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Senior Circuit Breaker Tax Credit

Certain seniors who pay taxes on the residential property they own or rent are eligible for a refundable tax credit. Find out if you qualify.

What to know

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.

The maximum credit amount for tax year 2018 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.

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>)

[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.

Coming soon — 2018 Senior Circuit Breaker Information Sessions

Who is eligible

- You must be a Massachusetts resident or part-year resident.
- You must be 65 or older by December 31.
- You must file a Massachusetts personal income tax return.
- 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.

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- 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.

How to apply

If you are 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.

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. Be sure to fill in the Amended return oval on the return.

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

For more details, please visit [Apply for the Circuit Breaker tax credit\(/how-to/apply-for-the-circuit-breaker-credit\)](#).

Additional Resources

Section 6: Credits (<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter62/Section6>)

TIR 01-19: Real Estate Tax Credit for Certain Persons Age 65 and Older (as revised)

(</technical-information-release/tir-01-19-real-estate-tax-credit-for-certain-persons-age-65-and-older>)

LR 82-33: Rent Deduction: Home for the Elderly

(<http://www.mass.gov/dor/businesses/help-and-resources/legal-library/letter-rulings/letter-rulings-by-years/1984-and-prior/1982-rulings/letter-ruling-82-33-rent-deductio>)

LR 82-34: Rent Deduction: Nursing Home

(<http://www.mass.gov/dor/businesses/help-and-resources/legal-library/letter-rulings/letter-rulings-by-years/1984-and-prior/1982-rulings/letter-ruling-82-34-rent-deductio>)

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