



Just Bought on Long Island? Here's When Grieving Your Property Taxes Makes Sense



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Just Bought on Long Island? Here's When Grieving Your Property Taxes Makes Sense

Coltrain Mortgage Team · October 16, 2026 · 8 min read

"We just closed. Should we grieve our taxes?" It's one of the most common questions we get from new homeowners, usually right after the first tax bill or escrow statement shows up. After more than 20 years of Long Island closings, here's our honest answer: sometimes it's absolutely worth it, and sometimes it isn't. The good news is you can figure out which camp you're in with about five minutes of math. Let's walk through how the numbers work in Nassau and Suffolk, the deadlines you can't miss, and what a win actually does to your mortgage payment.



Free to File Yourself



**Nassau: Early Jan to
March 1**



**Suffolk: May 1 to 3rd
Tuesday in May**



Your Price Is Evidence

Why Your Property Taxes Can Jump After You Buy

First, a surprise we see all the time. The tax number on the listing is the seller's tax bill, and it often includes breaks that belong to the seller personally, not to the house. When the home changes hands, those breaks don't come with it.



What the seller may have had

A senior citizens exemption, a veterans exemption, Enhanced STAR, or the old Basic STAR exemption that lowered the school tax bill directly. Each of these is tied to the owner who qualified and applied for it.



What you get as the new owner

New homeowners can't get the STAR exemption anymore. Instead, you register with New York State for the STAR *credit*, which arrives as a check or direct deposit. Your school tax bill itself is higher, and the credit comes to you separately.

That STAR detail trips up a lot of buyers. New York's Tax Department notes that in your first year you may still benefit from the prior owner's STAR exemption, and after that you'll get the credit instead. So your tax bill, and the escrow your mortgage servicer collects, can go up even though you're getting the same help, just in a different form. If you haven't registered yet, do it at tax.ny.gov/star.

None of that is a grievance issue, though. A grievance is about one thing: whether the **assessment** on your home is too high compared to what it's actually worth. And as a recent buyer, you're holding one of the best pieces of evidence there is.

Is My Assessment Too High? The Five-Minute Math

Long Island doesn't assess homes at full market value. Each assessing unit uses a fraction, called the level of assessment. New York State's formula to see what the assessor thinks your home is worth is simple: **your assessment divided by the level of assessment equals the assessor's estimate of market value**. If that number is meaningfully higher than what you just paid in a normal, arm's-length sale, you may be over-assessed.

Here's the part most people miss: in New York, your assessment isn't automatically reset to your purchase price when you buy. So if you paid less than the assessment implies, you have to ask for the correction yourself.

Should You Take a Closer Look?

ESTIMATE

TOTAL ASSESSED VALUE

700

LEVEL OF ASSESSMENT

0.054

%

YOUR PURCHASE PRICE

\$ 1,150,000

YEARLY PROPERTY TAXES (OPTIONAL)

\$ e.g. 18,000

Nassau: the Assessment Review Commission used 0.054% for Class 1 homes on 2027/28 filings. ARC publishes the ratio for each new filing year.

ASSESSOR'S IMPLIED VALUE

\$1,296,296

Assessment ÷ level of
assessment

GAP VS. YOUR PRICE

+13%

Positive means assessed
above your price

ROUGH YEARLY SAVINGS

—

If the assessment were
cut to match your price

Worth a closer look. The assessor's implied value is about 13% above what you paid. A recent arm's-length purchase is strong evidence, so a grievance may be worth filing.

Example values shown. This is a rough screen, not an appraisal or a prediction of any outcome. Your assessed value is on your tax bill, your assessment notice, or your town or county's online records. Not tax or legal advice.

Where do you find the numbers? Your total assessed value is on your tax bill and your assessment notice. Nassau homeowners can also look it up on the county's Land Records Viewer. For Suffolk, each town sets its own level of assessment, and New York State publishes each town's Residential Assessment Ratio (RAR) on its Municipal Profiles site, which is the figure the state tells homeowners to use when grieving.

How to Grieve in Nassau County

1

Watch for the tentative roll in early January

Nassau's Department of Assessment publishes the new tentative roll at the start of each year. ARC says the next filing window runs from January 4, 2027 through March 1, 2027.

2

File with the Assessment Review Commission (ARC)

You can file online through ARC's system, called AROW. Homeowners use form AR1 for a one, two, or three family house. There's no fee when you file for yourself.

3

Use your purchase and nearby sales as evidence

A recent arm's-length purchase is strong evidence. AROW also has a sale locator to pull comparable sales.

4

If ARC says no, consider SCAR

Small Claims Assessment Review is a low-cost next step for owner-occupied one, two, and three family homes.

Be patient with Nassau's calendar. There's a long lag between filing and seeing the result on a bill. Appeals filed in early 2026 were for the 2027/28 roll, which drives school taxes billed in October 2027 and general taxes in January 2028. So a grievance you file this winter is really about your taxes about two years out.

How to Grieve in Suffolk County

1

File with your town, not the county

Suffolk's ten towns each run their own assessments. You file New York State's form RP-524 with your town assessor or Board of Assessment Review.

2

Mind the May window

The filing period runs from May 1 to Grievance Day, the third Tuesday in May. In 2027 that's May 18. Miss it and you lose your chance to challenge that year's assessment.

3

Check whether your village assesses too

If your village does its own assessments, it's a separate grievance with a separate date, typically in February.

4

SCAR is the next step if the town says no

For owner-occupied one, two, and three family homes, SCAR petitions are generally due within 30 days after the final roll is filed, with a \$30 filing fee.

One tip for Suffolk: the state asks you to estimate your home's value as of the town's valuation date, which in most places is July 1 of the prior year. A purchase that closed close to that date carries the most weight.

Key Dates If You Bought in 2026

Jan 4 to Mar 1, 2027

NASSAU COUNTY

ARC's filing window after the new tentative roll is published. Nassau has extended the deadline in some years, but don't count on it.

Around February

ASSESSING VILLAGES

If your village assesses property, its grievance day is typically the third Tuesday in February. Confirm with your village clerk.

May 1 to May 18, 2027

SUFFOLK TOWNS

File RP-524 with your town by Grievance Day, the third Tuesday in May.

**30 days after final
roll**

SCAR, BOTH COUNTIES

If your grievance is denied or reduced less than you hoped, this is the window for Small Claims Assessment Review.

Do It Yourself or Hire a Grievance Company?

DO IT YOURSELF

It's free to file with ARC or your town, and the forms are built for homeowners. If your purchase price is well below the assessor's implied value, your case may be straightforward.

HIRE HELP

Long Island has plenty of grievance firms, and many work on a contingency basis, paid only from savings. Read the fee terms carefully, especially how long the fee lasts and what happens with multi-year savings.

What a Win Means for Your Mortgage Payment

If your taxes are paid through escrow, a successful grievance flows through to your monthly payment, just not overnight. Your servicer adjusts escrow at its annual escrow analysis based on your actual tax bills. Under federal rules, if that analysis shows a surplus of \$50 or more and you're current on your payments, the servicer generally has to refund it within 30 days.

Lower taxes also help the next time you borrow. Property taxes are part of the housing payment lenders use in your **debt-to-income ratio**, so a lower tax bill can matter if you **refinance** or move up later. And if you're still shopping, this is exactly why we tell buyers to ask for the real tax picture early. Our **affordability calculator** and our look at **what Long Island price points buy right now** are good places to start.

Want a second set of eyes on your tax bill and escrow?

COMMON QUESTIONS

Can I grieve my property taxes right after I buy on Long Island?

×

Yes, as long as you file during the next filing window. New York lets property owners and purchasers grieve, and it costs nothing to file yourself. In Nassau you file with the Assessment Review Commission, usually between early January and March 1. In Suffolk you file with your town between May 1 and the third Tuesday in May.

Does my purchase price automatically lower my assessment?

×

No. New York doesn't reset your assessment to your purchase price when you buy. But a recent arm's-length purchase is strong evidence of market value, so it's one of the best things you can bring to a grievance.

Why did my school taxes go up after I bought the house? ×

Often it's because the seller's exemptions, like a senior, veterans, or STAR exemption, don't transfer to you. New homeowners get the STAR credit as a check from New York State instead of a reduction on the bill, so the bill itself is higher even though you still receive the benefit.

How do I know my town's level of assessment? ×

For Suffolk towns, New York State publishes each town's Residential Assessment Ratio on its Municipal Profiles site. For Nassau, the Assessment Review Commission publishes the level of assessment it uses for each filing year, which is different from the level the county assessor states on the roll.

Can I grieve if I bought a co-op? ×

Co-op buildings are assessed as a whole, not unit by unit, so a grievance is generally filed by the co-op board for the building. If you're weighing a co-op, our **condo vs. co-op guide** covers the other big differences.

Will a successful grievance lower my mortgage payment? ×

If your taxes are escrowed, yes, once your servicer runs its annual escrow analysis using the lower bills. If the analysis shows a surplus of \$50 or more and you're current, federal rules generally require the servicer to refund it within 30 days.

This article is for general educational purposes only and is not tax, legal, or appraisal advice. Filing dates and procedures are set by Nassau County, each Suffolk town, and incorporated villages, and can change; confirm the current dates with your assessor or the Assessment Review Commission before filing. Figures in the estimate tool are illustrative. Coltrain Mortgage is a mortgage broker; all loans are arranged through third-party lenders and are subject to credit approval. Equal Housing Opportunity.

SOURCES

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Nassau County Assessment Review Commission, **ARC home and AROW filing** and **ARC frequently asked questions**

Farrell Fritz, **Nassau County Extends 2027/28 Property Tax Appeal Deadline** and **Suffolk County Filing Period for Real Property Tax Grievances**

Oneida County Clerk, **Small Claims Assessment Review (statewide SCAR rules and fee)**

Consumer Financial Protection Bureau, **Regulation X, 12 CFR 1024.17 (escrow accounts)**

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HERE TO HELP

Buying, refinancing, or just sorting out your escrow?

We've helped Long Island homeowners make sense of taxes, escrow, and mortgage payments for more than 20 years. Give us a call anytime.



Ready to talk it through?

Scan to reach a loan officer, or call (631) 851-4420.
coltrain.com/our-staff

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