

Community Preservation Act Exemption

Town of Southborough

To qualify for an exemption from the FY26 CPA surcharge, you must meet certain income requirements based on your 2024 income. Annual household income is the income received from all sources, regardless of income tax status, by all household members 18 or older who are not full-time students. Certain deductions are allowed for dependents (not spouse) and medical expenses.

Age and residency requirements must be met as of January 1, 2025.

Property Owned by SENIOR (60 or over)

Household Size	Median Income*	Household Adjustment	Adjusted Income	Adjusted Income (rounded to nearest 50)
1	\$173,700	0.7	\$121,590	\$121,600
2	\$173,700	0.8	\$138,960	\$138,950
3	\$173,700	0.9	\$156,330	\$156,350
4	\$173,700	1	\$173,700	\$173,700
5	\$173,700	1.08	\$187,596	\$187,600
6	\$173,700	1.16	\$201,492	\$201,500
7	\$173,700	1.24	\$215,388	\$215,400
8	\$173,700	1.32	\$229,284	\$229,300

* \$173,700 x Household Size Factor = Adjusted Income (rounded to nearest 50)

Property Owned by NON-SENIOR (Under 60)

Household Size	Median Income*	Low Income Adjustment	Household Adjustment	Adjusted Income	Adjusted Income (rounded to nearest 50)
1	\$173,700	0.8	0.7	\$97,272	\$97,250
2	\$173,700	0.8	0.8	\$111,168	\$111,150
3	\$173,700	0.8	0.9	\$125,064	\$125,050
4	\$173,700	0.8	1.00	\$138,960	\$138,950
5	\$173,700	0.8	1.08	\$150,077	\$150,100
6	\$173,700	0.8	1.16	\$161,194	\$161,200
7	\$173,700	0.8	1.24	\$172,310	\$172,300
8	\$173,700	0.8	1.32	\$183,427	\$183,450

* (\$173,700 x 80% US HUD Low Income Adjustment) X Household Size Factor = Adjusted Income (rounded to nearest 50)

The area wide median income (AWMI) shall be determined by the United States Department of Housing and Urban Development. HUD's Area Wide Median for the "Eastern Worcester County Area" for Federal Fiscal Year 2026 is \$173,700

How do I apply?

Applications are available on the Office of the Assessors [webpage](#), in our office at 17 Common Street, or can be mailed upon request. Applications must be filed annually with the Southborough Board of Assessors, and are accepted between July 1, 2025 and April 1, 2026.

Supporting documentation is required for the Assessors to determine your eligibility for this exemption. If this is your first year of application, a birth certificate or current driver's license must be included with your application. Please submit copies of calendar year 2024 federal and state income tax returns to verify income reported for each household member. If you do not file a tax return, please submit all other income documentation from the calendar year 2024. This would include, but not be limited to, all W-2's, 1099's from banks, all stocks & bond information for the year.

Deductible medical expenses may be documented also. Examples would be all premiums paid, and all out of pocket expenses that are not reimbursed by your insurance company. This would include doctors' visits, prescriptions, glasses, etc.

As a reminder, the filing of an application does not mean you can postpone the payment of your CPA surcharge.