

Common Property Tax Exemptions in Oswego County

QUICK REFERENCE GUIDE

OSWEGO COUNTY DEPARTMENT OF REAL PROPERTY TAX SERVICES



OSWEGO COUNTY
NEW YORK

Please Note:

While the research, laws, tables, and materials contained herein are considered reliable, no person should consider the contents of this reference material to be the same as advice from professional legal counsel. There is no warranty, expressed or implied, that the material contained herein is free of defects or omissions.

Further research and investigation concerning the circumstance of your inquiry is advised.

This reference document was prepared with local assessment administration staff and officials in mind, use of this reference material by any other persons is at your own peril.

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Exemption Basics

- Exemptions are relief from taxation by providing partial or full relief from the payment of taxes for eligible properties.
- Unless a property is exempt in some capacity, **all real property is subject to taxation** in New York State.

Exemptions are granted based upon:

- How the property is used (e.g. Agricultural exemptions);
- Membership in an exempt class (e.g. Veteran of foreign war);
- Owner(s) ability to pay (e.g. Senior Exemption);
- Desire of State/Local government to encourage economic or social growth and activity (e.g. Business Improvement or Solar/Wind Exemptions).

Local Options

Exemptions are created through the passage of Real Property Tax Law at the State level. Most exemptions come with the ability for municipalities to alter the exemption by passing local options. Local options also typically allow municipalities to opt-in **or** opt-out to allow/deny exemptions within their district.

- **Opt-in exemptions:** municipality/school must pass a local law/resolution to **allow** the exemption in their jurisdiction.
 - Ex. Disability with Limited Income Exemption
- **Opt-out exemptions:** municipality/school must pass a local law/resolution to **not allow** the exemption in their jurisdiction.
 - Ex. Solar/Wind Energy Exemption

PILOT (Payment In Lieu Of Taxes)

PILOT agreements operate functionally similar to exemptions in that it is an agreement to pay a set amount in lieu of ad valorem real property taxes. PILOT agreements, such as those granted through the Oswego County Industrial Development Agency, will exempt the property entirely from general tax levies to instead schedule an agreed upon annual payment directly to the taxing jurisdiction.

Coding of Exemptions

Each exemption is authorized by a section of New York State Real Property Tax Law (RPTL) and is distinguished using a 5-digit code on the Assessment Roll.

The exemption code digits are a coded system to organize the exemptions based on similar characteristics (such as public vs. private) with the final digit defining which taxing jurisdictions the exemption applies to.

Sample exemption: 41131 (Combat Alt Vet for County & Town tax purposes)

First Digit	Middle Digits	Last Digit
Exemption type	Which exemption	Taxing jurisdiction
4	113	1

Jurisdiction Codes

0	County, City/Town, AND School
1	County AND City/Town
2	County ONLY
3	City/Town ONLY
4	School ONLY
5	County AND School
6	City/Town AND School
7	Village

Online Exemption Manual

This quick reference guide **should not** be used in lieu of the official New York State exemption manual, available online at www.tax.ny.gov

[Assessor Manuals, Volume 4, Exemption Administration: Exemption code index \(ny.gov\)](#)

Exemption Availability

This quick reference guide was prepared with **only** Oswego County in mind. Each municipal corporation (County, Town, City, Village, and School District) and certain special districts (e.g. Fire Districts) are all separate taxing jurisdictions with the ability to allow, disallow, and modify exemptions that are offered within their jurisdiction. Many of the charts on the following pages only reference Oswego County's limits for County tax purposes. Other charts have been incorporated to show city, town, village, and school limits as well for illustrative and comparative purposes. However, updates to these charts are **dependent** on receiving local data from these municipalities and may not be current or accurate and should always be verified with either the local assessor or taxing jurisdiction.

Alternative Vet Exemption

RPTL § 458-a | 4112_ (non-combat), 4113_ (combat), 4114_ (disabled)

- Opt-out exemption for towns
 - Opt-in exemption for schools
- Applies to **primary residence** only.
- **Owner** must be a **Veteran, spouse** of Veteran, **un-remarried spouse** of a deceased veteran, or **Gold Star Parent** (Oswego County LL 1 of 2001).
- To qualify the Veteran must meet one of these criteria:
 - **Served in the active military during a period of war** (see chart);
 - Awarded an Expeditionary Medal (current most common is Global War on Terrorism);
 - Member of the U.S. Merchant Marine service, Civilian American Field Service member, or Civilian who served overseas as flight crew or ground support employee of **or discharged** or obtained a letter from DVS stating that the veteran meets the character of discharge criteria for all of the benefits and services listed in the 2019 Restoration of Honor Act.
- Can't be combined with other Vet exemptions (cold war, eligible funds, etc)

Qualifying Periods of War	
World War II	12/7/1941 – 12/31/1946
Korean War	6/27/1950 – 1/31/1955
Vietnam War	11/1/1955 – 5/7/1975
Persian Gulf conflict	8/2/1990 - Present

Exemption Amount (County Tax)

- **Non-Combat zone:** lesser of 15% or cap;
- **Combat zone:** lesser of 25% or cap;
- **Disabled:** ½ the disability rating in addition to combat/non-combat or cap.
 - Max Benefit allowed: 75% (fully disabled Combat zone) or \$90,000 cap.

Exemption Caps	
Group	E
Non-Combat Zone	\$18,000
Combat Zone	+ \$12,000
Disabled	+ \$60,000

Filing Requirement

- Form RP-458-a
- Proof of Military Record (e.g. DD214)

Exemption Cap

When allowing this exemption, a taxing jurisdiction has the further option of using one of the following reduced or increased maximum exempt amounts (or the product of such a reduced or

increased amount multiplied by the latest state equalization rate or special equalization rate) instead of the base cap amounts authorized by state law:

	Cap Group	Wartime (non-combat zone)	Combat Zone	Disability
Cap reduced by local law	C	\$6,000	+\$4,000	+\$20,000
	B	\$9,000	+\$6,000	+\$30,000
<hr/>				
Base exemption cap	A	\$12,000	+\$8,000	+\$40,000
<hr/>				
Cap increased by local law	D	\$15,000	+\$10,000	+\$50,000
	E	\$18,000	+\$12,000	+\$60,000
	F	\$21,000	+\$14,000	+\$70,000
	G	\$24,000	+\$16,000	+\$80,000
	H	\$27,000	+\$18,000	+\$90,000
	I	\$30,000	+\$20,000	+\$100,000
	J	\$33,000	+\$22,000	+\$110,000
	K	\$36,000	+\$24,000	+\$120,000
	L	\$39,000	+\$26,000	+\$130,000
M	\$42,000	+\$28,000	+\$140,000	
N	\$45,000	+\$30,000	+\$150,000	

These amounts and percentages are cumulative (example uses group A from the above chart):

	Percentage off assessment	Exemption cannot exceed
Veteran served during period of War	15%	\$12,000
Veteran served in a combat zone	25% (15% base +10% combat)	\$20,000 (\$12,000 base +\$8,000 combat)
Veteran served during period of war and has a 50% service connected disability	40% (15% base +25% half disability rating)	\$52,000 (\$12,000 base +\$40,000 disability)
Veteran served during period of war and has a 100% service connected disability	65% (15% base +50% half disability rating)	\$52,000 (\$12,000 base +\$40,000 disability)
Veteran served in combat zone and has a 100% service connected disability	75% (15% base +10% combat +50% half disability rating)	\$60,000 (\$12,000 base +\$8,000 combat +\$40,000 disability)

Income Limits – Alt Vet Exemption

RPTL § 458-A | 4112_, 4113_, 4114_

Updated: 8/17/2022

			Exemption Cap Group	Exemption Amount Non- Combat Zone 15% or up to	Exemption Amount Combat Zone 25% or up to	Exemption Amount Disabled 1/2 DR or up to	Last Resolution or Local Law	Local Options
COUNTY	35	OSWEGO	E	\$18,000	\$30,000	+\$60,000		
TOWNS	350400	FULTON	E	\$18,000	\$30,000	+\$60,000		
	351200	OSWEGO (C)	E	\$18,000	\$30,000	+\$60,000		
	352000	ALBION	A	\$12,000	\$20,000	+\$40,000		
	352200	AMBOY	A	\$12,000	\$20,000	+\$40,000		
	352400	BOYLSTON	E	\$18,000	\$30,000	+\$60,000		
	352689	CONSTANTIA	E	\$18,000	\$30,000	+\$60,000		
	352800	GRANBY	E	\$18,000	\$30,000	+\$60,000		
	353089	HANNIBAL	E	\$18,000	\$30,000	+\$60,000		
	353289	HASTINGS	E	\$18,000	\$30,000	+\$60,000		
	353489	MEXICO	A	\$12,000	\$20,000	+\$40,000		
	353600	MINETTO	E	\$18,000	\$30,000	+\$60,000		
	353800	NEW HAVEN	E	\$18,000	\$30,000	+\$60,000		
	354000	ORWELL	E	\$18,000	\$30,000	+\$60,000		
	354200	OSWEGO (T)	E	\$18,000	\$30,000	+\$60,000		
	354400	PALERMO	C	\$6,000	\$10,000	+\$20,000		
	354689	PARISH	E	\$18,000	\$30,000	+\$60,000		
	354800	REDFIELD	A	\$12,000	\$20,000	+\$40,000		
	355089	RICHLAND	A	\$12,000	\$20,000	+\$40,000		
	355289	SANDY CREEK	E	\$18,000	\$30,000	+\$60,000		
	355489	SCHROEPEL	A	\$12,000	\$20,000	+\$40,000		
	355600	SCRIBA	E	\$18,000	\$30,000	+\$60,000		
	355800	VOLNEY	E	\$18,000	\$30,000	+\$60,000		
	356000	WEST MONROE	C	\$6,000	\$10,000	+\$20,000		
	356200	WILLIAMSTOWN	E	\$18,000	\$30,000	+\$60,000		
VILLAGES	352601	CLEVELAND	E	\$18,000	\$30,000	+\$60,000		
	353001	HANNIBAL	E	\$18,000	\$30,000	+\$60,000		
	353201	CENTRAL SQ	E	\$18,000	\$30,000	+\$60,000		
	353401	MEXICO	A	\$12,000	\$20,000	+\$40,000		
	354601	PARISH	E	\$18,000	\$30,000	+\$60,000		
	355001	PULASKI	A	\$12,000	\$20,000	+\$40,000		
	355201	LACONA	E	\$18,000	\$30,000	+\$60,000		
	355203	SANDY CREEK	E	\$18,000	\$30,000	+\$60,000		
	355401	PHOENIX	A	\$12,000	\$20,000	+\$40,000		
SCHOOLS	052401	CATO MERIDIAN	-	-	-	-		
	222001	SOUTH JEFFERSON	-	-	-	-		
	303001	CAMDEN	-	-	-	-		
	350400	FULTON CITY	-	-	-	-		
	351200	OSWEGO CITY	-	-	-	-		
	352002	APW	-	-	-	-		
	353001	HANNIBAL	-	-	-	-		
	353201	CENTRAL SQUARE	-	-	-	-		
	353401	MEXICO CENTRAL	-	-	-	-		
	355001	PULASKI	-	-	-	-		
	355201	SANDY CREEK	-	-	-	-		
	355401	PHOENIX	-	-	-	-		

Cold War Vet Exemption

RPTL § 458-b | 4116_, 4117_ (disabled)

- Opt-in exemption for towns/schools
 - Oswego County initial opt-in: Local Law 2 of 2009 (10 year expiration)
 - Oswego County extended: Local Law 2 of 2018 (no expiration)
- Applies to **primary residence** only
- **Owner** must be a **Cold War Veteran, spouse** of Veteran, or **un-remarried spouse** of a deceased veteran.
- Cold War Veteran is defined as a person who **served on active duty between September 2, 1945 and December 26, 1991** discharged or released under honorable conditions (or obtain a letter from DVS stating that the veteran meets the character of discharge criteria for all of the benefits and services listed in the 2019 Restoration of Honor Act).
- Two benefit options exist: 10% and 15%. Local option decides which one.
- Can't be combined with other vet exemptions, so Alt Vet is usually better if their service was during a period of war.

Exemption Amount (County Tax)

- Base Exemption: Lesser of 15% or cap;
- Disabled: ½ disability rating, in addition to the Base, or cap.
 - Max Benefit allowed: 65% (fully disabled cold war vet) or \$52,000 cap.

Exemption Caps

Group	A
Base Cap	\$12,000
Disabled Cap	+ \$40,000

Filing Requirement

- Form RP-458-b
- Proof of Military Record (e.g. DD214)

Senior Citizen's Exemption (aka Aged Exemption)

RPTL § 467 | 4180_

Base Summary Requirements

<i>Ownership?</i>	Yes – age based (65+) for all owners except spouses/siblings
<i>Residency?</i>	Yes – primary residence only
<i>Income?</i>	Yes – income cannot exceed \$3,000 with local option to increase as high as \$50,000 plus an additional sliding scale increase
<i>Location?</i>	No
<i>Property use?</i>	Yes – residential or residential portion
<i>Other requirement?</i>	Yes – consecutive ownership over 12-month period before application with certain exclusions
<i>Local Options Allowed?</i>	Yes
<i>PILOT required?</i>	No
<i>Duration?</i>	One year, annual renewals required with local option to waive
<i>Opt in/out?</i>	Opt-in for all taxing jurisdictions. County initial opt-in: November, 1968
<i>Exemption Amount?</i>	Percentage – 50% reduction (base) with local option for sliding scale

Ownership and Residency Requirements

- Applies to **primary residence** only, not allowed in co-op apartments unless allowed by local option F, and only applies to the **residential portion** of a multi-use building.
- **Title** to the residence must be vested to the owner for **12 consecutive months** prior to applying for this exemption **unless**:
 - Owner(s) held this same exemption on their previous residence,
 - The property is now owned by a surviving spouse or title was transferred between spouses,
 - The property was acquired to replace one taken by government action such as eminent domain or court order (other than tax sale),

- The property was acquired within one year of a recently sold property which is also located within New York State or was reacquired by the former owner(s) within 9 months sale and was receiving the exemption prior to the sale.
- **All owners**, or at least one owner if property is owned by a married couple or siblings, must be 65 years or older as of taxable status day unless local option A is adopted. If eligible owner dies, surviving spouse or sibling must be at least 62 years old to continue exemption eligibility.
- For **school tax purposes**, a school-age child must not be living with the senior unless local option E is adopted.

Filing Requirement

- Form RP-467
- Income verification (tax return or income forms) based on income 2 calendar years prior to taxable status date (March 1st). Example: for applications with the deadline of March 1st, 2023 use income from the 2021 calendar year.
- Must file by taxable status date (March 1st) unless local option B is adopted.
- Must file a renewal annually unless local option G is adopted.

Income Guidelines

- Gross household income cannot exceed \$3,000 with local option to raise this cap as high as \$50,000 for base (50%) exemption.
- Includes **all sources of income**. Generally, this will not be the income shown on a tax return and is the gross income (including Social Security income¹).
- **Excluded income** sources include:
 - Supplemental Security Income (SSI) and Welfare Payments, income from the federal Foster Grandparents Program, Nazi Persecution payments, returns of capital, gifts, inheritances and Reverse Mortgage proceeds,
 - Ordinary and necessary expenses of producing rental income (but not depreciation or deduction for wear and tear),
 - Income received by an owner in a nursing home that exceeds the amount paid to the nursing home,
 - IRA Distributions (but NOT contributions or earning on an IRA)² and exchanges of annuity for an annuity contract resulting in a non-taxable gain³,
 - If allowed by local option D, veteran's disability payments under Title 38 of US Code
 - If allowed by local option C, medical and prescription drug expenses (only amount not covered by insurance)

¹ Op. of Counsel Volume 4 No. 99

² Op. of Counsel Volume 8 No. 22

³ Internal revenue code 1035

467 Local Options

Municipalities and Schools may opt in to any of the following local options defined in RPTL § 467:

- A Allows an applicant who will turn 65 by December 31st to qualify (otherwise owner must be 65 upon March 1st).
- B Allows an applicant who has been previously granted the exemption in the prior year to have until Grievance Day to file rather than Taxable Status Day (March 1st).
- C Allows for unreimbursed medical expenses to be excluded as income for purposes of the exemption.
- D Allows for disability payments for veterans under Title 38 US Code to be excluded as income for purposes of the exemption.
- E Allows for exemption to apply for school purposes even if a school-age child attends public school and lives with the senior (otherwise exemption is disallowed if a school-age child lives with the senior).
- F Allows exemption for owner-occupied cooperative apartments.
- G Allows an owner who received the exemption for 5 consecutive years to no longer need to reapply, but must instead submit an affidavit attesting they are still eligible when making their payment for taxes (not submitting an affidavit removes the exemption).
- H Allows an applicant to have until Grievance Day to file if a death or illness of an immediate family member prevented timely filing by the applicant (affidavit from physician must be provided).
- I Allows an applicant to petition the assessor showing “good cause” as to why they failed to file an application or renewal by Taxable Status Day. Petition may be filed until the last day to pay taxes without penalty. May only be allowed if local option H is also allowed.

Income Ceiling

The maximum income ceiling (M) to receive full benefit (50%) is \$3,000. Each taxing jurisdiction may, by local option, choose a higher income ceiling between \$3,000 and \$50,000. This income ceiling was last updated by the NYS legislature in 2022.

Sliding Scale

When opting into this exemption a taxing jurisdiction first selects a maximum income ceiling (M) and then further opts whether to allow for a “sliding scale” where the income ceiling may be increased while the percentage benefit proportionally decreases (down to 20%) and may be further extended down to 10% or 5%. The breakpoints are defined in RPTL § 467 and are currently:

	Income less than	M	Exemption Amount
			50%
More than M	but less than	M + 1,000	45%
More than M + 1,000	but less than	M + 2,000	40%
More than M + 2,000	but less than	M + 3,000	35%
More than M + 3,000	but less than	M + 3,900	30%
More than M + 3,900	but less than	M + 4,800	25%
More than M + 4,800	but less than	M + 5,700	20%
More than M + 5,700	but less than	M + 6,600	15%
More than M + 6,600	but less than	M + 7,500	10%
More than M + 7,500	but less than	M + 8,400	5%
More than M + 8,400			0%

Income Limits – Senior Exemption

RPTL § 467 | 4180_

Updated: 3/8/2023

			Income Ceiling for 50%	Maximum Income for Exemption Below	Sliding Scale Goes To	Last Resolution or Local Law	Local Options
COUNTY	35	OSWEGO	\$29,000	\$37,400	5%	LL 1 of 2022	A, C, D
TOWNS	350400	FULTON	\$29,000	\$37,400	5%	Res 17-3-2022	A, C, D
	351200	OSWEGO (C)	\$29,000	\$37,400	5%	LL 3 of 2022	A, C, D
	352000	ALBION	\$29,000	\$37,400	5%	LL 2 of 2022	A, C, D
	352200	AMBOY	\$13,250	\$13,250	-		-
	352400	BOYLSTON	\$8,000	\$8,000	-		-
	352689	CONSTANTIA	\$29,000	\$37,400	5%	LL 5 of 2022	C, D
	352800	GRANBY	\$29,000	\$37,400	5%	LL 8 of 2022	A, D
	353089	HANNIBAL	\$29,000	\$37,400	5%	Res 88-2022	A, C, D
	353289	HASTINGS	\$29,000	\$37,400	5%	LL 2 of 2022	A, C, D
	353489	MEXICO	\$29,000	\$37,400	5%	LL 5 of 2022	A, C, D
	353600	MINETTO	\$29,000	\$37,400	5%		-
	353800	NEW HAVEN	\$29,000	\$37,400	5%	LL 3 of 2022	A, C, D
	354000	ORWELL	\$29,000	\$37,400	5%	LL 2 of 2022	A, C, D
	354200	OSWEGO (T)	\$15,000	\$23,400	5%		-
	354400	PALERMO	\$29,000	\$37,400	5%		-
	354689	PARISH	\$19,300	\$25,000	20%	LL 1 of 2022	A
	354800	REDFIELD	\$20,000	\$20,000	-		-
	355089	RICHLAND	\$29,000	\$37,400	5%	LL 3 of 2022	A, C, D
	355289	SANDY CREEK	\$29,000	\$37,400	5%	Res 125-5	A
	355489	SCHROEPEL	\$29,000	\$37,400	5%	TC A1 Ch 83	-
	355600	SCRIBA	\$16,025	\$24,425	5%		-
	355800	VOLNEY	\$29,000	\$37,400	5%	LL 5 of 2022	A, C, D
	356000	WEST MONROE	\$24,000	\$32,400	5%		-
	356200	WILLIAMSTOWN	\$29,000	\$37,400	5%	LL 4 of 2022	A, C, D
VILLAGES	352601	CLEVELAND	\$16,025	\$24,425	5%		-
	353001	HANNIBAL	\$16,025	\$24,425	5%		-
	353201	CENTRAL SQ	\$16,025	\$24,425	5%		-
	353401	MEXICO	\$10,500	\$10,500	-		-
	354601	PARISH	\$12,500	\$12,500	-		-
	355001	PULASKI	\$16,025	\$24,425	5%		-
	355201	LACONA	-	-	-		-
	355203	SANDY CREEK	-	-	-		-
	355401	PHOENIX	\$29,000	\$37,400	5%	LL 4 of 2022	C, D
SCHOOLS	052401	CATO MERIDIAN	\$19,300	\$24,500	20%		-
	222001	SOUTH JEFFERSON	\$9,500	\$15,200	20%		-
	303001	CAMDEN	\$18,500	\$24,200	20%		-
	350400	FULTON CITY	\$18,500	\$26,900	5%		-
	351200	OSWEGO CITY	\$29,000	\$37,400	5%	Res 2023	-
	352002	APW	\$13,500	\$19,200	20%		-
	353001	HANNIBAL	\$8,400	\$14,100	20%		-
	353201	CENTRAL SQUARE	\$19,500	\$27,900	5%		-
	353401	MEXICO CENTRAL	\$10,500	\$10,500	-		-
	355001	PULASKI	\$12,525	\$20,925	5%		-
	355201	SANDY CREEK	\$13,500	\$19,200	20%		-
	355401	PHOENIX	\$29,000	\$37,400	5%	Res 2023	-

Disability & Limited Income Exemption

RPTL § 459-c | 4193_

Base Summary

<i>Ownership?</i>	Yes – at least one owner must be disabled and have limited income due to the disability
<i>Residency?</i>	Yes – primary residence only
<i>Income?</i>	Yes – income scale mirrors senior exemption (RPTL 467): \$3,000 base, can be raised as high as \$50,000 with sliding scale to increase further
<i>Location?</i>	No
<i>Property use?</i>	Yes – residential or residential portion
<i>Other requirement?</i>	Yes – proof of disability
<i>Local Options?</i>	Yes
<i>PILOT required?</i>	No
<i>Duration?</i>	One year, annual renewals required
<i>Opt in/out?</i>	Opt-in for all taxing jurisdictions. County initial opt-in: 2001
<i>Exemption Amount?</i>	Percentage – 50% reduction (base) with local option for sliding scale

Exemption Amount (County Tax)

- Sliding Scale exemption based on income. Like Senior, all sources of income are included.
- Max. benefit: 50%
- Min. partial benefit: 5%

Filing Requirement

- Form RP-459-c
- Income verification (tax return or income forms)
- Proof of disability such as:
 - An award letter from the Social Security Administration or the Railroad Retirement

- Board, or
- a certificate from the state commission for the blind, or
- an award letter from the United States Postal Service, or
- an award letter from the United States department of veteran’s affairs

459-C Local Options

Municipalities and Schools may opt in to any of the following local options defined in RPTL § 459-C:

- A Allows for unreimbursed medical expenses to be excluded as income for purposes of the exemption.
- B Allows for exemption to apply for school purposes even if a school-age child attends public school and lives in the household (otherwise exemption is disallowed if a school-age child lives in the household).
- C Allows exemption for owner-occupied cooperative apartments.

Income Ceiling

The maximum income ceiling (M) to receive full benefit (50%) is \$3,000. Each taxing jurisdiction may choose a higher income ceiling between \$3,000 and \$50,000. This income ceiling was last updated by the NYS legislature in 2022.

Sliding Scale

When opting into this exemption a taxing jurisdiction first selects a maximum income ceiling (M) and then further opts whether to allow for a “sliding scale” where the income ceiling may be increased while the percentage benefit proportionally decreases (down to 5%). The breakpoints are defined in RPTL § 459-C and are currently:

	Income less than	M	Exemption Amount
			50%
More than M	but less than	M + 1,000	45%
More than M + 1,000	but less than	M + 2,000	40%
More than M + 2,000	but less than	M + 3,000	35%
More than M + 3,000	but less than	M + 3,900	30%
More than M + 3,900	but less than	M + 4,800	25%
More than M + 4,800	but less than	M + 5,700	20%
More than M + 5,700	but less than	M + 6,600	15%
More than M + 6,600	but less than	M + 7,500	10%
More than M + 7,500	but less than	M + 8,400	5%
More than M + 8,400			0%

Income Limits – Disability Exemption

RPTL § 459-C | 4193_

Updated: 2/2/2023

			Income Ceiling for 50%	Maximum Income for Exemption Below	Sliding Scale Goes To	Last Resolution or Local Law	Local Options
COUNTY	35	OSWEGO	\$29,000	\$37,400	5%	LL 2 of 2022	
TOWNS	350400	FULTON	\$29,000	\$37,400	5%	Res 17-4-2022	
	351200	OSWEGO (C)	\$29,000	\$37,400	5%	LL 2 of 2022	
	352000	ALBION	\$29,000	\$37,400	5%	LL 3 of 2022	
	352200	AMBOY	-	-	-		
	352400	BOYLSTON	-	-	-		
	352689	CONSTANTIA	-	-	-		
	352800	GRANBY	-	-	-		
	353089	HANNIBAL	\$29,000	\$37,400	5%	LL 2 of 2022	
	353289	HASTINGS	-	-	-		
	353489	MEXICO	\$29,000	\$37,400	5%	LL 6 of 2022	
	353600	MINETTO	-	-	-		
	353800	NEW HAVEN	-	-	-		
	354000	ORWELL	\$29,000	\$37,400	5%	LL 3 of 2022	
	354200	OSWEGO (T)	\$16,025	\$24,425	5%	LL 1 of 2001	
	354400	PALERMO	-	-	-		
	354689	PARISH	-	-	-		
	354800	REDFIELD	-	-	-		
	355089	RICHLAND	-	-	-		
	355289	SANDY CREEK	-	-	-		
	355489	SCHROEPEL	-	-	-		
	355600	SCRIBA	\$16,025	\$24,425	5%		
	355800	VOLNEY	\$29,000	\$37,400	5%	LL 4 of 2022	
	356000	WEST MONROE	-	-	-		
	356200	WILLIAMSTOWN	\$29,000	\$37,400	5%	LL 5 of 2022	
VILLAGES	352601	CLEVELAND	-	-	-		
	353001	HANNIBAL	-	-	-		
	353201	CENTRAL SQ	-	-	-		
	353401	MEXICO	-	-	-		
	354601	PARISH	-	-	-		
	355001	PULASKI	-	-	-		
	355201	LACONA	-	-	-		
	355203	SANDY CREEK	-	-	-		
	355401	PHOENIX	-	-	-		
SCHOOLS	052401	CATO MERIDIAN	\$19,300	\$25,000	5%		
	222001	SOUTH JEFFERSON	-	-	-		
	303001	CAMDEN	-	-	-		
	350400	FULTON CITY	-	-	-		
	351200	OSWEGO CITY	-	-	-		
	352002	APW	-	-	-		
	353001	HANNIBAL	-	-	-		
	353201	CENTRAL SQUARE	-	-	-		
	353401	MEXICO CENTRAL	-	-	-		
	355001	PULASKI	-	-	-		
	355201	SANDY CREEK	-	-	-		
	355401	PHOENIX	-	-	-		

Capital Improvements Exemption

RPTL § 421-f | 4421_

- Opt-in exemption for towns/schools
 - Oswego County initial opt-in: Local Law 1 of 2002 (5 year expiration)
 - Oswego County renewed: Local Law 1 of 2015 (3 year expiration)
 - Oswego County Extended: Local Law 1 of 2018 (10 year expiration)
 - Oswego County Amended: Local Law 4 of 2018 (changed minimum from \$5,000 to \$3,000)
- Must be a **one or two family** residential property.
- Must have been improved **after March 12th, 2015** (Local Law 1 of 2015).
- **Value** of the improvement must be worth more than \$3,000 (Local Law 4 of 2018)
- The greater portion of the building being improved must be more than 5 years old.
 - The improvement must also be **attached** to the home, it cannot be a standalone structure.
 - **Does not include routine maintenance.**

Exemption Amount (County Tax)

- 8-year exemption
 - minimum of \$3,000 (in year 1)
 - maximum of \$80,000 (in year 1)
 - Exempt value decreases every year by 12.5%
- Exempts the **increase to the assessment** due to the improvement.
 - i.e. if a home valued at 100,000 on the last final roll would now be assessed at 130,000 after the improvement, the exemption is \$30,000 for the first year.

Exemption Schedule	
Year 1	100%
Year 2	87.5%
Year 3	75%
Year 4	62.5%
Year 5	50%
Year 6	37.5%
Year 7	25%
Year 8	12.5%
Year 9	No exemption

Filing Requirement

- Form RP-421-f

Mixed-Use Business Exemption

RPTL § 485-a | 4759_

- Opt-in exemption for towns/schools
 - Oswego County initial opt-in: Local Law 1 of 2014 (no expiration)
- Must be a non-residential property converted to a **mixed-use** residential/commercial property.
- Must have been converted/improved **after October 9th, 2014** (Local Law 1 of 2014).
- **Value** of the conversion/improvement must be worth more than \$100,000

Exemption Amount (County Tax)

- 12-year exemption
 - Exempt value decreases after year 8.
- Exempts the **increase to the assessment** due to the conversion/improvement.

Exemption Schedule

Years 1-8	100%
Year 9	80%
Year 10	60%
Year 11	40%
Year 12	20%
Year 13	No exemption

Filing Requirement

- Form RP-485-a

Business Investment Exemption

RPTL § 485-b | 4761_

- Opt-out exemption for towns/schools
- Applies to **commercial** improvements only.
- **Value** of the improvement must be worth more than \$10,000

Exemption Amount (County Tax)

- 10-year exemption
 - Exempt value decreases 5% each year.
- Exempts the **increase to the assessment** due to the improvement.

Filing Requirement

- Form RP-485-b

Exemption Schedule

Year 1	50%
Year 2	45%
Year 3	40%
Year 4	35%
Year 5	30%
Year 6	25%
Year 7	20%
Year 8	15%
Year 9	10%
Year 10	5%
Year 11	No exemption

Private Solar/Wind/Certain Other Energy Systems Exemption

RPTL § 487 | 4950_

- Opt-out exemption for towns/schools
- The following energy systems are eligible:
 - solar energy, wind energy, farm waste energy, micro-hydroelectric energy, fuel cell electric generating, micro-combined heat and power generating equipment, or any other electric energy storage system approved by the State Energy Research and Development Authority.
- 15-year exemption on the increase to assessment due to construction of the energy system.
- Solar/Wind systems must have been constructed **after January 1st, 1991 and before January 1st, 2025.**
 - If the system was constructed after 1991, but the municipality/school opts out later they are still entitled to the exemption for the remainder term.
 - Other energy systems must have been constructed **after January 1st, 2018 and before January 1st, 2025.**

Exemption Amount (County Tax)

- 15-year exemption
- Exempts the **increase to the assessment** due to the solar/wind system.
 - i.e. if a parcel assessed for 100,000 installs a solar/wind system that raises the assessment to 110,000 the exemption would be \$10,000 for 15 years.
- Where the energy system is incorporated into a structure, such as solar panels on the roof of a home, an incremental cost ratio is calculated for the purposes of this exemption. Incremental cost is the increased cost of the energy system or component that also serves as part of the building its attached to.
 - i.e. the whole system cost \$10,000 but only the panels are on the roof and the panels cost \$4,000 so the incremental cost is \$4,000 and the ratio of incremental to total cost is 40%.

Example Calculation	
a. Total cost of system	\$10,000
b. Incremental Cost	\$4,000
c. Incremental Ratio (b/a)	40%
d. Assessment increase	\$6,000
e. Exemption (d*c)	\$2,400

Filing Requirement

- Form RP-487

487 Local Options

Municipalities and Schools may adopt any of the following local options defined in RPTL § 487:

- A Disallow the exemption for any solar or wind energy system or farm waste energy system which began construction subsequent to 1/1/1991 or the effective date of such local law, ordinance or resolution, whichever is later.
- B Disallow the exemption for any micro-hydroelectric energy system, fuel cell electric generating system, micro-combined heat and power generating equipment system, electric energy storage equipment or electric energy storage system, or fuel-flexible linear generator electric generating system constructed subsequent to 1/1/2018 or the effective date of such local law, ordinance or resolution, whichever is later.
- C Indicate (by local law or resolution) ongoing intent to require a PILOT agreement for taxes.
- D Allow permanent exemption from taxes without PILOT agreement for systems installed on real property owned or controlled by New York State and where the energy produced by the system is purchased by New York State or its departments or agencies thereof.

EXEMPTION QUICK REFERENCE GUIDE

For Oswego County Purposes

Opt-Out – Solar/Wind Exemption

RPTL § 487 | 4195_

Updated: 1/19/2023

			Opted Out of Exemption?	Initial Opt-out Date	Requires PILOT	Latest Resolution or Local Law	Local Options
COUNTY	35	OSWEGO	No		No		
TOWNS	350400	FULTON	Yes	2/26/2018	-	LL 6 of 2018	A
	351200	OSWEGO (C)	No		No		
	352000	ALBION	No		No		
	352200	AMBOY	No		No		
	352400	BOYLSTON	Yes	4/7/2020	-	LL 1 of 2020	A, B
	352689	CONSTANTIA	Yes	6/30/2022	-	LL 2 of 2022	A, B
	352800	GRANBY	No	-	Yes	LL 1 of 2021	C
	353089	HANNIBAL	No		No		
	353289	HASTINGS	No		No		
	353489	MEXICO	No		No		
	353600	MINETTO	No		No		
	353800	NEW HAVEN	No		No		
	354000	ORWELL	No		No		
	354200	OSWEGO (T)	No		No		
	354400	PALERMO	No		No		
	354689	PARISH	No		No		
	354800	REDFIELD	Yes	3/31/2020	-	LL 1 of 2020	A, B
	355089	RICHLAND	No		No		
	355289	SANDY CREEK	No		No		
	355489	SCHROEPEL	Yes	12/2/2020	-	LL 2 of 2020	A, B
	355600	SCRIBA	No		No		
	355800	VOLNEY	No		No		
	356000	WEST MONROE	Yes	9/8/2016	-	LL 1 of 2018	A, B
	356200	WILLIAMSTOWN	No		No		
VILLAGES	352601	CLEVELAND	No		No		
	353001	HANNIBAL	No		No		
	353201	CENTRAL SQ	No		No		
	353401	MEXICO	No		No		
	354601	PARISH	No		No		
	355001	PULASKI	No		No		
	355201	LACONA	No		No		
	355203	SANDY CREEK	No		No		
	355401	PHOENIX	No		No		
SCHOOLS	052401	CATO MERIDIAN	No		No		
	222001	SOUTH JEFFERSON	No		No		
	303001	CAMDEN	No		No		
	350400	FULTON CITY	No		No		
	351200	OSWEGO CITY	No		No		
	352002	APW	Yes	2/10/2022	-	Res 2022	A, B
	353001	HANNIBAL	No		No		
	353201	CENTRAL SQUARE	No		No		
	353401	MEXICO CENTRAL	Yes	1/6/2010	-	Res. 12 2010	A
	355001	PULASKI	Yes	7/31/2018	-	Res 2018	A, B
	355201	SANDY CREEK	No		No		
	355401	PHOENIX	Yes	9/9/2019	-	Res 2019	A, B

STAR Credit

**while not an exemption, it is being included here for completeness.*

- Replaced the Basic and Enhanced STAR for new homeowners.
- Homes purchased after August 1st, 2015 can only apply for the STAR Credit.
- Is delivered as a check to the property owner, presumably at or around the same time as school tax bills are issued.
 - Amount of the check is the same dollar amount savings as what they would have received under the Basic or Enhanced STAR exemption.

Credit Check Eligibility

- The same eligibility rules as the Basic/Enhanced STAR Exemption apply for the Credit.
- For the Enhanced Credit you'll be enrolling in mandatory IVP.

Registration Deadline

- Unlike exemptions, March 1st is not the deadline to apply for the credit check.
 - Assuming you're a brand-new property owner you have until July 1st to register for the Credit check to receive it in September.
 - The registration is retroactive for three years as of April 15th (income tax deadline), meaning if you don't apply the year you buy your home you have 3 years to apply.
 - Ex. You buy a home in 2017 and pay the school tax, you have until April 15th, 2021 to apply to receive a credit check retroactive to 2017.

Phone Number

518-457-2036