

# Massachusetts “Circuit Breaker” Tax Credit

[This is a State program administered by the Commonwealth of Massachusetts Department of Revenue at 617-887-MDOR \(617-887-6367\)](#)

[www.dor.state.ma.us](http://www.dor.state.ma.us)

If your property taxes (or 25% of your rent) exceed 10% of your gross income, you may be eligible for a payment or tax credit from the State.

## Detailed Information

This chart shows 2018 income and benefit figures  
2019 figures will be published in early 2020  
Qualifying amounts and benefit change annually

|                         |   |
|-------------------------|---|
| Age                     | You or your spouse must be 65 or older on July 1, 2019 for Fiscal Year 2020   |
| Benefit                 | Minimum \$1,000 reduction in property tax. Does not have to be repaid.  |
| Income                  | <ul style="list-style-type: none"><li>Your total income must be under \$37,690* for single homeowners, or \$56,536* for married homeowners for Fiscal Year 2020.</li><li>Your income from 2018 is used to qualify for Fiscal Year 2020 exemptions.</li></ul>  |
| Assets                  | <ul style="list-style-type: none"><li>Your Whole Estate must be under \$63,761* for single homeowners, \$87,671* for married homeowners.</li><li>Whole Estate includes: -Total of all savings accounts, checking accounts, certificates of deposit, IRA accounts, annuities, stocks and bonds as of July 1, 2019</li><li>-Any real estate other than your Acton primary residence.</li><li>Your primary residence, vehicles, personal effects and cemetery plots are not counted or included.</li></ul>   |
| Ownership and Residency | <ul style="list-style-type: none"><li>Massachusetts must have been your <i>state of primary residence</i> for the past ten years as of July 1, 2019</li><li>You must have <i>owned and occupied</i> your current home for the past five years as of July 1, 2019</li><li>If your home is held in trust, you must provide a copy of both the declaration of trust and the schedule of beneficiaries showing that you are a trustee and have a beneficial interest.</li><li>If you are a joint owner with a non-spouse or your home is a multi-unit dwelling, contact the Assessor's office for further information</li></ul> |
| To Apply                | Contact the Assessor's office at <b>781-279-2640</b> for an application. Filing deadline for FY2020 is April 1, 2020.   |

\* The 2019 income limits and benefit amounts will be set by the state at the beginning of fiscal year 2020.