,800 from the Full Market Value
  - Primary residence of senior citizens (age 65 and older); only of person in a couple need be 65 or older
  - Yearly incomes less than the state standard; the combined annual incomes of a couple or siblings must be within the state standard. Income is based on the income tax return of two years prior to the tax assessment roll year (for 2008 it would be 2006 tax return).

For the Columbia County 2008-2009 School Levy Year – Town of Taghkanic filed for \$84,080 in Enhanced Exemptions and \$44,420 in Basic exemptions and these were certified on April 11, 2008.

Source: [www.orps.state.ny.us/star/ex/star10.htm](http://www.orps.state.ny.us/star/ex/star10.htm)

There are many good answers to common questions in a brochure entitled STAR School Property Tax Exemption Questions & Answers and is also available at [www.orps.state.ny.us](http://www.orps.state.ny.us)

See: [www.nystax.gov](http://www.nystax.gov) or call 1-877-6-STAR-NY (1.877-678-2769)

## EXEMPTION Categories and Codes for Residents

### Group A – Exemption Codes

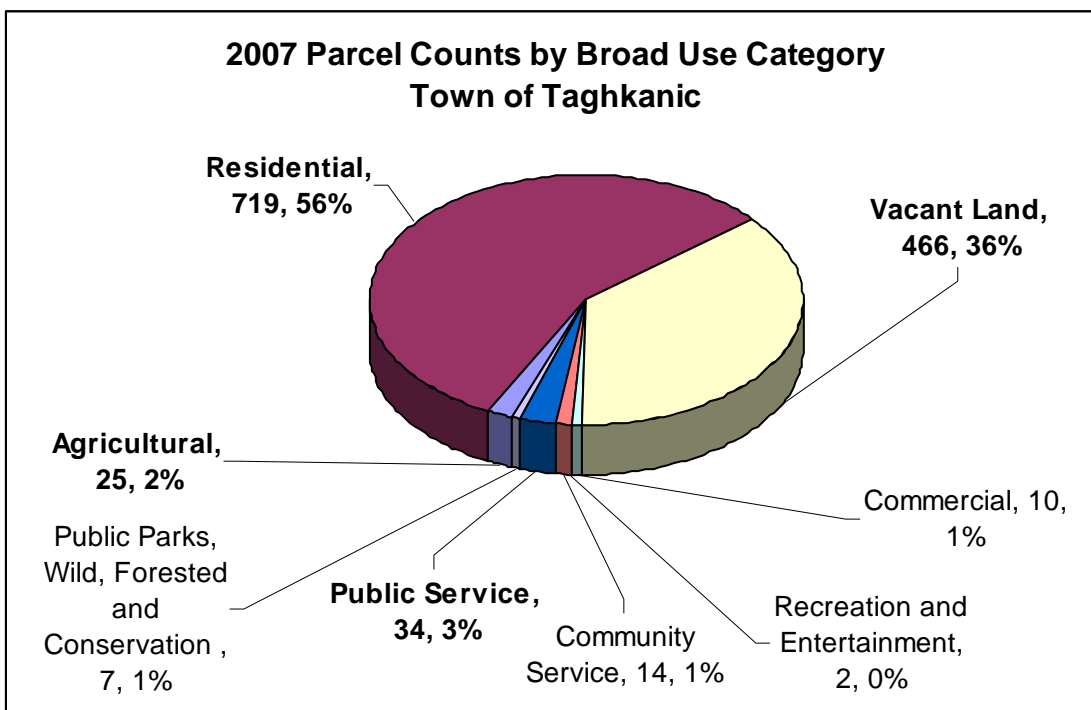
- 4112\_ Veterans-Wartime/Noncombat
- 4113\_ Veterans-Wartime/Combat
- 4114\_ Veterans-Wartime/Disabled
- 41300 Veterans-Seriously Disabled
- 4169\_ Volunteer Firefighter-Certain Counties
- 4180\_ Person Aged 65 Yrs or Older
- 41834 Star – Enhanced
- 41854 Star – Basic
- 4193\_ Person w/Disability & Limited Income

### Nine Categories of Property Class Codes

<http://www.orps.state.ny.us/assessor/manuals/vol6/ref/prclas.htm>

- 100 – Agricultural – Property used for the production of crops or livestock
- 200 – Residential – Property used for human habitation. Living accommodations such as hotels, motels, and apartments re in the Commercial category – 400
- 300 – Vacant Land – Property that is not in use, is in temporary use, or lacks permanent improvement.
- 400 – Commercial – Property used for the sale of goods, and/or services.
- 500 – Recreation and Entertainment – Property used for groups for recreation, amusement, or entertainment.
- 600 – Community Services – Property used for the well being of the community.
- 700 – Industrial – Property used for the production and fabrication of durable and nondurable man-made goods.
- 800 – Public Services – Property used to provide services to the general public.
- 900 – Will, forested, Conservation Lands & Public parks – Reforested lands, preserves, and private hunting and fishing clubs.

Source: [www.orps.state.ny.us/cfapps/MuniPro/parcel/muniparcel\\_report.cfm?swis=105400](http://www.orps.state.ny.us/cfapps/MuniPro/parcel/muniparcel_report.cfm?swis=105400)



**List of Brochures**

- How Estimates of Market Value are Determined for Residential Properties – a Practical Overview
- FAIR ASSESSMENT A Guide for Property Owners
- HOW THE PROPERTY TAX WORKS
- PROPERTY TAX – Myths & Misunderstandings
- Agriculture Assessments – Partial Reduction in Real Property Taxes for Eligible Farmland
  - in New York State, Questions and Answers
- Property Tax Bills – do you know what your bill is telling you?
- STAR School Property Tax Exemption Questions & Answers
- Farm Building Exemptions - Questions & Answers
- Columbia County Real Property Tax Service Agency, Suzette M. Booy, Director and Judith A. Bender, Deputy Dir.  
560 Warren Street, Hudson, NY 12534  
518.828.7334 Telephone  
518.828.0363 Fax

If you do not have a computer and it is difficult to get around, please contact Taghkanic Neighbors, Inc. at 518.851.3487 and request a copy of any of these brochures.

<b>Real Property Tax Department</b> <b>Director: Suzette Booy</b> <b>Deputy Director: Judith Bender</b> <b>Tax Map Supervisor: Michael Lorenson</b>	(518) 828-7334 (518) 828-0363 (Fax)	560 Warren Street, Hudson, NY 12534 booy@govt.co.columbia.ny.us jbender@govt.co.columbia.ny.us lorenson@govt.co.columbia.ny.us
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## The Real Property Tax Schedule for 2008-2009

**Fiscal Year:** **January 1 to December 31, 2009**

**Valuation Date** **July 1, 2007**

Real Property price level for the assessment cycle is frozen as of this date. Note this is always in the year prior to the assessment and should be noted when reviewing Market Value numbers

**Taxable Status/Exemption Filing Date** **March 1, 2008**

Ownership and physical condition are assessed as of this date based on the price fixed as of the earlier valuation date.

### **Public Inspection of Inventory**

Period of time in which property owners can review the information on file for their property

**Tentative roll** **May 1, 2008**

The Assessors complete, certify and file a roll containing proposed assessed values for each property in the assessing unit (Town of Taghkanic)

**Public Notice of Tentative Roll:** Assessors publish and post notice of completion and filing of tentative assessment roll.

**Change of Assessment Notices:** Notices are sent to property owners who have a change in assessment or taxable status on the tentative roll.

**Public Inspection of Tentative Roll:** Period of time in which property owners may examine the assessed values on the tentative roll and discuss them with the assessor.

**Grievance Day** **May 27, 2008**

Board of Assessment Review meets to hear assessment complaints. This is the last day that property owners may file a formal complaint seeking reduction in their tentative assessments.

**Notice of Board of Assessment Review (BAR) Decisions:**

Property owners are notified of the results of the review by the BAR.

**Final Assessment Roll**

The Assessors sign and file a roll that contains the final assessments, including all changes.

**Small Claims Assessment Review**

claims

**July 1, 2008**

The last date by which an owner of a one, two, or three family residence may apply for small

assessment review of the BAR determination.

This is 30 days after the filing of the final assessment roll.

Filing of Article 7 Certiorari Writ:

A legal action pursuant to Article 7 of the Real Property Tax law challenging an assessment must be filed in State Supreme Court no later than 30 days after the date the final assessment roll is filed.

School Tax Roll:

The assessors deliver to the school authorities a duplicate of the part of the final assessment roll that applies to the school district.

School Tax Lien Date:

The date school authorities attach to the school tax roll an authorization for collection of taxes. Tax collector publishes notice of tax collection.

Correction of Errors for School Roll:

The last date for a property owner to apply to the county director of real property tax services for correction of a clerical error or unlawful entry on the school tax roll.

End of Interest Free Period – School Tax:

Taxes may be paid without interest or penalty fees for one month after publication of a notice of collection.

**Town Budget Approval****November 20, 2008**

Town Council approves budget

**Tax Levy****December 31, 2008**

Town Council sets tax levy after deducting other funding resources for the budget

**Tax Lien****January 1, 2009**

County/Town Tax Roll:

The assessors deliver to the county/town authorities a duplicate of the part of the final assessment roll that applies to the county/town.

County/Town Tax Lien Date:

The date county/town authorities attach to the county/town tax roll an authorization for collection of taxes. Tax collector publishes notice of tax collection.

Correction of Errors for County/Town Roll:

The last date for a property owner to apply to the county director of real property tax services for correction of a clerical error or unlawful entry on the county, town or school tax roll.

End of Interest Free Period – School Tax:

Taxes may be paid without interest or penalty fees for one month after publication of a notice of collection.

## How Taxpayers can learn more about the Town Budget

### At Town Council Meetings:

The Real Property Tax is approved by the Town Council; unlike the School Budget, it is not voted on by the public. The public has an opportunity to hear the Town Council discussion of the next year's budget at a workshop in November when each line item is reviewed and a preliminary budget is set. This is a public meeting and taxpayers can ask questions during the public comment period.

Occasionally, payments are discussed at Town Council meetings during the year. Taxpayers have the right to ask for a report on Town financial activity at these meetings.

**In the individual tax bill** has a lot of good information. Tax levies (amount to be raised) for the County, the Town and the Fire Department are shown separately. They cover the amount to be raised; the percent change from the previous year and the tax rate for each governmental body.

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### Assessment News at the County Level

On Sunday, July 6<sup>th</sup>, the Register Star ran a detailed article about a study authorized by the Columbia County Board of Supervisors to see what countywide assessment might be like. According to Jay Franklin, Assistant director of assessment for Tompkins County, who was hired by Columbia County to do this study, "The goal of the program is to achieve common treatment, including a common level of assessment/equalization rate, for all parcels in a county..." It would "...benefit taxpayers by providing **transparency** – 'is it simple enough to understand?' – **equity** – 'does it treat every parcel the same way?' – and **efficiency** – 'is it the lowest cost for a given level of service?'" Mr. Franklin asserts that there will be savings for Columbia County. Along with savings is the equally important question that asks whether a centralized system will have sufficient accountability to assure no large-scale abuse is possible. Why is this proposal important? Columbia County Real Property Director, Suzette Booy, noted that "...New York, one of only three states without a statewide standard of assessing, has a 'notoriously complex and confusing' property tax system". Following receipt of the full report the Board of Supervisors will discuss countywide assessment further. That report is not likely to be ready in time for a referendum vote until 2009.

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