



Application for School Tax Relief (STAR) Exemption

Dear Property Owner,

You may be eligible for a School Property Tax Savings. If you own property and it is your primary residence, you are probably eligible for a STAR school property tax exemption. To receive your exemption all you have to do is complete the following sections, sign, date and return this form to your local assessor by taxable status date. The assessor may require proof of residency and ownership.

Name and telephone number of owner(s)

Mailing address of owner(s)

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Day Number ( ) \_\_\_\_\_  
 Evening Number ( ) \_\_\_\_\_  
 E-Mail Address \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Location of property

Street address \_\_\_\_\_  
 \_\_\_\_\_  
 City/town \_\_\_\_\_

Village (if any) \_\_\_\_\_  
 \_\_\_\_\_  
 School district \_\_\_\_\_

Tax map number or section/block/lot \_\_\_\_\_  
 Property identification (see tax bill or assessment roll)

You may be eligible for a larger school property tax savings if you meet these age and income requirements:

1. If you are applying for STAR for the 2009-2010 school year:
  - a) Will all owners be at least 65 years of age as of December 31, 2009? OR
  - b) Is the property owned by a husband and wife or by siblings, whereby at least one spouse or sibling will be 65 years of age as of December 31, 2009? Yes  No
2. Is the total 2007 income of all the owners, and of any owners' spouses residing on the premises, \$73,000 or less? (See definition of income for STAR purposes on back of form.) Yes  No

If the answer to both questions 1 and 2 is yes, all owners, including non-resident owners, must attach a copy of either their 2007 federal or 2007 State income tax return (if filed). (Tax schedules and tax form attachments are not routinely required.) Return this form to your local assessor by taxable status date. The assessor may require proof of age. Do not file this form with the New York State Office of Real Property Services.

**Caution:** Anyone who misrepresents his or her primary residence, age or income shall be subject to a \$100 penalty, shall be prohibited from receiving the STAR exemption for five years, and may be subject to criminal prosecution.

I (we) certify that all of the above information is correct and that the property listed above is owned by and is my (our) primary residence. I (we) understand it is my (our) obligation to notify the assessor if I (we) relocate to another primary residence and to provide any documentation of eligibility that is requested.

**All resident owners must sign and date.**

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date

## **SAVING ENERGY & SAVING MONEY**

### **Southern Tier Energy Smart Communities Program Cornell Cooperative Extension of Tompkins County**

There are several ways you can learn about the best methods to improve your family's overall comfort, safety, and economic security through energy management in your home.

Cornell Cooperative Extension (CCE) offers various **Energy Use Management** workshops and **Financial Management** workshops for people wanting to understand the overall mix of energy issues in their homes before they choose which actions to take. Knowledge is power! Before investing in energy improvements, get educated about which steps will be most effective for your situation. In addition, ask about an existing CCE website available to provide you with information and fact sheets on simple ways to reduce your energy consumption.

You can also stay alert for radio announcements and newspaper articles from Cooperative Extension providing tips on better energy management. Finally, there is a wealth of information available from NYSERDA (New York State Energy Research and Development Authority) – go to [www.GetEnergySmart.org](http://www.GetEnergySmart.org) to learn more.

### **INFORMATION FOR HOME OWNERS**

If you are a HOME OWNER, you can take advantage of a variety of educational, technical, and financial assistance programs designed to help owners of residences with 1-4 living units save money by making their homes more energy efficient and comfortable.

#### **Taking Action:**

Once you've learned about your options for better management of your energy consumption, you can sit down with your contractor, Energy Smart coordinator, or other service provider and come up with a plan of action for getting the best results with the resources you have available.

The **Home Performance with Energy Star** program offers assistance with improving your home's insulation, heating and cooling systems, lighting, and major appliances, while also paying attention to indoor air quality and your health and safety. But before you make any large investments in energy-related improvements, it's a great idea to have an assessment done on the energy, health, and safety of your home's performance. These "energy audits" must be done by a trained and certified BPI energy contractor and are *free*, if you implement just one of the recommended actions. Call (607) 279-6616 to talk with an Energy Smart Communities Coordinator and make arrangements for a review of your home's energy use and participation in this program.

If you are considering building a new home, be sure to investigate the **Energy Star Labeled Homes** program. This program promotes new home construction methods that result in energy savings of up to 30% over conventionally built homes. This program

offers a suite of incentives for your builder to construct your home to these new energy-efficient standards while still providing for your comfort and safety. Visit [www.GetEnergySmart.org](http://www.GetEnergySmart.org), or talk to your Energy Smart Coordinator at (607) 279-6616 to obtain information for your builder.

Interested in renewable energy for your home? NYSERDA's **Power Naturally Program** provides assistance that can save you up to 50% of the cost of a photovoltaic solar energy system for your home. The system must be tied to the electric grid, and you must use a certified installer to qualify for the cash payments and Energy Smart Loan Fund. You will also be eligible for a NYS income tax credit for 25% of the cost of your PV system (up to \$3,750). NYSERDA also offers a **Wind Incentive Program** for 500W or larger turbines that are connected to the electric grid. Up to 70% cash incentives are available if you use an eligible installer. Visit [www.PowerNaturally.org](http://www.PowerNaturally.org) or talk to your Energy Smart Coordinator at (607) 279-6616 to obtain more information.

### **Financing Options:**

A variety of programs are available for those needing access to financial resources for energy improvements. Loans are available through NYSERDA's **Home Performance with Energy Star** program. These low-interest, unsecured loans of up to \$20,000 can be repaid over 3, 5, 7, or 10-year periods. Talk to your contractor to learn about current rates.

A similar program is offered through participating local lenders offering the **New York Energy Smart Loan Fund**. These loans are also up to \$20,000 with ten-year payback periods, but offer a 4% reduction in the lender's interest rate, paid for by NYSERDA.

Finally, if you decide that you don't need to borrow funds to do your energy improvements, you can receive a **direct cash payment** from NYSERDA to cover 10% of the expenses associated with making any recommended energy improvements. This incentive is limited to a total of \$2,000 and is only available if you choose not to use the other loan or incentive programs.

Note that all of the NYSERDA loan and incentive programs require that the work on your home be done through the **Home Performance with Energy Star** program.

If you are a **Home Owner** with an income equal to or less than 80% of the state's average, you may be eligible for extra assistance in making your home more energy efficient.

### **Getting Help**

Sometimes our financial situations make it very difficult to pay our energy bills. Fortunately, there are programs that can provide some assistance in times of need. The **Home Energy Assistance Program (HEAP)** can provide a one-time payment up to \$400, and emergency benefits of up to \$485 to help pay for home heating expenses. Contact the county Department of Social Services to see if you qualify for assistance.

Or you can contact NYSEG about their **Power Partners** program offered to qualifying participants. This program can help you reduce your utility bills by up to \$185 per year.

**EmPower New York** is a new program offered to some participants in the Power Partners program. Participants are offered free workshops on how to manage their energy use, and can also qualify for weatherization retrofits on their homes, or energy efficient appliances to replace old and wasteful equipment. Contact NYSEG or the county Office of the Aging to see if you can participate.

Another way to get help is to look into NYSERDA's **Assisted Home Performance with Energy Star** program. If you earn less than 80% of the NYS median income for your household size (for example, \$28,848 if you are single or \$37,728 for a couple), you can qualify for cash incentives of up to \$5,000 to cover half of the costs of having a contractor conduct a comprehensive energy, health, and safety assessment of your home and install insulation, weatherization materials, and/or upgrade your heating system. The household eligibility income levels increase, as the occupants increase in each household. Owners of multifamily buildings (2-4 units) can access \$10,000 in matching funds for energy improvements. You must use a certified Building Performance Institute contractor to qualify. Call (607) 279-6616 to talk to an Energy Smart coordinator or visit [www.GetEnergySmart.org](http://www.GetEnergySmart.org) for details.

### **Financing Options**

A variety of programs are available for those needing access to financial resources for energy improvements.

For qualified, low-income applicants, the USDA offers low-interest, unsecured loans of up to \$7,500 for home repairs (contact CCE at 279-6616 for details). This can be combined with loans available through NYSERDA's **Home Performance with Energy Star** program. These low-interest, unsecured loans of up to \$20,000 can be repaid over 3, 5, 7, or 10-year periods.

A similar program is offered through participating local lenders offering the **New York Energy Smart Loan Fund**. These loans are also up to \$20,000 with ten-year pay periods, but offer a 4% reduction in the lender's interest rate, paid for by NYSERDA. Finally, if you decide that you don't need to borrow funds to do your energy improvements, you can receive a **direct cash payment** from NYSERDA to cover 10% of the expenses associated with making any recommended energy improvements. This