

Information Regarding the Senior Citizen Exemption, Disabled with Limited Income Exemption, and Veterans Exemptions

A postcard was recently mailed to all residential property owners regardless of age or exemption status. If you currently receive the Senior Citizen or Disabled Exemption, a renewal application was mailed to you in February. The information below outlines the requirements for eligible homeowners. All three exemptions require that the property be the primary residence of at least one owner. (Proof of ownership is not required as copies of deeds are on file in the office.)

Applications, with supporting documents, for all new exemption applications and renewals are due to the Assessor's Office by May 1, 2026.

Senior Citizen Exemption (RP-467)

This exemption is based on **age and income** and is **separate from the STAR program**. It must be renewed annually in the Assessor's Office.

Eligibility

- At least one resident owner must be **65 or older during the calendar year**.
- Owners must have owned the property for **at least one year**, unless they previously received the exemption on a prior residence.
- Income is based on **2025 Federal IRS 1040 income**, or all 2025 income sources including Social Security if no tax return is filed, of all owners and non-owner spouse(s). See NYS income calculation from IRS 1040: [SENIOR CITIZEN EXEMPTION - INCOME CALCULATION GUIDANCE](#)

Income Limits

Income limits vary by taxing jurisdiction. In general, **the closer the income is to the maximum limit, the smaller the tax savings**.

Jurisdiction	Maximum Income
Town of Somers & Somers CSD	\$37,399.99 (with sliding scale)
Westchester County & North Salem CSD	\$58,399.99 (with sliding scale)
Lakeland CSD	\$50,000 (no sliding scale)

- A maximum income of **\$58,399.99** results in a **5% exemption**.
- Incomes **\$8,400 or more below the maximum income** receive a **50% exemption**, with a sliding scale of 5% to 45% between the 50% exemption and maximum income levels.
- If any portion of the property is used for business, that portion is **not eligible**.

Local Options

- Only **Westchester County** excludes non-taxable Social Security and allows deduction of unreimbursed medical expenses.
- **Taxable IRA distributions are not counted as income** by any taxing jurisdiction.

Required Documentation

- **Form RP-467** -- **Link to form:** [FORM RP-467](#) ; Form instructions: [RP-467-I](#)
- **Proof of age and residency:** driver's license; non-driver ID; or birth certificate/passport + two different utility bills showing service to the legal address
- **Proof of income: 2025 IRS 1040, or income statements (1099s) + worksheet [RP-467-WKST](#)** . If **IRS 1040** filed, **pages 1&2** (with Form 1040 printed on top left) beginning with the name, home address, and filing status page; or **pages 1-3 if a 1040-SR was filed**. **The entire return is required if there are any amounts on line 8 and/or line 10 or if unreimbursed medical expenses were declared on Schedule 1.**
- **Trust document** if property is owned under a trust.
- **Death certificate** if an owner is deceased
- **Life estates:** only life tenant(s) income is counted

NYS General Information: [NYS SENIOR CITIZEN EXEMPTION INFORMATION](#)

Persons with Disabilities and Limited Incomes Exemption (RP-459-c)

This exemption is available only to individuals who meet **New York State's disability criteria**. It must be renewed annually in the Assessor's Office.

Eligibility

- If multiple people own the property, **all owners must have disabilities**, unless they are spouses or siblings.
- Income from **all owners and non-owner spouses** is counted.
- A household **cannot receive both** the Senior Citizen and Disability Exemptions.
- If a property is in a trust, the income of the beneficiary(s) is counted (all Social Security) as is the annual income earned from the trust.

Income Limits

- Town of Somers & Somers, North Salem, and Lakeland CSDs: **\$37,399.99**
- Westchester County: **\$58,399.99**; (**Note: non-taxable Social Security is included** in the income calculation.)

Required Documentation

- **Form RP-459-c** – Link to form: [FORM RP-459-c](#) ; Form instructions: [RP-459-c-I](#)
 - **Proof of disability:** (SSA award letter or NYS-approved documentation)
 - **Proof of income:** (IRS 1040, IRS 1041, or income statements + worksheet)
 - **Proof of residency:** driver’s license; non-driver ID; or two different utility bills showing service to the legal address
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Veterans Exemptions

Two exemptions are available, but **only one may be applied** unless multiple veterans with different exemptions own the property. Actual benefits depend upon **jurisdiction-specific ceiling limits**, and the **lower of the percentage or ceiling amount** is applied.

1. Alternative Veterans Exemption (RP-458-a)

Available to veterans who served full-time in the military **during a time of war** or qualifying activated reservists. Additional benefits apply for:

- **Combat zone service**
- **Service-connected disability**

Maximum exemption percentages:

- 15% for wartime service
- Additional 10% for combat
- Up to 50% for disability

Ceiling Limits (Full-Market Values)

Jurisdiction	Wartime	Combat	Disability
Town of Somers & Westchester County	75,000	50,000	250,000
Somers & Lakeland CSDs	12,000	8,000	40,000
North Salem CSD	39,000	26,000	130,000

These values must be **equalized** with Somers’ 2025 assessment rate of **8.85%**.

Required Documentation

- **Form RP-458-a** – Link to form: [FORM RP-458-a](#) ; Form Instructions: [RP-458-a-I](#)
 - **Proof of Honorable Full-time Military Service** – DD-214, WD AGO 53-55, or equivalent. Link to NYS List of acceptable proof of service: [PROOF OF SERVICE](#)
 - **VA Combined Disability Rating Letter** if applicable
 - **Proof of residency:** driver's license; non-driver ID; or two different utility bills showing service to the legal address
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2. Cold War Veterans Exemption (RP-458-b)

Available to veterans who served **between September 2, 1945 and December 26, 1991**, or qualifying activated reservists.

Maximum exemption percentages:

- 15% for service
- Up to 50% for disability

Ceiling limits for wartime/disability (Full-Market Value):

- Town of Somers: 12,000 / 40,000
- Westchester County: 75,000 / 250,000
- Not offered by Somers, North Salem, or Lakeland CSDs.

Required Documentation

- **Form RP-458-b** – Link to form: [FORM RP-458-b](#) ; Form Instructions: [RP-458-b-I](#)
- **Proof of Honorable Full-time Military Service** – DD-214 or equivalent
- **VA Combined Disability Rating Letter** if applicable
- **Proof of residency:** driver's license; non-driver ID; or two different utility bills showing service to the legal address

Additional Notes on Veterans Exemptions

- Veteran's exemptions **do not require annual renewal**.
- Updated VA disability rating letters must be submitted to the Assessor's Office.
- Link to NYS info on Veterans Exemptions: [VETERANS EXEMPTIONS INFO](#)
- Beginning with the **2027 assessment roll**, veterans who have a combined **100% disability rating, are permanently unemployable, and have (or will) received federal funds for home modifications due to their disability** will qualify for a **100% tax deduction**.