

Town of Stoughton Betterment Loan Information

Community Septic Management Program

Across Massachusetts, failing cesspools and septic systems are a leading cause of contaminated drinking water, tainted shellfish beds, weed-choked lakes and ponds, and polluted beaches. In 1995, the Department of Environmental Protection, with the help of key stakeholders, revised Title 5 of the State Environmental Protection Code to protect the health of Massachusetts citizens and the state's natural resources. This was the first time the state's septic rules were revised since 1978. This revised code reflects a new understanding of the impact of septic systems on the subsurface environment and groundwater and surface waters like rivers, lakes, and ponds. Title 5 requires inspection of private on-site sewage disposal systems before properties using them are sold, expanded, or undergo a change in use. Systems deemed "failed" are required by Title 5 to be repaired, replaced, or upgraded to protect the public health and the environment.

To help homeowners comply with the revised Title 5 rules, the Commonwealth has invested approximately \$164 million in various programs aimed at upgrading septic systems, building community systems, or new sewers. The Community Septic Management Program was developed through the collaboration of the Department of Environmental Protection (DEP), the Executive Office of Administration and Finance, the Office of the State Treasurer, and the Department of Revenue. Funding for the program was provided by the 1996 Open Space bond bill the authorized DEP to spend \$30 million to assist homeowners to comply with Title 5. DEP has used the appropriation to fund loans to communities through the Massachusetts Clean Water Trust (the Trust). Using the State Revolving Fund (SRF) loans from the Trust, communities can provide loans to assist homeowners who must address septic system failures.

The Town Meeting (or City Council) Vote authorizes communities to borrow funds from the Clean Water Trust.

Homeowner participation is encouraged because correctly operating septic systems are beneficial to the environment and the low interest rate offered by the program helps homeowners comply with Title 5. This program also allows homeowners to connect to existing sewer lines that pass in front of their homes where applicable.

Each individual community sets the interest rate and the length of the Betterment Loan under guidelines set by the Clean Water Trust.

Old Colony Planning Council now administers the program for five communities: Avon, Cohasset, Hanson, Kingston, and Stoughton. To obtain information and applications for the program, contact Shawn Bailey by email (sbailey@ocpcrpa.org) or at (774) 539-5124.

<https://oldcolonyplanning.org/septic-loan-program/>