



The Commonwealth of Massachusetts  
MASSACHUSETTS SENATE

**SENATOR ADAM G. HINDS**

*Berkshire, Hampshire, Franklin  
and Hampden District*

STATE HOUSE, ROOM 309  
BOSTON, MA 02133-1053

TEL. (617) 722-1625

FAX. (617) 722-1523

ADAM.HINDS@MASENATE.GOV

WWW.MASENATE.GOV

*Chairman*

JOINT COMMITTEE ON TOURISM,  
ARTS AND CULTURAL DEVELOPMENT

*Vice Chairman*

JOINT COMMITTEE ON  
ECONOMIC DEVELOPMENT  
AND EMERGING TECHNOLOGIES

January 8, 2019

Dear Friend:

I am very pleased to share with you a resource my office has prepared, in consultation with the Massachusetts Department of Revenue, to highlight the Senior Circuit Breaker Tax Credit to eligible residents of the 52 western Massachusetts communities that comprise my Berkshire, Hampshire, Franklin & Hampden Senate District.

The Circuit Breaker is a tax credit for eligible senior citizens of up to \$1,100 on their municipal property taxes. Seniors age 65 or older by December 31, 2018 who own or rent in Massachusetts as their principal residence may qualify. The credit is applied to what is owed for income tax. To apply, seniors simply need to file a Massachusetts state income tax return and include Schedule CB, the Circuit Breaker Credit form. The tax credit isn't considered income so it does not affect the status of eligibility in mean-tested programs.

I am hopeful the enclosed brochure will be a useful resource to seniors in your community, and invite you to make copies and disseminate it in any way that you feel is helpful.

Thank you for your assistance on this matter and please don't hesitate to contact me if I can provide additional information or assistance. Happy New Year!

Sincerely,

A handwritten signature in black ink that reads "Adam G. Hinds". The signature is stylized and cursive.

ADAM G. HINDS, *State Senator*

*Berkshire, Hampshire, Franklin & Hampden District*

Enclosures  
AGH/ck

## Eligibility

### You May Qualify If You:

- ◆ Are age 65 or older by December 31, 2018
- ◆ Own or rent in Massachusetts as principal residence

### If in Tax Year 2018, your total income does not exceed:

Single filer:	\$58,000
Head of household:	\$73,000
Married filing jointly:	\$88,000

### Who is Ineligible?

- ◆ Those who receive federal or state rent subsidy
- ◆ Those who are a dependent of another tax payer
- ◆ Those whose property is assessed at a value of more than \$778,000
- ◆ Nonresidents
- ◆ Married persons filing separately

### How Much is the Credit?

The maximum credit amount for Tax Year 2018 is \$1,100.

This tax credit is applied to what is owed for income tax. If the credit is more than what is owed, a refund (interest free) will be issued.

## How Do I Apply?

You must file a Massachusetts state income tax return and include Schedule CB, the Circuit Breaker Credit form.

You can file your tax return for FREE using one of our free filing options at [mass.gov/mafile](http://mass.gov/mafile), or you may download forms to be filled out at [mass.gov/dor/forms](http://mass.gov/dor/forms).

### Massachusetts Department Of Revenue

Customer Service Bureau  
(617) 887-6367  
Toll-free at 800-392-6089



## Frequently Asked Questions

### Is the tax credit considered income?

No, the tax credit does not count as income, so it does not affect status of eligibility in means-tested programs like food, medical, housing, energy and educational assistance programs.

### What if I don't file state income tax returns?

If you are not required to file a state income tax return, but are eligible to claim the credit, it is necessary for you to file a state income tax return to claim the credit.

### Do I need to keep records?

The taxpayer should keep all pertinent records, receipts and other documents that support the claim that the taxpayer is filing.

### Why is it called the "Circuit Breaker"?

The credit is "tripped" like an electrical circuit breaker when real estate tax payments exceed 10% of a person's yearly income.

Prepared in January 2019 by the  
Office of State Senator Adam Hinds