

# Enhanced STAR Income Verification Program (IVP): Questions and answers for property owners

**Q: I've been receiving the Enhanced STAR exemption for 20 years. What changed?**

**A:** Since 2003 you have had the option to participate in the Enhanced STAR Income Verification Program (IVP). In 2018, the law changed to require all Enhanced STAR applicants and recipients participate in the IVP. Beginning in 2019, by enrolling in the IVP, you won't need to renew your Enhanced STAR exemption with the assessor each year; the first time you apply, the assessor will review your income to determine your eligibility, and in subsequent years, the Tax Department will review your income and notify the assessor whether you qualify for the exemption.

## Applying with your assessor

**Q: What forms do I need to submit to the assessor?**

**A:** See [How to enroll](#).

**Q: What if I'm not required to file income tax returns? What should I provide to my assessor?**

**A:** When you apply or reapply for the Enhanced STAR exemption with your assessor, along with submitting Form RP-425-IVP and either Form RP-425-E or Form RP-425-Rnw, also provide the assessor with [Form RP-425-Wkst, Income for STAR Purposes Worksheet](#). The first year, the assessor will use the information you provide to determine whether your income qualifies for the exemption. After the first year, the Tax Department will review your income annually.

**Q: I am eligible for the senior citizens exemption as well as the Enhanced STAR exemption. Does this law change affect me?**

**A:** If you've been receiving the senior citizens exemption previously, you may recall that the application for that exemption was also the application for the Enhanced STAR exemption. Under the new law, that is not the case. You are now required to apply for the Enhanced STAR and senior citizens exemptions separately. Submit the applications for both exemptions to your assessor.

In future years, you will not need to reapply for the Enhanced STAR exemption; the Tax Department will automatically review your income to determine eligibility. See [How to enroll](#) for Enhanced STAR application instructions.

You will need to reapply for the senior citizens exemption annually. To apply or reapply for the senior citizens exemption, file the applicable form below with your assessor:

- **for first-time applicants:** [Form RP-467, Application for Partial Tax Exemption for Real Property of Senior Citizens](#), or
- **for renewal applicants:** [Form RP-467-Rnw, Renewal Application for Partial Tax Exemption for Real Property of Senior Citizens](#).

**Q: I'm over 65 and I recently purchased a new home. Should I apply for the Enhanced STAR exemption with my assessor?**

**A:** No. New homeowners are eligible for the STAR credit rather than the STAR exemption. The amount of the benefit is generally the same, but you will receive your benefit in the form of a check from New York State. [Register for the STAR credit.](#)

**Q: Will I need to reapply for the Enhanced STAR exemption or the IVP in future years?**

**A:** No. As long as you remain eligible for the exemption, you will not need to reapply in future years. The Tax Department will automatically verify your income, and notify your assessor whether your income qualifies for the Enhanced STAR exemption.

## Social Security numbers

**Q: Why do I have to provide my Social Security number to the assessor?**

**A:** After you provide your Social Security number to the assessor on [Form RP-425-IVP, Supplement to Forms RP-425-E and RP-425-Rnw](#), the assessor will transmit your information to the Tax Department using a highly secure online tool provided by New York State, then promptly destroy your paper form. We will use your information to determine whether your income meets the qualifications for the Enhanced STAR exemption.

**Q: I'm the only owner on the deed for my property. Why do I have to provide my spouse's Social Security number?**

**A:** Income eligibility for the Enhanced STAR exemption is the total income for all owners of the property and any owner's spouse who resides on the property. If your spouse resides on the property, you must include their Social Security number on Form RP-425-IVP so we can include their income in the total and accurately determine eligibility for the exemption.

**Q: Since I'm now required to provide my Social Security number to the assessor, why do I also have to provide my tax return information?**

**A:** In the first year of the program, assessors will use your tax return information to determine whether your income qualifies you for the Enhanced STAR exemption. The Tax Department will use your Social Security number to also review your income. If the Tax Department determines that there is a change to your eligibility, we will notify you and your assessor directly.

## Security and confidentiality

**Q: Can the assessor disclose my Social Security number or income to anyone?**

**A:** By law, assessors are only authorized to collect your confidential information to administer exemptions. They are **not** authorized to share your income information with anyone. They are required to provide your information to the Tax Department using a highly secure online tool, then to destroy your paper form immediately. Unauthorized disclosure of confidential information is against the law.

**Q: Is the system assessors use to provide the Tax Department with my information secure?**

**A:** The Tax Department is responsible for safeguarding tens of millions of Social Security numbers and other confidential information on tax returns. The confidentiality and security of your information is the agency's top concern. We take extraordinary measures to protect your data and our systems, including the one we provide to assessors for the IVP.

**Q: Will the Tax Department provide the amount of my income to the assessor?**

**A:** No. The Tax Department will not disclose your income to the assessor. We will only indicate whether your income is or is not greater than the applicable income standard.

## **Tax Department verification**

**Q: How does the Tax Department determine if I'm qualified for the Enhanced STAR exemption?**

**A:** Based on the Social Security numbers and other information you provide to your assessor, the Tax Department reviews your income tax returns and other data to determine whether you're eligible for Enhanced STAR. If we need additional information, we will contact you by mail and notify the assessor of our determination.

The assessor determines whether you are eligible based on ownership, age, residency, and other pertinent factors. If you are eligible, the assessor will grant the exemption and add it to the assessment roll.

**Q: How will I know if the Tax Department determines that I'm eligible for the Enhanced STAR exemption?**

**A:** If you are not eligible for income reasons, the Tax Department will mail you a denial letter. If the assessor determines you are ineligible for other reasons, the assessor will send you a denial letter.

We recommend that you check the tentative assessment roll each year to ensure that you are receiving the exemptions you believe you are entitled to. Visit the office or webpage of your local assessor to check the assessment roll.

**Q: How will the Tax Department determine my eligibility for Enhanced STAR if I'm not required to file income tax returns?**

**A:** The Tax Department has access to various sources of information regarding income. If the department is unable to determine your income from those sources, we will provide you with a worksheet to complete and return. If you receive an income worksheet from us, please complete and return it as quickly as possible so we can determine your eligibility.

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