

INCOME TAX PRIMER Circuit Breaker Tax Credit - 2007

You may be eligible to receive a refundable tax credit from Massachusetts based upon the amount you paid in property taxes or rent in 2007. Even if you do not need to file a Massachusetts tax return, you must file one to receive this credit. You may receive this refundable credit even if you did not pay any income taxes to the state this past year. The maximum Circuit Breaker credit for 2007 is \$900.

The Circuit Breaker credit is designed to "trip" when property taxes rise faster than income. For homeowners, the credit will "trip" if 10% of total income for the year (including social security, public assistance money, pensions, interest, dividends, etc.) is less than the amount paid in 2007 for property tax (and half of water and sewer for most towns). Only property taxes on up to one acre of your land can be included in the calculation.

For those who rent, unless from a subsidized unit, if 40% of total income for the year is less than rent paid, the credit will "trip." Subsidized housing does not qualify for the Circuit Breaker credit.

WHO IS ELIGIBLE:

1. Must be a Massachusetts resident who is 65 or older (only one spouse needs to be 65 if married filing joint) by December 31, 2007
2. Must own or rent your primary residence in Massachusetts. Subsidized rental housing does not qualify

Financial "Aid and Attendance" Available for Veterans

The Veteran's Administration offers a largely unknown benefits program for veterans and their families who live in nursing homes, assisted living facilities or are receiving home care. The Aid and Attendance (A&A) program is an improved pension program for veterans who require "care or assistance on a regular basis." The A&A benefit is in addition to the monthly pension and is available only for veterans and their spouses receiving a pension from the Veteran's Administration.

To qualify, the veteran must have served 90 days of active duty, with at least one day during wartime, be honorably discharged, and be "permanently and totally disabled" because of a non-service connected condition. Veterans living in nursing homes due to mental or physical incapacity, who are blind, or are living in assisted living facilities are presumed to need the required level of assistance.

Additionally, to be eligible the veteran's income cannot exceed \$18,234 per year (with no dependents) or \$21,615 per year (with one dependent). A surviving spouse's income cannot exceed \$11,715 per year (with no dependents) or \$13,976 per year (with one dependent). Veteran's Aid and Attendance benefits received by MassHealth recipients are noncountable income for MassHealth purposes, permitting the nursing home resident to keep this income in addition to their allotted Personal Needs Account.



VOLUNTEER VIEWS

Ellen Gold
Coordinator of Volunteers

AS WE ENTER THE NEW YEAR

You and all the other volunteers in America are truly making a difference in the world. Your generous contributions – no matter how large or small – create a ripple of kindness that spreads over time to improve millions of lives.

As a volunteer, you're part of a diverse and growing population. In 2005, almost 30% of Americans volunteered on a local, national, and in some cases international level. Now, more than ever, you and other volunteers are needed to respond to ever increasing community needs.

In the year to come, we hope volunteering will continue to play an important role in your life and that you find personal satisfaction in helping others. Please remember that your efforts are immeasurable and are greatly appreciated by everyone whose life you touch. Thank you for all that you do. If you are interested in giving of yourself at the Adult Center, contact Ellen Gold, Coordinator of Volunteers, at 565-4150.

MAPLE TREE SHOPPE

If you haven't already done so, you must stop in the Maple Tree Shoppe to see our new look. We have a great deal of new merchandise for you to enjoy. In addition, we have arranged the shop and moved displays for a more pleasant and easier shopping experience. Thank you to **Venessa O'Brien, Jean Glantz and Millicent Sacks** for all their hard work in sprucing up the shop and making it look so beautiful and welcoming.

ALL OUR THANKS

We have more and more people using our **Errand Runner** volunteers to drive them to doctor's appointments. With the winter weather, we are even more appreciative of the dedicated service of the following volunteers: **Jay Appleman, Mary Lord Brown, John Carey, Gundel Deex, Tina deMeza, Dolores Farrell, Shawna Frazer, Charles Frueh, Bev Gray, Emmie Grimes, Dave Grimes, Claudette Grzywacz, Harry Hobdell, Don Hoyer, Margaret Jenkins, Eunice Kavanagh, Tom Keane, Dick Kmetz, Ed Lucas, Marilyn Marr, Ray Marr, John Mitchell, Judy Portier, Eleanor Santos, Bob Shanley, Carl Stephan, Marilyn Sutton, Kate Tobin, and Phebe Wallace.**

We are in need of more volunteers for our Errand Runner Program. You can donate as little as two hours a month and we have a very flexible schedule. You can choose what days you are available and you have the option of accepting or declining a ride when you are called. Please contact Ellen at 565-4150 to sign up.

CELL PHONES

Thanks to **Millicent Sacks** and **Jean McCorry** for coordinating our cell phone program. We have provided over 250 emergency cell phones to seniors since the program's inception. We would not be able to offer this service without their participation and the cell phones donated by our community members. We are not distributing cell phones during the winter months, but will resume in the spring. For more information contact the Center.