

DO YOU QUALIFY FOR A REAL PROPERTY TAX EXEMPTION IN THE TOWN OF BABYLON FOR 2010?

~ STAR ~

~ SENIOR CITIZENS ~

~ VETERANS ~

~COLD WAR VETERANS~

~ CAPITAL IMPROVEMENT ~

~ FIREFIGHTERS/AMBULANCE SERVICE WORKERS ~

~ FIRST TIME HOMEBUYERS ~

~ PERSONS WITH DISABILITIES & LIMITED INCOME ~

**STEVEN BELLONE
SUPERVISOR**

**Jacqueline Gordon
Councilwoman**

**Antonio Martinez
Councilman**

**Corinne DiSomma
Receiver of Taxes**



**Lindsay Henry
Councilman**

**Ellen McVeety
Councilwoman**

**Carol Quirk
Town Clerk**

To print first-time exemption applications, visit:

www.townofbabylon.com

Town of Babylon Department of Assessment 631-957-3014

**MICHAEL J. BERNARD, IAO
SOLE ASSESSOR**

assessor@townofbabylon.com

****FILING DEADLINE MARCH 1, 2010****

***A MESSAGE FROM BABYLON TOWN SUPERVISOR
STEVEN BELLONE***

Dear Resident:

Since becoming your Supervisor, I have set a policy to ensure that every property owner in the Town of Babylon that is entitled to a Real Property Tax Exemption receives one.

This booklet, prepared by the Department of Assessment, is a basic look at the most popular Real Property Tax Exemptions available to homeowners. The booklet is free and designed to illustrate which Real Property Tax Exemptions you may be entitled to. At the end of this booklet are graphs that show exactly where your property tax dollars go.

If you have any specific questions, please call, write or e-mail the Town of Babylon Department of Assessment.

Thank you.

Very truly yours,

A handwritten signature in black ink that reads "Steven Bellone". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

**Steven Bellone
Supervisor**

INTRODUCTION

This booklet is designed to make homeowners in the Town of Babylon aware of several Real Property Tax Exemptions currently available.

These exemptions are pursuant to New York State Real Property Tax Law and administered by the Town of Babylon Department of Assessment, which means the Town must follow New York State Law in processing all exemptions.

The following exemption information is very basic, indicating only the minimum qualifications. You must refer to the exemption application instructions for specific requirements.

Remember the last day to file for any of these exemptions is March 1, 2010. All late applications, unfortunately, will be denied.

Please contact the Department of Assessment at 631-957-3014 or assessor@townofbabylon.com if you have any specific questions or comments.

Thank you,

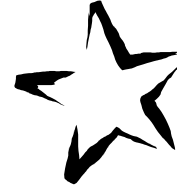
A handwritten signature in black ink, appearing to read "M. Bernard".

**Michael J. Bernard, IAO
Sole Assessor**

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NOTE: THE LAST DATE TO FILE FOR THESE EXEMPTIONS, PURSUANT TO NEW YORK STATE REAL PROPERTY TAX LAW, IS MARCH 1, 2010.



... You may be eligible for a school property tax savings regardless of your age or income...

STAR
(RPTL 425)

- **THE BASIC STAR EXEMPTION IS AVAILABLE TO THE OWNER(S) OF ONE, TWO & THREE FAMILY HOMES, REGARDLESS OF AGE OR INCOME.**
- **THE HOME MUST BE YOUR PRIMARY RESIDENCE.**
- **THIS EXEMPTION DOES NOT HAVE TO BE RENEWED.**
- **THIS EXEMPTION IS AVAILABLE IN CONJUNCTION WITH ANY OTHER EXEMPTION(S).**

(See application instructions for specific requirements.)

**** FILING DEADLINE MARCH 1, 2010 ****



...If you are approved for a Senior Citizen Exemption, you will automatically receive the Enhanced Star Exemption...

SENIOR CITIZENS **(RPTL 425 & RPTL 467)**

- **THERE ARE TWO EXEMPTIONS AVAILABLE TO THOSE SENIOR CITIZENS THAT ARE OR WILL BE 65 DURING THE YEAR THAT THEY ARE FILING FOR THE EXEMPTION.**
- **BOTH OF THESE EXEMPTIONS REQUIRE THAT EITHER HUSBAND OR WIFE MEET THE AGE REQUIREMENT, AND THAT THE HOME IS THEIR PRIMARY RESIDENCE.**

THE EXEMPTIONS ARE:

- 1. ENHANCED STAR (RPTL 425)**
 - 2. AGED (RPTL 467)**
- **EACH OF THESE EXEMPTIONS HAS DIFFERENT INCOME REQUIREMENTS.**

***SEE PAGE #8a FOR MORE INFORMATION.**

(See application instructions for specific requirements.)

*****FILING DEADLINE MARCH 1, 2010*****



...Need help with your application? You may contact the Suffolk County Veteran's Service Agency at 631-853-8387...

ALTERNATIVE VETERANS

(RPTL 458-a)

- **THIS EXEMPTION IS AVAILABLE TO ALL VETERANS & UNREMARIED SURVIVING SPOUSES OF VETERANS THAT HAVE SERVED IN THE MILITARY DURING A WAR OR A CONGRESSIONALLY APPROVED COMBAT CONFLICT PERIOD.**
- **ACTIVE MILITARY PERSONNEL & RESERVISTS ARE NOT ELIGIBLE.**
- **ONLY THOSE RESERVISTS DISCHARGED FROM ACTIVE DUTY DURING A WAR OR CONGRESSIONALLY APPROVED COMBAT CONFLICT ARE ELIGIBLE.**
- **COMBAT OR RELATED DISABILITY MAY INCREASE THE AMOUNT OF THE EXEMPTION.**
- **THE HOME MUST BE THE PRIMARY RESIDENCE.**
- **THIS EXEMPTION DOES NOT HAVE TO BE RENEWED.**
- **THERE ARE NO AGE OR INCOME REQUIREMENTS.**
- **YOU MUST PRESENT A COPY OF A CERTIFICATE OF ELIGIBILITY (DD214 FORM) AT THE TIME OF FILING THE APPLICATION. IF YOU CANNOT LOCATE SUCH FORM, WRITE TO:**

**NATIONAL PERSONNEL RECORDS CENTER
MILITARY PERSONNEL RECORDS
9700 PAGE AVENUE
ST. LOUIS, MO 63132-5100**

(Include name, address, date of birth, social security number, branch of service and dates of service)

(See application instructions for specific requirements.)

★★*FILING DEADLINE MARCH 1, 2010*★★



COLD WAR VETERANS

RPTL 458-b

- **THIS EXEMPTION IS AVAILABLE TO VETERANS AND UNREMARIED SURVIVING SPOUSES OF VETERANS WHO SERVED ON ACTIVE DUTY DURING THE DEFINED COLD WAR PERIOD; SEPTEMBER 2, 1945 TO DECEMBER 26, 1991, & HAVE BEEN HONORABLY DISCHARGED OR RELEASED**
- **ACTIVE MILITARY PERSONNEL & RESERVISTS ARE NOT ELIGIBLE**
- **IF YOU ARE ALREADY RECEIVING A VETERANS EXEMPTION UNDER RPTL 458 OR 458α, YOU ARE NOT ELIGIBLE FOR THE COLD WAR VETERANS EXEMPTION**
- **HOME MUST BE PRIMARY RESIDENCE**
- **SERVICE CONNECTED DISABILITY MAY INCREASE THE AMOUNT OF THE EXEMPTION**
- **THERE ARE NO AGE OR INCOME REQUIREMENTS**
- **YOU MUST PRESENT A COPY OF A CERTIFICATE OF ELIGIBILITY (DD-214) AT THE TIME OF FILING YOUR APPLICATION. IF YOU CANNOT LOCATE SUCH FORMS, WRITE TO:**

**NATIONAL PERSONNEL RECORDS CENTER
MILITARY PERSONNEL RECORDS
9700 PAGE AVENUE
ST. LOUIS, MO 63132-5100**

(Include name, address, date of birth, social security number, branch & dates of service)

(See application instructions for specific requirements.)

****FILING DEADLINE MARCH 1, 2010****



...if you've increased the value of your home by making major improvements, you may be eligible for a property tax exemption ...

CAPITAL IMPROVEMENT **(RPTL 421-f)**

- **THIS EXEMPTION IS AVAILABLE FOR ONE & TWO FAMILY HOMES.**
- **THE ENTIRE HOME, INCLUDING ANY PRIOR ADDITIONS, MUST BE AT LEAST FIVE YEARS OLD.**
- **THE TOTAL SQUARE FOOTAGE OF THE ADDITION MAY NOT EXCEED THE TOTAL SQUARE FOOTAGE OF THE HOME PRIOR TO THE START OF CONSTRUCTION.**
- **BUILDING PERMIT & CERTIFICATE OF OCCUPANCY REQUIRED.**
- **DORMERS & ADDITIONS GENERALLY QUALIFY.**
- **THERE ARE NO AGE OR INCOME REQUIREMENTS.**

(See application instructions for specific requirements.)

*****FILING DEADLINE MARCH 1, 2010*****



...If you're a volunteer Firefighter or Ambulance Service worker in the Town of Babylon, you may be eligible for a 10% exemption from Town, County & School District taxes. Remember, you must also appear on your Fire Chief's Certification List...

VOLUNTEER FIREFIGHTERS & AMBULANCE SERVICE WORKERS

RPTL 466-c

- **THIS EXEMPTION IS AVAILABLE TO ALL VOLUNTEER FIREFIGHTERS & AMBULANCE SERVICE WORKERS WHO HAVE SERVED A MINIMUM OF 5 YEARS IN THE SAME DEPARTMENT AND RESIDE IN THE TOWN OF BABYLON.**
- **APPLICANTS MUST OWN THEIR OWN HOME EITHER SOLELY OR WITH A SPOUSE.**
- **THE HOME MUST BE THE PRIMARY RESIDENCE.**
- **THIS EXEMPTION MUST BE RENEWED ANNUALLY.**
- **THE VOLUNTEER CAN BE A MEMBER OF ANY FIRE DEPARTMENT/AMBULANCE SERVICE IN THE TOWN OF BABYLON.**
- **UNREARRIED SURVIVING SPOUSE OF A VOLUNTEER WHO IS KILLED IN THE LINE OF DUTY MAY QUALIFY.**
- **UNREARRIED SURVIVING SPOUSE OF A DECEASED MEMBER WHO RECEIVED THE EXEMPTION AND ACCRUED AT LEAST 20 YEARS OF ACTIVE SERVICE MAY QUALIFY.**

(See application instructions for specific requirements.)

*****FILING DEADLINE MARCH 1, 2010*****



...If you & your spouse have not owned a residential home during the past three years & do not own a vacation or investment home, you may qualify for the First Time Homebuyers' Exemption...

FIRST TIME HOMEBUYERS OF A NEWLY CONSTRUCTED HOME **(RPTL 457)**

- **THIS EXEMPTION IS AVAILABLE ON NEWLY CONSTRUCTED HOMES, CONDOMINIUMS OR TOWNHOUSES THAT ARE THE OWNER'S PRIMARY RESIDENCE.**
- **RESALE HOMES THAT WILL BE RENOVATED (INCREASE THE LIVING AREA) WITHIN THREE MONTHS OF THE CLOSING DATE, ARE ELIGIBLE FOR THE INCREASED PORTION ONLY.**
- **THE SALES PRICE AND INCOME LIMITS ARE PRE-DETERMINED BY NEW YORK STATE.**
- **MUST BE THE FIRST HOME FOR BOTH HUSBAND AND WIFE.**

(See application instructions for specific requirements.)

*****FILING DEADLINE MARCH 1, 2010*****



...If you have an award letter from either the Social Security Administration, the Railroad Retirement Board, or the U.S. Postal Service certifying a disability, a certificate from the State Commission for the Blind & Visually Handicapped stating that the applicant is legally blind or an award letter from the U. S. Dept. of Veterans Affairs certifying a disability pension you may qualify for a Disability Exemption...

PERSONS WITH DISABILITIES & LIMITED INCOMES **(RPTL 459-c)**

- **GENERALLY, THIS EXEMPTION IS ONLY AVAILABLE TO PERSONS RECEIVING SOCIAL SECURITY DISABILITY OR THE EQUIVALENT.**
- **ALL INCOME OF EACH OWNER MUST BE DISCLOSED.**
- **THE HOME MUST BE THE PRIMARY RESIDENCE.**
- **THERE IS NO AGE REQUIREMENT.**
- * **SEE PAGE #8b FOR MORE INFORMATION.**

(See application instructions for specific requirements.)

****FILING DEADLINE MARCH 1, 2010****

**TOWN OF BABYLON
DEPARTMENT OF ASSESSMENT
(631) 957-3014**

FOR 2010 YEAR

**ENHANCED STAR MINIMUM REQUIREMENTS
RPTL 425**

(SCHOOL TAX ONLY)

**SENIOR CITIZEN (AGED) MINIMUM REQUIREMENTS
RPTL 467**

(TOWN, COUNTY & SCHOOL TAXES)

-
- * **65 YEARS OF AGE OR OLDER BY DECEMBER 31, 2010**
 - * **NO LENGTH OF OWNERSHIP REQUIRED**
 - * **PRIMARY RESIDENCE**
 - * **ANNUAL INCOME NOT TO EXCEED \$74,700
ADJUSTED GROSS FOR 2008**
 - * **MUST SUBMIT ALL 2008 INCOME RECORDS**

-
- * **65 YEARS OF AGE OR OLDER BY DECEMBER 31, 2010**
 - * **MUST OWN HOME FOR ONE YEAR**
 - * **PRIMARY RESIDENCE**
 - * **ANNUAL INCOME NOT TO EXCEED \$32,400
TOTAL GROSS FOR 2009**
 - * **MUST SUBMIT ALL 2009 INCOME RECORDS**

FILING DEADLINE: MARCH 1, 2010

**YOU MAY QUALIFY FOR BOTH EXEMPTIONS
IF YOU QUALIFY FOR AGED, YOU WILL AUTOMATICALLY RECEIVE ENHANCED STAR BY FILING ONLY THE AGED APPLICATION**

PLEASE REVIEW THE APPLICATION INSTRUCTIONS TO DETERMINE SPECIFIC REQUIREMENTS

**TOWN OF BABYLON
DEPARTMENT OF ASSESSMENT
(631) 957-3014**

FOR 2010 YEAR

DISABILITY WITH LIMITED INCOME EXEMPTION – MINIMUM REQUIREMENTS

**RPTL 459-c
(TOWN, COUNTY & SCHOOL TAXES)**

- **MUST HAVE ONE OF THE FOLLOWING:**
 - AWARD LETTER FROM SOCIAL SECURITY ADMINISTRATION**
 - AWARD LETTER FROM RAILROAD RETIREMENT BOARD**
 - AWARD LETTER FROM THE U. S. POSTAL SERVICE**
 - CERTIFICATION FROM STATE COMMISSION FOR THE BLIND & VISUALLY HANDICAPPED**
 - AWARD LETTER FROM THE U. S. DEPT. OF VETERANS AFFAIRS CERTIFYING DISABILITY PENSION**

- **ALL OWNERS MUST BE PERSONS WITH DISABILITIES (EXCEPT IF PROPERTY IS OWNED BY HUSBAND & WIFE OR SIBLINGS)**

- **NO LENGTH OF OWNERSHIP REQUIRED**

- **MUST BE PRIMARY RESIDENCE**

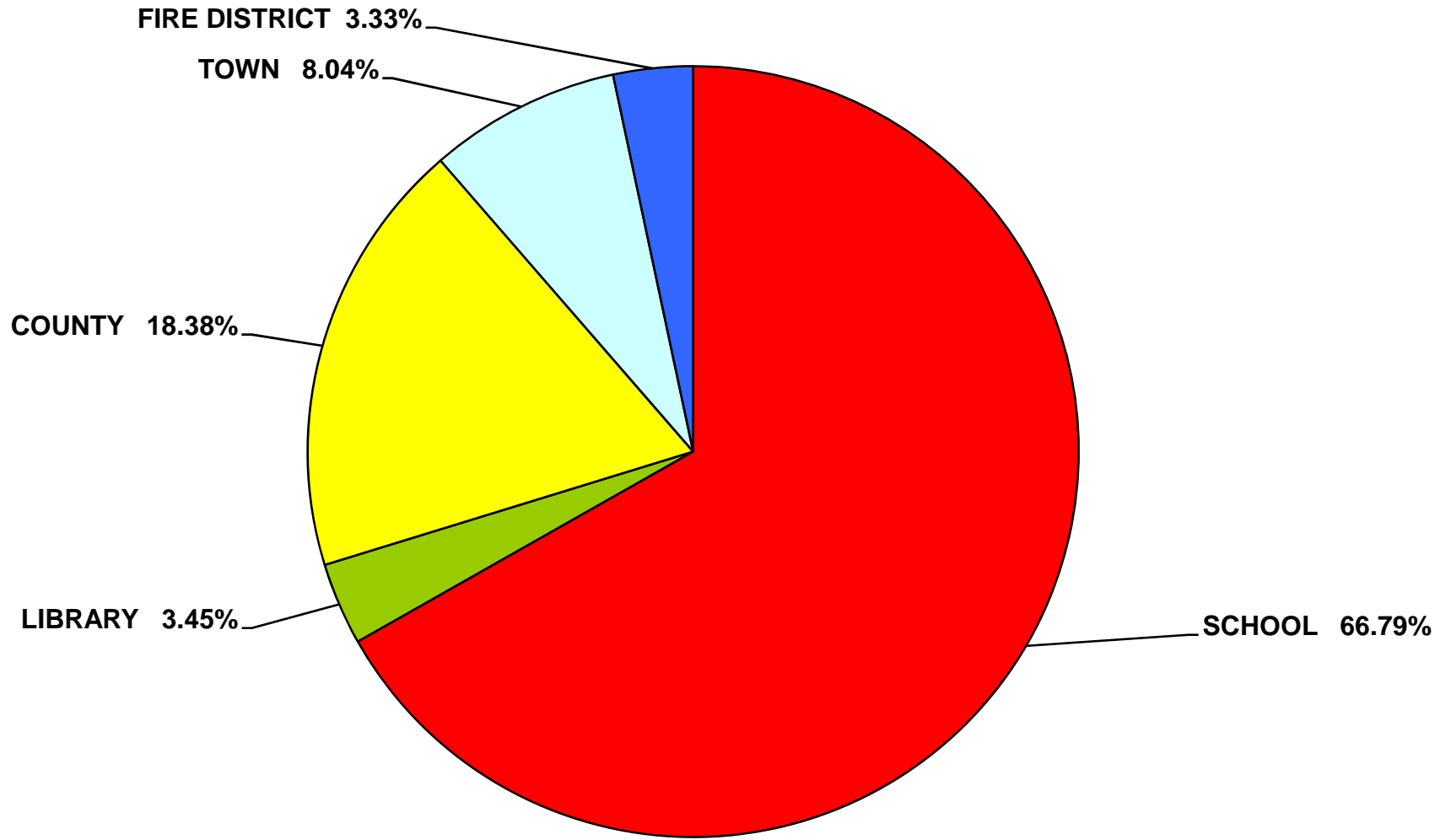
- **ANNUAL INCOME NOT TO EXCEED \$32,400 TOTAL GROSS FOR 2009**

- **MUST SUBMIT ALL 2009 INCOME RECORDS**

FILING DEADLINE: MARCH 1, 2010

PLEASE REVIEW THE APPLICATION INSTRUCTIONS TO DETERMINE SPECIFIC REQUIREMENTS

THIS IS WHERE YOUR REAL PROPERTY TAX DOLLARS GO!



■ SCHOOL 66.79% ■ LIBRARY 3.45% ■ COUNTY 18.38% □ TOWN 8.04% ■ FIRE DISTRICT 3.33%

ASK THE EXPERT

LIFE ESTATE BENEFITS

The problem: I am a widowed senior. Some friends have transferred the deeds of their homes to their children. Is this advisable?

The expert: Claudia N. Lanzetta, elder law and estate planning/administration attorney, Law offices of Ann Margaret Carrozza, Bayside.

The rules: If you transferred your home directly to your children and then had to enter a nursing home within five years, you'd be ineligible for Medicaid benefits for a specified "penalty period". Additionally, you'd be using part of your \$1-million lifetime gift-tax exemption. You also would likely lose any property tax exemptions you're receiving.

How it works: A direct transfer removes your home from probate and means it won't be counted as part of your gross estate for estate-tax purposes. But it can also create capital gains tax for your children and, if the home is not their primary residence, they won't be able to use the \$250,000 capital-gains tax exemption. Also, the children would assume your cost basis in the home when they sell it, and would owe capital gains taxes on the difference between your purchase price and the sale price, which may be considerable.

The strategy: Transfer your home to your children and retain a life estate for yourself. This enables you to retain your tax exemptions, avoids probate for the house and avoids the capital-gains tax and gifting issues associated with a direct transfer. With a life estate, the home is transferred to your children after you die. Accordingly, your children will get a stepped-up basis in the home, meaning that when they sell it, their cost basis will be the home's value as of the date of your death, rather than the date of your purchase.

The results: Regarding Medicaid, if the transfer with life estate occurs outside the five-year "look back" period, the home will be fully protected. If it's within the five years, a reduced penalty period will result, since you transferred only part of the home's value (due to your retained life estate) as opposed to the full value.

(Reprinted with the permission of Claudia N. Lanzetta, Attorney-at-Law and article author)

TOWN OF BABYLON – Phone Numbers to Note

GENERAL INFORMATION

(631) 957-3000

Supervisor's Office

(631) 957-3072

Councilwoman Jacqueline Gordon

(631) 957-3127

Councilman Lindsay Henry

(631) 957-4482

Councilman Antonio Martinez

(631) 957-4472

Councilwoman Ellen McVeety

(631) 957-3081

Animal Shelter (631) 643-9270	Assessor's Office (631) 957-3014 <i>assessor@townofbabylon.com</i>
Community Development (631) 587-3752	Comptroller's Office (631) 957-3179
Dept. of Public Works (DPW) 957-3161	Environmental Control (631) 422-7640
Family Services (631) 422-7618	General Services (631) 957-3025
Housing Assistance Agency (631) 893-1040	Office of Performance Management (631) 957-7474 (Formerly Citizen's Services)
Parking Violations (631) 422-7682	Parks, Recreation & Cultural Affairs (631) 893-2100
Planning & Development (631) 957-3102	Public Safety (631) 422-7600
Receiver of Taxes (631) 957-3004	Senior Citizen Community Services (631) 422-7680
Services for the Disabled (631) 893-1050	Town Attorney's Office (631) 957-3029
Town Clerk's Office (631) 957-4292	Youth Bureau (631) 422-7660