

The Warren County Assessors' Association has been a very effective advocate for our taxpayers in ensuring they receive all the exemptions they are entitled to and our members take that responsibility very seriously. **New York State is now taking that important role out of the local assessors' hands** with the newest changes to the STAR program by essentially forcing all taxpayers to convert to the STAR Credit Check Program.

In the Governor's budget, just passed by the NYS Legislature, homeowners that currently enjoy the **STAR Exemption** (which automatically reduces their school tax bills) **that make over \$250,000** will now be receiving **Exemption DENIALS** from the NYS Department of Taxation and Finance. This means that those homeowners will now have to register for the STAR Credit Check (where the income limit **REMAINS at \$500,000**), pay their **FULL** school tax bill in September and then wait for their STAR Credit Check to arrive from DTF. The consequences for homeowners with escrow accounts will be huge!

On top of that major change there is a second one that will impact **EVERYONE** that has the **STAR Exemption**.....especially our senior citizens! Starting with this year's school tax bills anyone that has the traditional STAR Exemption (which automatically reduces the school tax bill) will lose out on potential additional 2% savings unless they renounce their exemption and convert to the STAR Credit Check. The **2019 STAR Exemption savings have been frozen** - homeowners that have the EXEMPTION will never receive greater savings that they did last year. While the **STAR Credit Checks could increase as much as 2% every year**.

Again, homeowners on the STAR Credit Check program will have to pay their FULL school tax bill in September and wait for their STAR Credit check to arrive from DTF. Many of our seniors who are on fixed limited incomes will NOT have the money to pay their **Full tax bill** but if they don't convert to the STAR Check they lose out on increased savings. These are the people that are usually the first ones to pay their tax bills and now will either have to come up with the additional money (in most areas over \$1,000) or have to worry & wait for the STAR Credit Check to arrive.....hopefully before September 30th (which is in most places the last day to pay without incurring a penalty).

So the homeowner's choices are to either remain with the STAR Exemption and lose out on any increased savings OR convert to the STAR Credit Check program, pay the full school tax bill and wait for the check to arrive. The sad thing is that **there is absolutely nothing that the local assessor can do to assist them!**