

\$\$\$ for 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 gross income and who meet other qualifying criteria. You may be eligible even if you receive a property tax exemption through your city/town.

Whether or not you owe taxes, 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. To obtain the credit, you must file for the 2018 tax year beginning in January 2019 and may file retroactively for the last 3 years*. *The maximum credit you may receive for tax year 2018 is \$1,100; 2017 is \$1,080; 2016 is \$1070; and 2015 is \$1070.*

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>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Single	57,000	57,000	57,000	58,000
Head of household	71,000	71,000	72,000	73,000
Married, filing jointly	85,000	86,000	86,000	88,000

3. **Residency:** Own or rent residential property in Massachusetts (primary residence) Public Housing and subsidized renters are not eligible.
4. **Assessed valuation of home (must not be greater than)**
For tax year: 2015 - \$693,000; 2016 - \$720,000; 2017 - \$747,000; 2018 - \$778,000
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 2015 filing is April 15, 2019.** For more information or assistance filing, call your local Council on Aging at _____ or call the Mass. Department of Revenue Customer Service at 1-617-887-6367 for information and/or forms for the past three years. Or access <http://www.mass.gov/dor/individuals/seniors-students-and-military-personnel/seniors-and-retirees/>