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Apply for the Circuit Breaker Credit

Certain seniors who pay taxes on the residential property they own or rent are eligible for a refundable tax credit. Learn how to apply.

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THE DETAILS

What you need

As a senior citizen, you may be eligible to claim a refundable credit on your personal state income tax return. The Circuit Breaker tax credit is based on the actual real estate taxes paid on the Massachusetts residential property you own or rent and occupy as your **principal residence**. Feedback

For tax year 2018 the maximum credit amount is \$1,100. If the credit you're owed exceeds the amount of the total tax payable for the year, you'll be refunded the additional amount of the credit without interest.

Who is eligible

- You must be a Massachusetts resident or part-year resident.
- You must be 65 or older by December 31.
- You must first file a [Massachusetts personal income tax return\(/info-details/dor-personal-income-tax-forms-and-instructions\)](/info-details/dor-personal-income-tax-forms-and-instructions).
- You must then file a [Schedule CB\(/doc/2017-schedule-cb-circuit-breaker-credit/download\)](/doc/2017-schedule-cb-circuit-breaker-credit/download).
- You must own or rent residential property in Massachusetts and occupy it as your primary residence.
- For tax year 2018, your total Massachusetts income doesn't exceed:
 - \$58,000 for a single individual who is not the head of a household.
 - \$73,000 for a head of household.
 - \$88,000 for married couples filing a joint return.
- If you are a homeowner, your Massachusetts property tax payments, together with half of your water and sewer expense, must exceed 10% of your total Massachusetts income for the tax year.
- If you are a renter, 25% of your annual Massachusetts rent must exceed 10% of your total Massachusetts income for the tax year.

Who is not eligible

- You are a nonresident.
- You are married and your status is married filing separately.
- You are a dependent of another taxpayer.
- You receive a federal and/or state rent subsidy or you rent from a tax-exempt entity.
- For tax year 2018, the assessed value of principal residence exceeds \$778,000.
 - For homeowners, the assessed valuation of the homeowner's personal residence as of January 1, 2017, before residential exemptions but after abatements, cannot exceed \$778,000.

[TIR 17-8\(/technical-information-release/tir-17-8-annual-update-of-real-estate-tax-credit-for-certain-persons\)](/technical-information-release/tir-17-8-annual-update-of-real-estate-tax-credit-for-certain-persons) contains Senior Circuit Breaker information for tax year 2017.

How to apply

Online



You cannot apply for the Circuit Breaker Credit with MassTaxConnect. If you're eligible for the Circuit Breaker Credit, complete [Schedule CB\(/info-details/dor-personal-income-tax-forms-and-instructions\)](/info-details/dor-personal-income-tax-forms-and-instructions) with your [Massachusetts state income tax return\(/info-details/dor-personal-income-tax-forms-and-instructions\)](/info-details/dor-personal-income-tax-forms-and-instructions), using your tax software.

If you qualify for the tax credit in a prior tax year but didn't file Schedule CB with your original state income tax return, you should:

- File an amended return with your Schedule CB
- Fill in the Amended return oval on the return.

The Schedule CB must be completed within 3 years from the last day for filing the return, without regard to any extension of time to file.

By mail



If you're eligible for the Circuit Breaker Credit, complete [Schedule CB \(/info-details/dor-personal-income-tax-forms-and-instructions\)](#) with your [Massachusetts state income tax return\(/info-details/dor-personal-income-tax-forms-and-instructions\)](#).

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The Schedule CB must be completed within 3 years from the last day for filing the return, without regard to any extension of time to file.

More info

Coming soon — The Department of Revenue has planned an extensive series of presentations to educate taxpayers 65 and older about the benefits of the Senior Circuit Breaker Tax Credit.

Visit:

- [Senior Circuit Breaker Tax Credit Video Tutorial\(https://wfb.dor.state.ma.us/DOR/eLearning/taxcurriculum/CircuitBreaker2017/CircuitBreakerTaxCreditV146/CircuitBreakerTaxCreditV146.html\)](#)
- [TIR 18-10: Annual Update of Real Estate Tax Credit for Certain Persons Age 65 and Older\(/technical-information-release/tir-18-10-annual-update-of-real-estate-tax-credit-for-certain-persons\)](#)

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