

STAR and property tax delinquency

Property owners with property tax delinquencies greater than one year are not eligible for the Basic STAR exemption or the Basic STAR credit.

Property taxes are considered delinquent for purposes of this program under either of the following circumstances:

- The taxes remain unpaid one year after the last date on which they could have been paid without interest. For example, for 2026 STAR benefits, the town and county taxes that were due on January 31, 2025 have not been paid by January 31, 2026.
- Where property taxes are payable in installments, the taxes remain unpaid one year after the last date on which the final installment could have been paid without interest. For example, for 2026 STAR benefits, the final school tax installment due March 31, 2025 has not been paid by March 31, 2026.

Recipients of the Enhanced STAR exemptions and credits are not impacted by this program; they may continue to receive their STAR benefits even if their property taxes are delinquent.

General timeline

The timeline and participants will vary based on the calendar and specifics of particular localities.

General timeline where school tax bills are issued on or around September 1

| Step # | Action | Date |
|--------|---|-------------|
| 1 | The county treasurer (and any tax collectors who do not return unpaid taxes to the county treasurer) provides data on delinquent homeowners to the county real property tax (RPT) director. | February 15 |
| 2 | County RPT director provides data on delinquent homeowners to the NYS Tax Department (proptaxbills.datafiles@tax.ny.gov) | March 1 |
| 3 | The NYS Tax Department sends a letter to impacted Basic STAR recipients. The homeowners must pay their taxes in full within 30 days or they will lose their STAR benefit. | March 15* |

| | | |
|----|--|--|
| 4 | Delinquent homeowners who receive a Basic STAR benefit must pay delinquent property taxes in full by this date. | 30 days after the mailing date of the letter in Step 3 |
| 5 | County treasurer and tax collectors notify county RPT director of previously delinquent homeowners who have not paid their taxes in full by the deadline in Step #4. | April 15 |
| 6 | County RPT director notifies the NYS Tax Department (proptaxbills.datafiles@tax.ny.gov) of previously delinquent homeowners who have not resolved their delinquency by the deadline in Step #4 | May 1 |
| 7 | The NYS Tax Department provides assessors and county RPT directors with lists of properties that are not eligible for the Basic STAR exemption in 2023 (See STAR Delinquency Report). | May 15 |
| 8 | Local officials update tax bill files and/or tax bills. | Mid-August |
| 9 | School district issues school tax bills. | September 1 |
| 10 | County RPT director notifies the NYS Tax Department (proptaxbills.datafiles@tax.ny.gov) of previously delinquent homeowners who paid their taxes in full after the deadline in Step #4. The lost STAR benefits for the current year will be added to next year's STAR credit. | Quarterly beginning on October 15 |

*This date may vary based on local variations; the deadline for payment will be 30 days from the actual date on the letter.

Additional information

Questions and answers

Repayment after 30 days

Q. If a property owner resolves their property tax delinquency after the 30-day deadline specified in the letter can they continue to receive the STAR benefit?

A. Yes, but they can no longer receive the STAR exemption. If they resolve the delinquency after the deadline in the letter, the county RPT director will notify the Tax Department in April or October.

Existing STAR exemption recipients – The Tax Department will send a letter to the property owners notifying them to register for the STAR credit in order to continue receiving the STAR

benefit.

Existing STAR credit recipients – The property owners do not need to register again for the STAR credit. The Tax Department will include their 2024 benefit in their 2025 check for the STAR credit.

What should local officials include on the spreadsheet for the NYS Tax Department?

Q. Should local officials report all properties or just those with the STAR exemption?

A. To simplify the local role, we encourage you to report all delinquent properties in all property classes. Include those that are delinquent for any property tax, including county, city, town, village, and special districts. The NYS Tax Department will only send letters to those that received the Basic STAR exemption last year or that have registered for the Basic STAR credit.

Q. Should properties in bankruptcy be included on the spreadsheet?

A. It is not necessary to include them, but if it is easier for you to do so, please note them with an X in the *Bankruptcy Flag* column. We will not send letters to property owners in bankruptcy.

Q. Should properties with a delinquent tax installment payment agreement under RPTL § 1184 be included on the spreadsheet?

A. It is not necessary to include them, but if it is easier for you to do so, please note them with an X in the *Payment Agreement Flag* column. We will not send letters to property owners that you indicate have an installment payment agreement.

Q. What if the property owner is behind on their § 1184 installment payments?

A. If they are not making regular payments, they should be included on the spreadsheet and not flagged as having an installment payment agreement.

Q. If the county has sold the tax lien for a property, should the property be included on the spreadsheet?

A. It is not necessary to include them, but if it is easier for you to do so, please note them with an X in the *Lien Sale Flag* column. We will not send letters to these property owners.

Q. Should local officials include property owners that are delinquent on fees other than property taxes, such as those for water, refuse, sewer, and code violation charges?

A. No.

Q. If the owner of a farm or other type of property that includes multiple parcels is delinquent on parcels other than the residence, would they be ineligible for STAR moving forward?

A. No. If the residence is not tax delinquent, it will not lose its STAR benefit based on being tax delinquent.

Other topics

Q. For purposes of STAR eligibility, do delinquent taxes refer to school taxes only, or are other local taxes included?

A. For this program, delinquent taxes include county, city, town, school, or village property taxes for all properties that:

- remain unpaid one year after the last date on which they could have been paid without interest; or
- are payable in installments and those taxes remain unpaid one year after the last date on which the final installment could have been paid without interest.

Q. Property owners in Article 11 counties are required to pay their most recent delinquent property taxes first before paying prior year delinquent property taxes. How does that affect this program?

A. Property owners in those counties will have to repay their delinquent property taxes that are more than one year overdue to continue receiving the STAR exemption. If they cannot pay them all at once, they will have to pay them in reverse chronological order, as RPTL §1112 requires.

Q. Will the NYS Tax Department letter to property owners include the amount due?

A. No. But to the extent possible, it will advise property owners how they can ascertain and pay the amount due. See the sample letters under *Resources* below. Please provide the appropriate contact information on your reports to the NYS Tax Department.

Resources

- [Delinquent Reporting Spreadsheet and instructions](#)
- [Form RP-425-DELE](#), NYS Tax Department letter to delinquent STAR exemption recipients
- [Form RP-5310-DELC](#), NYS Tax Department letter to delinquent STAR credits recipients