



FIRST NAME

M.I. LAST NAME

SOCIAL SECURITY NUMBER OF PROPRIETOR

You, or your spouse if married filing jointly, must be at least 65 years of age before January 1, 2021 to qualify for this credit. Also, you must file as single, married filing jointly or head of household to qualify for this credit. If married filing separately, you do not qualify for this credit.

Schedule CB Circuit Breaker Credit.

Enclose with Form 1 or Form 1-NR/PY. Do not cut or separate these schedules.

2020

ADDRESS OF PRINCIPAL RESIDENCE IN MASSACHUSETTS (DO NOT ENTER PO BOX)

CITY/TOWN

STATE ZIP

1 Living quarters status during 2020:

Select one only.

Note: If you moved during the year, see reverse.

Homeowner If homeowner, fill in if multi-use or multi-family property (see instructions)
 Renter (if you received any federal and/or state rent subsidy, or you rent from a tax-exempt entity, you do not qualify for the Circuit Breaker Credit; see instructions)

2 Homeowners only, enter assessed value of principal residence as of January 1, 2020. If over \$848,000, you do not qualify for this credit. See instructions.

▶ 2

0 0

INCOME CALCULATION**3** Massachusetts adjusted gross income (from line 20 of Schedule CB, line 3 worksheet on reverse)3

0 0

4 Full amount of Social Security benefits received before Medicare premiums (from Form 1099)4

0 0

5 Pensions/annuities/IRA/Keogh distributions not taxed on your Massachusetts tax return5

0 0

6 Miscellaneous income, including cash public assistance6

0 0

7 Massachusetts total income. Add lines 3 through 6▶ 7

0 0

8 Combine Form 1, lines 2b through 2d or Form 1-NR/PY, lines 4b through 4d8

0 0

9 Qualifying income. Subtract line 8 from line 7▶ 9

0 0

You do **not** qualify for the Circuit Breaker Credit if you are filing as "Single," and line 9 is greater than \$61,000; or you are filing as "Head of household," and line 9 is greater than \$76,000; or you are filing as "Married filing jointly," and line 9 is greater than \$92,000.

CREDIT CALCULATION. If you filled in "Homeowner" in line 1, complete lines 10-17; if "Renter," skip to line 18.**10** Real estate taxes paid in calendar year 2020 for your principal residence (see instructions)10

0 0

11 Adjustments to real estate taxes (from line 4 of Schedule CB, line 11 worksheet on reverse)11

0 0

12 Subtract line 11 from line 1012

0 0

13 Enter 50% (.50) of water and sewer use charges paid in 202013

0 0

14 Add lines 12 and 1314

0 0

15 Income threshold. Multiply line 9 by 10% (.10)15

0 0

16 Subtract line 15 from line 14. If line 15 is equal to or greater than line 14, you do not qualify for this credit16

0 0

17 Enter the lesser of line 16 or \$1,150 here and on Form 1, line 44 or Form 1-NR/PY, line 48▶ 17

0 0

18 Enter total amount of rent paid for your principal residence in 2020: a. 0 0 ÷ 4 =18

0 0

Landlord's name and address

19 Income threshold. Multiply line 9 by 10% (.10)19

0 0

20 Subtract line 19 from line 18. If line 19 is equal to or greater than line 18, you do not qualify for this credit20

0 0

21 Enter the lesser of line 20 or \$1,150 here and on Form 1, line 44 or Form 1-NR/PY, line 48▶ 21

0 0

Schedule CB Worksheets

Schedule CB, Line 3 — Massachusetts Income Worksheet

Part 1. Complete only if you only have 5.0% income reported on Form 1, line 10 or Form 1-NR/PY, line 12 or partnership, trust or S corporation income not reported on Form 1 or Form 1-NR/PY. Otherwise, enter 0 on line 6 and go to Part 2.

1. Enter your total 5.0% income from Form 1, line 10 or Form 1-NR/PY, line 12. Not less than 0*
2. Enter the total of Schedule Y, lines 1 through 10 and line 18
3. Subtract line 2 from line 1. Not less than 0.
4. Enter total Massachusetts bank interest or the interest exemption amount, whichever is smaller, from Form 1, line 5a or line 5b or Form 1-NR/PY, line 7a or line 7b
5. Enter any income from a partnership, trust or S corporation not reported on Form 1 or Form 1-NR/PY

Note: If Form 1, line 10 or Form 1-NR/PY, line 12 is a loss, do not complete line 4 above. Instead, combine Form 1, line 10 or Form 1-NR/PY, line 12 with the smaller amount of total Massachusetts bank interest or the interest exemption amount. Enter the result in line 4 above, unless the result is a loss. If the result is a loss, enter 0.

6. Add lines 3 through 5

Part 2. Complete only if you have interest income (including tax-exempt interest) other than from Massachusetts banks, dividend income, short-term capital gains, long-term gains on collectibles and installment sales. Otherwise, enter 0 on line 11 and go to Part 3.

7. Enter the amount from Schedule B, line 9. If there is no entry in Schedule B, line 9, enter the amount from Form 1, line 20 or Form 1-NR/PY, line 24.
8. Enter the amount from Schedule B, line 6.
9. Add lines 7 and 8.
10. Enter the amount from Schedule B, line 15.
11. Add lines 9 and 10.

Note: If you moved during the year you may have to complete separate computations for each residence that would qualify for the credit. On Schedule CB you should complete separate computations for each residence for lines 10 through 14 and/or line 18. The income threshold (line 15 or 19) should be subtracted from the total of these computations to determine if you qualify for the credit.

Part 3. Complete only if you have long-term capital gains or capital gain distributions. Otherwise, enter 0 on line 18 and go to Part 4.

12. Enter any gains (not including any losses) included in U.S. Schedule D, lines 8a and 8b, col. h.
13. Enter any gains (not including any losses) included in U.S. Schedule D, line 9, col. h.
14. Enter any gains (not including any losses) included in U.S. Schedule D, line 10, col. h.
15. Enter any gains (not including any losses) included in U.S. Schedule D, line 11, col. h.
16. Enter any gains (not including any losses) included in U.S. Schedule D, line 12, col. h.
17. Enter any gains included in U.S. Schedule D, line 13, col. h. If U.S. Schedule D not filed, enter the amount from U.S. Form 1040, line 7.
18. Add lines 12 through 17.

Part 4. Massachusetts adjusted gross income.

19. Part-year residents, enter any income earned while a nonresident not included in lines 1 through 18 above. Not less than 0.
20. Add lines 6, 11, 18 and 19. Enter the result here and on Schedule CB, line 3.

*Add back any Abandoned Building Renovation deduction claimed on Schedule(s) C and/or E.

Schedule CB, Line 11 — Adjustments to Real Estate Taxes Paid Worksheet

1. Enter the amount of any real estate tax abatement, including senior work program, or exemption received in 2020. Do not exclude amounts if they were already reflected on your tax bill and you did not pay them.
2. Enter any interest amount paid due to late real estate tax payments in 2020.
3. Enter the amount of any betterment or special assessment paid in 2020.
4. Add lines 1 through 3. Enter result here and on Schedule CB, line 11.

Senior Circuit Breaker Credit

Put up to \$1,150 in YOUR pocket

You may Qualify if you:

- ✓ Are 65 or older on or before December 31, 2020
- ✓ Own or rent in Massachusetts as principal residence
Your total income does not exceed
- ✓

<u>Single</u>	<u>\$61,000</u>
<u>Married filing joint</u>	<u>\$92,000</u>
<u>Head of household</u>	<u>\$76,000</u>
<u>Your assessed real estate valuation does not exceed</u>	<u>\$848,000</u>

How do I apply?

To claim the Circuit Breaker Credit, you must file a Massachusetts state income tax return, even if you typically don't file a return – and – include Schedule CB, the Circuit Breaker Credit form. You can file your tax return FREE using one of the free filing options at mass.gov/mafreefile. Or, you may download forms to be filled out at mass.gov/dor/forms.

Where can I get help preparing my tax return and Schedule CB?

A tax professional can help you prepare your taxes or represent you in an appeal or collection case. Some can do both. You may qualify for free tax preparation services. Choose the service that is right for you, there are a lot of resources available. You can find tax professionals to help you with your taxes from Seniors page at mass.gov/dor/seniors. Or, check in with your local senior center or Council on Aging for information.

For information call the Berkley COA 508-821-3105 or,
check out mass.gov/dor/seniors

\$\$\$ 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 qualifying persons age 65 or over whose property tax (or 25% of rent) exceeds 10% of their annual gross income. You may be eligible even if you receive a property tax exemption through your city/town.

Whether or not you owe taxes, you may be eligible for **cash or a tax credit of up to \$1,150 this tax year** - even if you did not file Massachusetts state income tax forms. This benefit equals the amount that your property tax (plus 50% of your Water and Sewer Bill*) or 25% of your rent exceeds 10% of your income up to a maximum benefit amount that varies by year. To obtain the benefit, you must file for the 2020 tax year beginning in January 2021.

You may also file retroactively for any benefits you could have qualified for in the past three years. **The maximum credit you may receive for tax year 2020 is \$1,150; 2019 is \$1,130; 2018 is \$1,100; and 2017 is \$1,080.** The deadline for retroactive filing for tax year 2017 is April 15, 2021.

See if you qualify:

1. You must be **Age 65** or over by the end of tax year for which you are filing.
2. Your **Income** must not exceed the following (Including Social Security, and other income not ordinarily taxed in Massachusetts.)

Income for tax year	2017	2018	2019	2020
Single	57,000	58,000	60,000	61,000
Head of household	72,000	73,000	75,000	76,000
Married, filing jointly	86,000	88,000	90,000	92,000

3. Your **primary residence**, owned or rented, must be in Massachusetts. Public Housing and subsidized renters are not eligible.
4. The **assessed value** of your home must not be greater than:
2017 - \$747,000; **2018** - \$778,000; **2019** - \$808,000; **2020** - \$848,000
5. **Homeowners:** Your property tax plus 50% of your water and sewer bill* must exceed 10% of your income. Multi-acre property owners: only one acre plus your home count toward your qualifying assessment. Consult your local assessor to compute assessment for application.
Renters: 25% of your annual rent must exceed 10% of your gross income.

Even if you don't normally file with the state, you are most likely due a check or tax credit from the Dept. of Revenue if you meet the above criteria. *If you have an accountant, ask for help with this year and /or previous years.*

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 forms. Or visit <https://www.mass.gov/guides/personal-income-tax-for-residents>

* Your water and sewer bill must be separate from your property tax bill.

Compiled by Massachusetts Councils on Aging & Senior Center Directors Property Tax Task Force

09/24/2020 <https://www.mass.gov/technical-information-release/tir-20-14-annual-update-of-real-estate-tax-credit-for-certain-persons>