

AREA RESERVED
FOR 2-D BARCODE

2025 Schedule SC

XXXXXXXXXXXXXX

Septic Credit for Repairing or Replacing a Failed
Cesspool or Septic System

TAXPAYERNAMEXXXXXXXXXXXXXXXXXXXXXXXXX SOCIALSECNO
STREETADDRESSXXXXXXXXXX CITYTOWNPOSTOFFICEXXXXXX ST ZIP+FOURX

Part 1. General Information

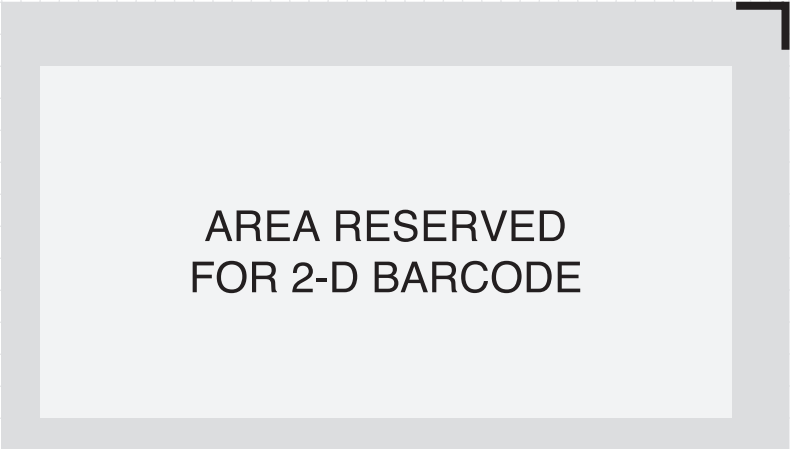
- 1a. Date certificate of compliance or verification letter issued XXXXXXXX Retain a copy of Certificate of Compliance or verification letter.
- 1b. Name of approving authority XXXXXXXXXXXXXXXXXXXXXXXX
2. If you were the sole owner of the property, enter 100%; otherwise enter the percentage of the total actual costs that you paid XXX%. Also, list names, addresses and percentage of ownership of any co-owners of the above property. If a condominium, list legal name of the condominium association and total number of owners XXXXXXXXXXXXXXXXXXXXXXXX
3. For tax years 2022 and prior and claiming a carryforward credit, if you received a subsidized loan from the Commonwealth, or a betterment issued by a municipality to complete repairs or replacement of a qualified cesspool or septic system, complete the following:
- 3a. X Subsidized loan issued under homeowner septic repair program
- Name of participating lender XXXXXXXXXXXXXXXXXXXXXXXX
- Amount of loan XXXXXXXXXXXXXXXX
- Loan term (in months) XXX
- Interest rate X. XXXXXX
- 3b. X Loan issued by municipality and assessed as a betterment to your property tax bill
- Name of municipality XXXXXXXXXXXXXXXXXXXXXXXX
- Amount of betterment XXXXXXXXXXXXXXXX
- Number of years to repay betterment XXX
- Interest rate X. XXXXXX

Part 2. Computation of Credit

Complete Part 2 only if Certificate of Compliance or verification letter was issued in 2025.

- 4a. Briefly describe the nature of expenditures made to comply with Title 5 or to connect to a municipal sewer system pursuant to a federal court order, Administrative Consent Order, state court order, consent decree or similar mandate. Also include any actual costs incurred in 1995 through 2024.
- | a. Description | b. Date paid | c. Actual cost |
|--|--------------|----------------|
| DESCRIPTIONOFWORKXXXXXXXX | XXXXXXXX | XXXXXXXXXXXXXX |
| DESCRIPTIONOFWORKXXXXXXXX | XXXXXXXX | XXXXXXXXXXXXXX |
| DESCRIPTIONOFWORKXXXXXXXX | XXXXXXXX | XXXXXXXXXXXXXX |
| DESCRIPTIONOFWORKXXXXXXXX | XXXXXXXX | XXXXXXXXXXXXXX |
| DESCRIPTIONOFWORKXXXXXXXX | XXXXXXXX | XXXXXXXXXXXXXX |
| 5a. Total actual costs to repair or replace a failed cesspool or septic system or to connect to a municipal sewer system | 5a | XXXXXXXXXXXXXX |
| 5b. Enter amounts of grants or reimbursements received for amounts shown in line 5a | 5b | XXXXXXXXXXXXXX |
| 5c. Subtract line 5b from line 5a | 5c | XXXXXXXXXXXXXX |

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6. Maximum amount available for computation of the credit. Enter the smaller of line 5 or \$30,000

6 XXXXXXXXXXXXXX

7. Amount of actual costs available for the credit. Multiply line 6 by .60 (60%)

7 XXXXXXXXXXXXXX

Part 3. Current Year Credit

8. Maximum Septic Credit available this year

8 XXXXXXXXXXXXXX

9. Adjusted Septic Credit

9 XXXXXXXXXXXXXX

10. Interest subsidy received, if any (from Part 5, line 36)

10 XXXXXXXXXXXXXX

11. Adjusted Septic Credit available for 2025. Subtract line 10 from line 9

11 XXXXXXXXXXXXXX

12. Tax from return (see instructions)

12 XXXXXXXXXXXXXX

13. Massachusetts Septic Credit allowable this year. You must enclose Schedule SC with your return

13 XXXXXXXXXXXXXX

Part 4. Unused Septic Credit Carryover

14.		a. Unused credits from prior years and current year credit	b. Portion used this year	c. Unused credit available	
Year					
2021	(2024 Sch. SC, line 14, col. c)	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	2026
2022	(2024 Sch. SC, line 14, col. c)	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	2026-2027
2023	(2024 Sch. SC, line 14, col. c)	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	2026-2028
2024	(2024 Sch. SC, line 14, col. c)	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	2026-2029
2025	(2025 Sch. SC, line 7)	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	2026-2030
15. Totals		XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	

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Part 5. Computation of Interest Subsidy

16.	Total amount of loan or betterment outstanding during 2020	16	XXXXXXXXXXXXXX
17.	Number of days the loan or betterment was issued during 2020	17	XXX
18.	Amount in line 16 \times (number of days in line 17 \div 365) \times 5%	18	XXXXXXXXXXXXXX
19.	Total amount of loan or betterment outstanding during 2021	19	XXXXXXXXXXXXXX
20.	Number of days the loan or betterment was issued during 2021	20	XXX
21.	Amount in line 19 \times (number of days in line 20 \div 365) \times 4%	21	XXXXXXXXXXXXXX
22.	Total amount of loan or betterment outstanding during 2022	22	XXXXXXXXXXXXXX
23.	Number of days the loan or betterment was issued for during 2022	23	XXX
24.	Amount in line 22 \times (number of days in line 23 \div 365) \times 5.5%	24	XXXXXXXXXXXXXX
25.	Total amount of loan or betterment outstanding during 2023	25	XXXXXXXXXXXXXX
26.	Number of days the loan or betterment was issued for during 2023	26	XXX
27.	Amount in line 25 \times (number of days in line 26 \div 365) \times 8.25%	27	XXXXXXXXXXXXXX
28.	Total amount of loan or betterment outstanding during 2024	28	XXXXXXXXXXXXXX
29.	Number of days the loan or betterment was issued for during 2024	29	XXX
30.	Amount in line 28 \times (number of days in line 29 \div 365) \times 9%	30	XXXXXXXXXXXXXX
31.	Total amount of loan or betterment outstanding during 2025	31	XXXXXXXXXXXXXX
32.	Number of days the loan or betterment was issued for during 2025	32	XXX
33.	Amount in line 31 \times (number of days in line 32 \div 365) \times 8%	33	XXXXXXXXXXXXXX
34.	Total interest at market rate. Add lines 18, 21, 24, 27, 30 and 33	34	XXXXXXXXXXXXXX
35.	Total interest actually paid on the loan or betterment	35	XXXXXXXXXXXXXX
36.	Amount of interest subsidy. Subtract line 35 from line 34. Enter result here and in Part 3, line 10. Not less than "0"	36	XXXXXXXXXXXXXX

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