

If you own or rent residential property and your real estate tax, along with water and sewer debt charges exceed 10% of your income for the year, you are eligible for a refundable tax credit.

To be eligible you must be 65 years of age before January 1, 2020, own or rent a home or apartment in Massachusetts and occupy it as your principal residence. Your 2019 income cannot exceed \$60,000 for a single filer, \$75,000 for a head of household or \$90,000 for married couples filing a joint return.

If you do not normally file a state return because you don't owe any state taxes, you still can take advantage of this tax break by filing a Form One plus the Schedule CB. You cannot file online for the CB Credit with MassTax Connect.

If you are eligible, complete Schedule CB with your Mass state income tax return, using your tax software.

If you find yourself eligible you can go back 3 tax years and claim the credit retroactively.

For more info you can go to Mass Dept of Revenue website, www.mass.gov/dor where you can download forms and instructions.