Your Septic System: Buying or Selling a House with a Septic System

A properly functioning wastewater system is a critical home asset. This guide is a starting point for evaluating a septic system but is not a substitute for inspection by an engineer, building inspector, or wastewater professional. Inspections may be required by local regulations or the mortgage lender. If the property has a drinking water well, it should also be evaluated. Consult your county health department.

A septic system evaluation should be conducted early in the selling process so that any necessary repairs can be made. Even a professional inspection may fail to identify septic system deficiencies or problems if the house is vacant. The buyer should make certain the evaluation was done when the system was being used normally for the previous thirty to sixty days. Inspections during the winter can be more difficult.

Age of the System

The county health department may have records from construction permits and the certificate of completion that indicate when the system was installed or modified. See contact info on the back of the Your Septic System folder. If these forms are not available from the health department, the system may be very old and need replacement or it may have been installed without the health department's approval. The age of the house will give clues to the condition and type of septic system. Houses built in the last 30 years may be using the original waste disposal system. Older houses may have original or replacement components. Well-maintained systems last for decades, but a replacement fund is a good idea. Have there been additions or plumbing fixture modifications after the septic system installation? If so, is the system still appropriate?

Size of the Septic Tank

Septic systems are designed according to the expected wastewater volume, based on the number of bedrooms and age of fixtures. Is the capacity adequate for the prospective buyers? Are they planning to expand their family or the home?

System Components

What is the size and type of septic tank (concrete, plastic, or steel)? Does it have access risers? Are gas baffles and effluent screens working properly?

Look at drainage and flooding potential where the septic system is located, especially the absorption area. Does the ground slope toward the septic tank or absorption area? Are there signs of septic system failure such as lush grass, standing water, or odors? Has vehicle traffic compacted the soil over the absorption area?

Try to determine the spatial layout of the septic system components. Are any inappropriate water sources such as roof or sump pump drainage entering the system? Is the system properly separated from drinking water supplies and surface water?

Can the owners provide records of septic tank pumping, inspection, or other maintenance?

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