

CIRCUIT BREAKER TAX CREDIT

The **Circuit Breaker Tax Credit** enables eligible seniors ages 65 and over to claim a refundable credit on their state income tax by filing a Massachusetts personal income tax return along with Schedule CB. If you are a homeowner, your Massachusetts property tax plus half of your water and sewer expense must exceed 10% of your income for the tax year. If you are a renter, 25% of your annual rent must exceed 10% of your income for the tax year. Income limits are \$62,000 for a single individual, \$78,000 for a head of household, and \$93,000 for a married couple filing jointly. The maximum credit amount for tax year 2021 is \$1,170.

CPA EXEMPTION

Residents ages 60 and older maybe eligible for an exemption to the **Community Preservation Act** property tax surcharge. Income limits are \$84,560 for an individual and \$96,640 for a couple.

SENIOR TAX DEFERRAL PROGRAM

Residents aged 65 and older who meet eligibility requirements may defer property taxes up to 50% of the fair market value of their property. The taxes are repaid with interest when the property is sold or the taxpayer dies. To be eligible for this program the taxpayer must reside at the property, have owned and occupied property in Massachusetts for at least 5 years, and have been a resident of Massachusetts for at least 10 consecutive years. The annual income limit for this program is \$62,000 and the interest rate on the deferred taxes is 6%.

SENIOR TAX WORKER PROGRAM

The **Senior Tax Worker** program enables Carlisle property owners aged 60 or older to perform needed work for the town and receive up to a \$1,500 property tax reduction in lieu of earnings. Senior Tax Workers assist a variety of town departments with assignments that fit their skills and preferences. The amount of the tax reduction is based on state minimum wage and the number of hours worked. Contact the COAHS to apply.

ADDITIONAL PROPERTY TAX RELIEF

Residents ages 60 and older, veterans, and residents with disabilities may be eligible for additional exemptions. For eligibility information and an application contact the Assessor's Office at 978-369-0392 or visit the Assessor's page on

FINANCIAL ASSISTANCE

The COAHS can also help with **Emergency Financial Assistance**. Grant and gift funds are available to help residents with essential car repairs, unexpected medical bills, temporary housing costs, and more. Contact the COAHS to apply.



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ASSISTANCE AVAILABLE TO CARLISLE RESIDENTS

The Carlisle Council on Aging and Human Services (COAHS) helps residents of all ages with food, fuel, and financial assistance. This brochure provides an overview of these and other resources available to Carlisle residents.

FOOD PROGRAMS

The **Supplemental Nutrition Assistance Program (SNAP)** provides food purchasing assistance to eligible households. The 2022 annual income limit is \$27,180 for an individual, \$36,624 for a couple, and \$55,500 for a family of four.



The **Healthy Helpings Meal Box** program provides groceries and prepared meals twice per month to residents in financial need. Open Table operates this program in partnership with the COAHS. Meal boxes and groceries are distributed by drive-through at the Carlisle Fire Station and for pick-up at Benfield Farms.

Meals on Wheels are delivered by COAHS volunteers to seniors who are homebound or unable to prepare their own meals. Eligibility is determined by Minuteman Senior Services.

HEATING ASSISTANCE



The **Low-Income Home Energy Assistance Program (LIHEAP)** is a federally funded program that helps eligible households with heating costs during the winter months. Depending on your household income you may qualify if you own or rent your home, even if heat is included in your rent. Covered heating sources include oil, gas, electricity, propane, kerosene, wood and coal.

BENEFIT INFORMATION

- The amount of your benefit is based on household size, gross annual household income, housing type and heating costs. If you are approved for the program you will receive a letter indicating your benefit amount.
- The Fuel Assistance program runs from November 1st to April 30th of each year. Payments are generally made directly to vendors for heating bills or oil deliveries occurring during this time frame.
- Households with heat included in rent will be reimbursed at the midpoint of the winter heating season.
- When you are approved for Fuel Assistance you are automatically eligible for a discount on your monthly National Grid or Eversource bill.

ELIGIBILITY

Eligibility is based on household size and gross annual household income. Renters with heat included may still be eligible if rent exceeds 30% of gross annual household income.

Income Limits for Fuel Assistance 2022

Household Size	Gross Annual Household Income Up To
1	\$40,951
2	\$53,551
3	\$66,151
4	\$78,751

For households of 5 or more visit www.mass.gov for guidelines

HOW TO APPLY

To apply for Fuel Assistance, residents of all ages may contact the Carlisle Council on Aging and Human Services to make an appointment. The following documents are needed to complete your application:

- **Photo ID**
- **Income documentation**
- **Social Security cards for all household members**
- **Proof of Income for past 30 days**
- **Heating and electric bills**
- **Copy of Mortgage Statement, Real Estate Taxes, Homeowner's Insurance or Lease**

Your completed application will be submitted to Community Teamwork which administers the Fuel Assistance program for Carlisle. You may also call them directly for an appointment at 978-459-6161 or visit www.commteam.org



ENERGY CONSERVATION SERVICES

If you are approved for Fuel Assistance you may also be eligible for services to make your home more energy efficient. These services include free energy audits, appliance, lightbulb and thermostat replacement, insulation, weatherstripping and other measures. You may also qualify for free repair or replacement of your primary heating system.

LOCAL HEATING ASSISTANCE

The COAHS maintains a **Fuel Assistance Fund** supported by grants and gifts to help any household in need with winter heating costs. This includes those who do not qualify for LIHEAP as well as those who need additional assistance.

HABITAT FOR HUMANITY CRITICAL HOME REPAIR PROGRAM

This program offer assistance to seniors and veterans to make repairs that remedy health, safety, and code violations. Income limits are \$56,440 for a one-person household and \$64,440 for a two-person household. There is a liquid asset limit of \$25,000. Examples of repairs include roof replacement, ramp installation, window replacements, and accessibility modifications.