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OCTOBER 2022

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Troubled Waters

MORE AFFORDABLE HOMEOWNERSHIP AND SEPTIC-TO-SEWER CONVERSION CAN HAVE A BIG IMPACT ON THE INDIAN RIVER LAGOON

The headline of the late-July column in the *Wall Street Journal's* real estate section was almost too much to believe: “An Oceanfront Hamptons Home With Its Own Boardwalk Lists for \$44.995 Million.” The roughly 8,000-square-foot estate on 2.6 acres with 190 feet of frontage on the ocean made a few of the recent record sales in the 32963 zip code look like

bargains—even those that required some fixing up.

When I caught the headline, I had just returned from a week of surfing and visiting friends in California. While we were away, we had arranged for a septic-to-sewer conversion at our barrier island home in the Central Beach neighborhood. The roughly \$20,000 expenditure was not required, but like the new roof and hurricane

shutters we installed when we purchased the house in 2020, we thought it was a prudent investment that also aligned with our values of doing what we can to contribute to improving our local marine environment.

According to a December 2021 report by Florida Atlantic University’s Harbor Branch Oceanographic Institute, there are more than 300,000 septic systems permitted



BY JEFFREY R. PICKERING

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in six counties adjacent to the 156-mile-long Indian River Lagoon. In Indian River County, septic systems represent more than 50 percent of the wastewater disposal methods for roughly 55,000 households. While the findings of the entire study can be found in the journal *Marine Pollution Bulletin*, septic systems, and the high concentration of nitrogen they leach into the lagoon, are indicated as significant contributors to pollution, poor water quality, and

marine ecosystem failure.

For years, Edie Widder and the Ocean Research and Conservation Association (ORCA) have used innovative approaches to monitor the Indian River Lagoon and to map the “hot spots” where water quality is the worst. In some cases, where problem areas lie adjacent to well-resourced and well-intentioned neighborhoods, this data, information, and illustrations have been used to engage residents to voluntarily change certain landscaping or home main-

tenance practices that have improved surrounding water quality in hyper-localized ways. These are some of the best examples of the promise of citizen science that our community has seen in years.

In other parts of the lagoon, however, where home values and household incomes are lower, the solution requires more than an informed, motivated citizenry. It will take money. Money that these homeowners simply do not, and likely will not ever, have.

In the city of Vero Beach alone, there are 106 homes with appraised values of less than \$100,000 with septic systems for their wastewater disposal. Most of these homes also take the homestead tax exemption, which suggests that they are owner occupied, likely by year-round residents, and not investor owned. Approximately half of these owner-occupied homes have mortgages associated with them, while the rest are owned outright.



High school students participate in A Day in the Life of the Indian River Lagoon, a program that allows them to help collect data.



Edie Widder, who has a PhD in neurobiology, is the CEO and senior scientist at ORCA in Vero Beach.

Of these mortgaged homes, 40 percent of the homeowners are considered “housing cost burdened” paying more than 30 percent of what limited income they have on housing expenses. Of those owned outright, not much wealth exists beyond the equity in the home. With the average septic-to-sewer conversion cost at roughly \$20,000, most of these Vero Beach homeowners opt to pay a licensed contractor to pump out a septic tank every five years as required by law. Pump away; that is, until the septic system eventually fails. When it does, a financial emergency results for the homeowners, and a potential catastrophe looms for the lagoon.

Approximately one-

third of these lower-value homes owned by lower-income households sit on the city’s north side, adjacent to the Main Canal, which flows directly into the lagoon immediately south of the Barber Bridge. This is one of the “hottest” spots on ORCA’s pollution maps of the lagoon.

In 2021, the City of Vero Beach offered homeowners in certain parts of the city limits—although not on the barrier island—financial incentives in the form of credits for converting from septic to sewer. The incentive program expired in July 2022, with little success. The likely reason for the program’s failure? The thousands of dollars in up-front costs required by homeowners to start

a process that could last months, depending on the availability of equipment and labor.

In my own case, these up-front costs equaled deposits of about \$10,000 in April for a project that was not complete until August, when the final balance was due. For me, this was unpleasant but manageable. However, for a housekeeper, gardener, waitress, nurse’s aide, or a first-year police officer, firefighter, or teacher, this expense is unrealistic. Even when planned for, there are likely other priorities where those dollars are needed first. When unplanned, it could mean financial ruin.

Earlier this year, leaders of the Clean Water Coalition presented Indian River Community Foundation with a request for \$50,000 to be used to help homeowners like the 106 referenced above to participate in the septic-to-sewer conversion process instead of having to come out of pocket outright up front. It was an interesting request, albeit one that was competitively declined in favor of using limited discretionary dollars to support other proven programs that benefited more vulnerable people directly.

I commend the Clean Water Coalition’s president, Paul Fafeita, and other volunteers I talked to who serve on the organization’s board of

directors with him, such as Judy Orcutt, Bryan Corrigan, and Keith Drewett. Their pragmatic approach to bringing an equitable solution to a major environmental and economic problem is admirable. It also makes sense in a community that is both generous and, at times, risk averse with public dollars and private philanthropy.

In the short term, I believe it will be creative ideas like this one proposed by the Clean Water Coalition, or the one advanced by the City of Vero Beach, that will begin to make a difference in some of the most polluted areas. In the long term, multiple solutions will be needed, like the ones that ORCA has advocated for. These solutions will require more extensive data and analysis about where the problem is at its worst, combined with more targeted interventions designed to overcome the challenges of homeowners who are already cost burdened.

To learn more about each of the charitable organizations mentioned in this column, visit ircommunityfoundation.org and click “Nonprofit Search.” Or go to onelagoon.org to learn more about all of the ideas and solutions being advanced by a coalition of community stakeholders focused on making the Indian River Lagoon a priority. ☘