

Senior Homeowners & Renters!

YOU MAY QUALIFY FOR CASH or CREDIT FROM THE STATE IF YOU PAY RENT OR PROPERTY TAXES

The Massachusetts "CIRCUIT BREAKER" TAX PROGRAM is for persons 65 or over whose property taxes (or 25% of rent) exceed 10% of their annual income and who meet other qualifying criteria. You may be eligible even if you receive a property tax exemption through your city/town.

If you meet certain requirements, you may be eligible for the refundable tax credit or "Circuit Breaker" now and for the past **three years - even if you did not file Massachusetts state income tax forms.** You may file for the 2008 tax year beginning in January 2010 and may file retroactively for the last 3 years. ***The maximum credit you may receive for tax year 2009 is \$960, for tax year 2008 is \$930, for tax year 2007 is \$900; and for 2006 is \$870.***

Seniors must meet the following guidelines to qualify for the refund or credit

1. **Age 65 or over by the end of the tax year for which you are filing**
2. **Income: includes Social Security, and other income not ordinarily taxed in Massachusetts**

<u>Income for tax year:</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Single	46,000	48,000	49,000	51,000
Head of household	58,000	60,000	62,000	64,000
Married, filing jointly	70,000	72,000	74,000	77,000
3. **Residency:** Own or rent residential property in Massachusetts (primary residence)
Subsidized renters are not eligible.
4. **Assessed valuation of home (must not be greater than)**
For tax year: 2006 - \$684,000 2007- \$772,000 2008 - \$793,000 2009 - \$788,000
5. **10% rule:** **For Owners:** Amount by which **property tax** (plus 50% of water and sewer fees when not in property tax bill) **exceeds 10% income**, up to the maximum.
For Renters: Amount by which **25% of annual rental payments exceed 10% of total income**, up to the maximum. *The law assumes that 25% of rent goes toward property tax.*

Even if you don't normally file with the state, if you meet the above criteria you are most likely due a "refund" check/tax credit from the Dept. of Revenue. *If you have an accountant, ask him/her for help with this year and /or previous years.*

*Deadline for 2006 filing is April 15, 2010. **For more information or assistance filing, call the _____ Council on Aging at _____.** Call the **Mass. Department of Revenue for more information and/or forms for the past 3 years. Mass. Dept. of Revenue – Customer Service: 1-617-887-6367 or online at <https://wfb.dor.state.ma.us/webfile/wsi/>**