

# Cape Cod AquiFund

Financial Support for Cape Cod Homeowners



**BARNSTABLE COUNTY**  
DEPARTMENT OF HEALTH AND ENVIRONMENT

**B**arnstable County is pleased to offer low-interest betterment loans to Cape Cod homeowners faced with the cost of replacing their septic systems. Cape Cod Aquifund provides financial assistance for septic system replacement, installation of advanced onsite wastewater treatment units, and sewer connections.

## Who qualifies?

Aquifund offers an income-based tiered interest rate for **new program applicants**:

Interest Rate	Percent of Area Median Household Income
0%	Less than 120%
2%	Between 120% and 180%
4%	Greater than 180%

## What kinds of projects qualify for a loan?

Almost all residential septic system projects qualify for a 4% interest betterment loan.

0% and 2% interest loans are available for projects meeting certain criteria:

- New applications only.
- Property must be included as part of a nutrient removal project (per 310 CMR 44.03) undertaken by the town that is intended to remediate or prevent nutrient enrichment of a surface water body such as an embayment or pond.

Additional criteria for 0% and 2% loans include:

- The project must be for the installation of a sewer connection or advanced nitrogen or phosphorus removing septic system technology.
- The property must be a single-family, owner-occupied, year-round, primary residence.
- Rental properties are ineligible at this time.

## Loan Terms and Conditions

- Maximum 20-year loan term
- Available for residential properties only
- 14% interest rate for accounts in arrears
- Early repayment fees may apply



## Contact Information

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