

STATE REP. HOGAN'S SENIOR NEWS

February



As I do every year – I wanted to share information on various tax programs offered to seniors by our State & Federal Government. Please feel free to contact my office with any questions or for any additional information.

State Programs for Massachusetts Seniors

• **Senior Circuit Breaker**– The Senior Circuit Tax Credit allows income-eligible seniors to receive a tax credit for property taxes they have paid during the tax year. Under this program, seniors who pay greater than 10% of their income in property taxes receive the credit: renters count 25% of their rent as real estate tax.

Contact my office for more information or go online to:

massresources.org/pages.cfm?contentID=69&pageID=12&Subpages=yes

- **Senior Property Tax Work-Off**– This program allows seniors to volunteer with their local towns in exchange for a reduction in property taxes. You can apply to this program through our local Council on Aging (COA.)
- **Tax Deferral**– Seniors can defer all (or some) of their taxes at a rate of 5% interest. To qualify you must have lived in Massachusetts for 10 years & owned a home for the last 5 years. Annual income cannot exceed \$40,000.
- **Clause 17D**– This program allows a tax break of \$208.39. To qualify seniors must be over 70 years old, have owned and lived in their home for 5 years.
- **Clause 22**– Disabled veterans & their spouses qualify for this tax break of \$400 to \$1,000. It requires a certificate stating war-related disability & honorable discharge.

Federal programs for Seniors

- **Standard Deduction for Seniors**– If you do not itemize your deductions, you can get a higher standard deduction amount if you and/or your spouse are 65 years old or older.
- **Publication 554**– This is the booklet that explains all of the benefits available to seniors at the federal level and what the eligibilities are. It is available at this link: <http://www.irs.gov/publications/p554/index.html>,

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or my office will send you a printed copy. Just call Scott at 617/722-2060.

Tax Counseling: The Tax Counseling for the Elderly (TCE) Program is approved by both the IRS & AARP and is run by trained volunteers for people age 60+. Please call 800-829-1040, or visit <http://www.aarp.org/money/> for a location near you.

Kate Hogan —

Proudly represents Bolton, Hudson, Maynard, and Stow

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