



TOWN OF ROCKLAND

LOW INCOME PERSONS - LOW OR MODERATE-INCOME SENIORS COMMUNITY PRESERVATION ACT EXEMPTION

What is the CPA?

The Community Preservation Act (CPA) was adopted by a ballot vote of Rockland voters on November 8, 2016. This act establishes a Community Preservation Fund (CPF) financed by a 1.5% property tax surcharge and matching revenues from the Commonwealth of Massachusetts. This new funding source can be used for historic preservation, community housing needs and recreation and conservation purposes.

Who pays the surcharge?

The owners of taxable real property pay the CPA surcharge.

How is the surcharge calculated?

The surcharge is calculated by reducing the assessed value of the property by \$100,000 (first \$100,000 of residential taxable value is exempt). The reduced value is taxed at the current tax rate divided by 1,000 and then multiplied by 1.5%. This formula yields the CPA surcharge which is then added to the FY tax bill.

CPA Surcharge *Example* Using Fiscal Year 2023 Assessment and Tax Rate

FY 23 Assessment	\$446,925
FY 23 RATE	\$15.22
FY 23 TAX	\$6,802.20
CPA Residential Exemption	-\$100,000
CPA Taxable Value	\$346,925
CPA Tax Basis	\$5,280.20
CPA Surcharge 1.5%	\$79.20

** $446,925/1000 \times \$15.22 = \$6,802.20$ **

** $346,925/1000 \times \$15.22 = \$5,280.20$ **

** $\$5,280.20 \times 1.5\% = \79.20 **

The surcharge is divided equally over the
Quarterly tax bills.

Are there exemptions?

Every residential owner is entitled to a \$100,000 exemption. Qualifying lower income owners and low-to moderate seniors may be eligible for a full surcharge exemption, based on income guidelines established by the Commonwealth each year.



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CPA Low/Moderate Income Exemption

Please Note: Taxpayers who receive the 41C elderly exemption (\$1,000.00) automatically have the CPA surcharge deducted from their bill. There is no need to apply for the CPA exemption.

Qualifying lower income owners and low-to-moderate seniors may be eligible for a full surcharge exemption, based on income guidelines established by the Commonwealth each year.

Guidelines

- Applicant must own and occupy the property as Primary residence as of January 1, 2022.
- Senior applicant must be 60 years old by January 1, 2022.
- Household income for the 2021 calendar year must be at or below the limit for that applicant and each co-owner household type and number. See chart below for specific formula by household type.

	Household Type	Household Type
Household Size	Senior age 60+	Non-Senior
1 Person	\$98,140	\$78,512
2 Persons	\$112,160	\$89,728
3 Persons	\$126,180	\$100,944
4 Persons	\$140,200	\$112,160
5 Persons	\$151,416	\$121,133
6 Persons	\$162,632	\$130,106
7 Persons	\$173,848	\$139,078
8 Persons	\$185,064	\$148,051

In order for the Board of Assessors to process your Fiscal Year 2023 Application for the CPA Exemption, we are in need of the following information:

- ❖ Copy of Birth Certificate (for age 60 and over by January 1, 2022) for **first time filers only**.
- ❖ Social Security Benefit statement for calendar year 2021.
- ❖ Wages, salaries/other compensations earned in calendar year 2021.
- ❖ Copies of all schedules Federal and State 1040 Tax Forms for all members of your household age 18 and over (excluding full time students) for calendar year 2021.
- ❖ For those who did not file 1040 Tax Forms for calendar year 2021, documentation of all household income sources are required.
- ❖ Copy of recorded Declaration of Trust along with Schedule of Beneficiaries, if applicable.

**** APPLICATIONS available online or in the Assessors' Office ****

**REMINDER – ALL EXEMPTIONS MUST BE APPLIED FOR
EVERY YEAR AND ARE DUE BY APRIL 1, 2023.**

For further assistance, call 781-781-1874 x 1004