



December 5, 2025

The Honorable Adrian Madaro  
Chair, Joint Committee on Revenue  
Attn: Anestis Kalaitzidis  
24 Beacon Street, Room 34  
Boston, Massachusetts 02133

Dear Chair Madaro,

The Cape and Islands Association of REALTORS® (CCIAOR) supports clean water infrastructure as one of our top priorities, and it is a significant focus of our advocacy work. On behalf of our 2,283 members who live and work in our coastal region, I am writing in strong support of State Representative David Vieira's legislative proposal, H.4082 - *An Act Relative to a Refundable Title 5 Septic Tax Credit*. Our hope is that H.4082 receives a positive review and is passed out of your committee.

There is a pressing need for the towns on Cape Cod and the Islands to reduce excess levels of nitrogen and phosphorus pollution in our bays, estuaries, and ponds. The situation is particularly acute on Cape Cod, as the Massachusetts Department of Environmental Protection in 2023 identified 31 watersheds as "Nitrogen Sensitive Areas" that need to be cleaned up. The towns have responded by developing a watershed management plan to reduce the excess pollution over the next 20 years.

As residents on Cape Cod, Martha's Vineyard and Nantucket upgrade their current septic systems to municipal sewer or Innovative/Alternative septic systems, we want to ensure that every resident will receive the full \$18,000 Title 5 tax credit the Commonwealth offers to offset their expenses.

Under the current Title 5 tax credit law, eligible expenses can only be used to reduce the taxes a homeowner owes the Commonwealth of Massachusetts. Unfortunately, this poses a problem for homeowners who bear the financial burden for the cost of a sewer connection or septic upgrade but owe little to no income tax to the Commonwealth. Turns out they would not receive the full \$18,000 tax credit. We would like to make sure that lower- and middle-income homeowners are not left behind.

H.4082 offers an equitable solution to fix this problem. If passed into law, this legislation would be a considerable benefit to homeowners, and in particular help the most financially challenged members of our community. We thank you for your consideration and hope that H.4082 is allowed to move one step closer to becoming law.

Sincerely,

Betsy Hanson  
Chief Executive Officer  
Cape Cod and Islands Association of REALTORS®