

**Information from Barnstable County
Department of Health and Environment**



**Barnstable County Launches ‘AquiFund’ to Help Homeowners
Afford Septic System Replacements, Upgrades, and
New Sewer Connections**

*The County’s Community Residential Septic Loan Program Expansion Will Help
Improve Cape Cod’s Water Quality*

March 1, 2023 (Barnstable, MA) -- After 16 years and over \$56 million in low-interest loans distributed for approximately 4,700 septic system repairs and replacements on Cape Cod, the Community Septic Management Loan Program (CSMLP) expanded its program to include loans for the installation of innovative/alternative technologies, as well as sewer connections. This expansion is in response to the growing problem of nitrogen pollution in the bays, estuaries, and ponds across Cape Cod that will require residents to upgrade or replace their current septic systems or connect to town sewers. The CSMLP program is now called **AquiFund**, in reference to Cape Cod’s sole source aquifer.

Failed or poorly performing septic systems can leak harmful nutrients such as nitrogen and phosphorus into the groundwater and neighboring surface water bodies, which may lead to toxic algae blooms that are harmful to the health of humans, their pets, wildlife, and marine life in the region. On Cape Cod, 126,000 properties use onsite septic systems with only a small number -- 2,382 properties -- identified as having new or alternative septic systems.

Given the degraded water quality on Cape Cod, the Massachusetts Department of Environmental Protection is proposing stricter regulations to Title 5 septic regulations and Cape Cod municipalities are building sewers to protect the region’s water from further nitrogen pollution. To help with the financial burden that many residents will face when replacing or upgrading their septic systems or connecting to a municipal sewer, **AquiFund** provides accessible low-interest

loans for all residential wastewater management measures, especially for those with greater financial need.

AquiFund is an important community loan program as it provides equitable access to financial assistance for residential wastewater management so Cape Codders can afford to make decisions that benefit the environment and overall health of our communities,” said Brian Baumgaertel, Senior Program Specialist for the Barnstable County Department of Health and Environment. “Our County has a strong commitment to protecting water quality and ***AquiFund*** is one of many programs the county offers to actively protect the health of our waterways throughout the region.”

Barnstable County residents can apply for low-interest betterment loans for repairing or replacing failed septic systems, upgrading to alternative septic system technologies, as well as installing sewer connections.

Interest rates for **new applicants** will be calculated based on financial need along with additional qualifying criteria:

- 0% interest rate betterment loans are available to year-round homeowners with a household income less than \$100,500 living in a single-family, owner-occupied, primary residence located in a nitrogen-sensitive watershed.
- 2% interest rate betterment loans are available to year-round homeowners with a household income less than \$150,500 living in a single-family, owner-occupied, primary residence located in a nitrogen-sensitive watershed.
- All other new projects are eligible for loans at 4%.

AquiFund program updates include a new loan application and management portal on the Department of Health and Environment’s website. Go to <http://www.capecod.gov/aquifund> for more information.

The County’s water quality and wastewater programs provide testing, monitoring, and research in every stage of water use; from recreation to drinking, and wastewater disposal. In addition to ***AquiFund***, Barnstable County offers decentralized wastewater infrastructure management to towns through its Responsible Management Entity (RME), alternative septic system tracking, research and development for new wastewater technologies at the Massachusetts Alternative Septic System Test Center, seasonal water quality monitoring for 350 bathing beaches, toxin testing of cyanobacteria in freshwater ponds, and a wide array of analytical laboratory tests to help towns adhere to federal and state water quality standards.

ABOUT BARNSTABLE COUNTY DEPARTMENT OF HEALTH AND ENVIRONMENT

Established under a Special Act of the Legislature in 1926, the Barnstable County Department of Health & Environment (BCDHE) provides regional public health and

environmental health services throughout the 15 towns comprising Barnstable County. The Department manages several environmental, public health, and homeland security grants funded through state and federal resources. The Department's primary mission is to protect public health and the environment and promote the physical and mental health and well-being of Barnstable County residents.

ABOUT BARNSTABLE COUNTY REGIONAL GOVERNMENT OF CAPE COD Barnstable County provides exemplary government functions and services to keep our community healthy and safe, promote sustainable growth, and offer a proactive, open government that enhances the quality of life for the citizens of Barnstable County. Learn more at www.capecod.gov

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