



**Elder Law with Frank and Mary
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**'TIS THE SEASON
(TAX SEASON, NOT CHRISTMAS)**

Every March I do a column with a set of tax reminders. Don't consider this advice from a tax expert. Consider it advice to get a tax expert. Fortunately, regarding tax issues, you may be able to get that for free. A number of senior centers work with AARP and local volunteers to provide that kind of advice. Check with your senior center or those nearby, since all senior centers are open to all seniors. Most accountants will respond to basic tax questions over the phone. That said, here are a few tax reminders you may want to talk about. My general advice: don't get your tax advice from the person over at Dunkin Donuts.

- Don't assume that just because your only income comes from Social Security, you do not need to file a return.
- Don't assume that just because you don't have to file a return that you shouldn't file a return. The obvious case in point is the so-called Massachusetts "circuit breaker" tax credit that you can get if your real estate taxes and water/sewer bill or your rent for 2021 exceeded a certain percentage of your income for that year. The statistic I read recently was that over one-third of the people who are eligible to get this check from the Commonwealth of Massachusetts don't get it because they don't apply for it. To get it, you have to file both a federal and a Massachusetts income tax return.
- If you paid for home health care during 2021, you can deduct those costs as a medical deduction if a doctor, nurse, or social worker certifies that the person receiving the care needed it because he or she needed regular personal assistance with at least two activities of daily living (which are eating, dressing, bathing, toileting, or transferring) or needed supervision because of cognitive problems. That certification can be provided now, even if you did not get it in 2021.

I will be reviewing these and other tax matters relevant to seniors in my March seminar, which can be watched on Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary, and on your local cable station, SAM, along with the Frank and Mary in Southborough cable TV show, where my co-host, Doug Peck and I address many common issues facing seniors and the resources available. If you have any questions, please contact me at (508) 860-1470 or abergeron@mirickoconnell.com.