

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 2011 tax year beginning in January 2012 and may file retroactively for the last 3 years. ***The maximum credit you may receive for tax year 2011 is \$980, 2010 is \$970, 2009 is \$960, and for tax year 2008 is \$930.***

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>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
Single	49,000	51,000	51,000	52,000
Head of household	62,000	64,000	64,000	65,000
Married, filing jointly	74,000	77,000	77,000	78,000

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: 2008 - \$793,000 2009 - \$788,000 2010 - \$764,000 2011 - \$729,000
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 2008 filing is April 15, 2012. For more information or assistance filing, call the Westwood Council on Aging at 781-329-8799. 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/>**