



October 17, 2025

Andrew Gottlieb
Executive Director

The Honorable James Eldridge, Senate Chair
Joint Committee on Revenue
ATTN: David Emer
24 Beacon St, Room 511-C
Boston, MA 02133

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The Honorable Adrian Madaro, House Chair
Joint Committee on Revenue
ATTN: Anestis Kalaitzidis
24 Beacon St, Room 34
Boston, Boston MA

Submitted by email to: Anestis.Kalaitzidis@mahouse.gov

Robert Ciolek

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RE: Written Testimony in Support of An Act Relative to a Refundable Title 5 Septic Tax Credit (H.4082)

Dear Chair Eldridge, Chair Madaro and Members of the Joint Committee on Revenue:

The Association to Preserve Cape Cod (APCC) writes in support of An Act Relative to a Refundable Title 5 Septic Tax Credit (H.4082) and respectfully urges the Joint Committee on Revenue to release this bill with a favorable report.

Founded in 1968, APCC is the Cape region's leading nonprofit environmental advocacy and education organization, working for the adoption of laws, policies and programs that protect, preserve and restore Cape Cod's natural resources. APCC focuses our efforts on the protection of groundwater, surface water, and wetland resources, preservation of open space, the promotion of responsible, planned growth and the achievement of an environmental ethic.

H.4082 addresses concerns with the existing Title 5 Septic Tax Credit by making it more accessible to lower- and middle-income taxpayers who currently do not qualify for the tax credit, or who would only receive a partial reimbursement for qualified expenses related to either upgrading their septic systems or connecting to a municipal sewer system.

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The Massachusetts Department of Environmental Protection's recently enacted regulations that require towns with nutrient-impaired estuaries designated as Nitrogen Sensitive Areas to develop a 20-year plan to identify the steps needed to restore these degraded waters. Current conventional Title 5 septic systems do not remove significant nitrogen, the nutrient responsible for water quality impairment in coastal embayments and estuaries. Therefore, the majority of affected homeowners that live in Nitrogen Sensitive Areas will be required to connect to municipal sewers, if available. If municipal sewerage is not available, homeowners must upgrade their septic systems to meet Best Available Nitrogen Reducing Technology standards through enhanced innovative/alternative (EIA) systems designed to remove nitrogen from household wastewater effluent. In either connecting to municipal sewerage or installing an EIA, the homeowner will bear costs that could range from \$30,000 to \$60,000 in order to make the improvements required by MassDEP's new regulations. This cost will be a financial burden for many homeowners.

The Commonwealth offers a Non-Refundable Title 5 Septic Tax Credit to help reduce the financial burden for homeowners, allowing them to deduct eligible expenses from their state tax burden. This tax credit can provide up to \$4,000 per year and a total tax relief of up to \$18,000. However, most low- to middle-income homeowners will realize little to no relief from this tax credit because they owe little or no state taxes. To address this shortcoming with the existing Title 5 septic tax credit, H.4082 would change the tax credit from a non-refundable to a refundable tax credit, enabling all eligible homeowners to realize the benefits of this law, not just the higher-income homeowners. The adoption of H.4082 into law would provide much-needed financial relief to middle- and lower-income households while also assisting efforts to restore the quality of our coastal waters.

APCC thanks the chairs and committee members for consideration of this important bill.

Sincerely,



Andrew Gottlieb
Executive Director

cc: Sen. Julian Cyr
Sen. Dylan Fernandes
Rep. Hadley Luddy
Rep. Christopher Flanagan
Rep. Kip Diggs
Rep. David Vieira
Rep. Thomas Moakley
Rep. Steven Xiarhos

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