

Oh, how I wish there were more ways in which people could be rewarded for good, responsible behavior. Don't misunderstand me; as parents we teach our children that the right thing is the reward; life doesn't hand money out for doing the right thing. Well, not usually. If government is viewed as the parent and society as the children, it sometimes seems that society is still in its infancy and rewarding good behavior and withholding the reward for undesirable behaviors might help.

In a time when government agencies are experiencing budget woes and staff reductions, resulting in more responsibilities at the local level, it is nice to see that there are some ways in which individuals can be rewarded for helping the environment. There is assistance for lead paint removal and tax credits for energy efficient upgrades to our home, for example. When a septic system is repaired, improving the environment has been accomplished: our groundwater is protected from the failed septic system. A failed system does not treat the effluent before it reaches the groundwater, and it also can cause immediate and more direct impacts on public and private health when it backs up into the house or overflows onto the ground surface.

Ever since the sweeping changes mandated by our Environmental Protection Agency (EPA) in 1995, onsite septic systems (your own, as opposed to town/city sewer systems) have been required to be inspected for a change in ownership and repaired when not meeting the passing criteria. It is not easy to be told what to do, when to do it and, by the way, pay for the repair, also. Again, there's that understandable but, nevertheless, defensive mode reminding us of our childhood. It won't do any good to grumble and complain. It has to be done. It is the right thing to do and there are both inherent rewards and financial ones, too.

For information a tax credit for repairing your septic system, go to the Mass.gov website, where it quickly leads you to our Department of Environmental Protection (DEP) page under Energy & Environment at <http://www.mass.gov/dep/water/assist.htm>. There will find all kinds of answers to your questions, including financial assistance and FAQ's. The section on Tax Credit leads you to the Department of Revenue (DOR) and explains how you can receive up to \$1,500 back, as a credit, not "just" a deduction, often for several years in a row! The computation of the credit is 40 percent (.40) of actual costs, not to exceed \$15,000 ( $\$15,000 \times .40 = \$6,000$ ). The form itself, Schedule SC, (Septic Credit), is one page and pretty easy to fill out.

That formula really needs updating. Do you know how they arrived at those figures? In 1995, EPA determined that the repair of a septic system cost between \$7,500 and \$15,000. Today, 1995's high end is the low end cost of a septic repair. The high end varies greatly,

depending on conditions such as whether or not a concrete wall needs to be used or an Alternative/Innovative system is designed to provide additional treatment and environmental protection. Other costly considerations include whether or not unsuitable soils need to be removed, trucked out and sand trucked back in. When these components are the case, a repair might cost \$40,000! If the formula were updated to use \$40,000 as the high end, residents could apply for up to \$16,000, instead of \$6,000.

I am not going to be the one to speak to “The Big Guys” about this out of date policy for our allowance for good deeds. They might say, “No allowance for you this week!” I think we are left with growing up on our own, doing the right thing and being thankful for the reward that is in place. These credits usually disappear.

Please spread the word to anyone you know who is considering repairing or recently did repair the septic system of their primary residence, where they live. It has to be owner occupied; not a rental unit. Please let them know that a tax credit applies and it is welcome, indeed.

And please thank them for me, for helping to keep our groundwater safe. That is the greatest reward of all.

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