



## Your Septic System: What You Need to Know When Buying or Selling a House

**D**ecisions about purchasing new homes are based on the looks of the house, size, location and price, but not the septic system. Since the septic system is half of the home's life support system, it needs to receive attention. Just imagine what would happen if you moved in, feeling financially strapped, and you discovered you needed to install a new septic system. Or, you have found a buyer, the deal is closed and you find out the new owner is suing you because the septic system failed. This fact sheet is a guide to the major points to consider when you are buying or selling a house. It is not a substitute for professional inspection which is recommended. These tips are best used in conjunction with Extension Publication FS-1 — *Your Septic System*.

### Function of System

Since the septic system has no moving parts, it is easy to forget that it is a vital part of the home. The septic system accepts and treats wastewater (sewage) from your house to prevent biological and/or nutrient pollutants from contaminating your well or nearby lakes and streams. When functioning properly a septic system can last 20 to 30 years.

### Age of the System

The age of the house may indicate 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 had the original system replaced. Just because the system is over 10 years old does not mean you will need to replace it soon. If the tank has been pumped regularly and the drain field treated properly, the septic system may function for many years. As most homeowners learn, parts of the house wear out, so a replacement fund is a good idea.

Another way to determine the age of the septic system is to check a copy of the Construction Permit and the Certificate of Occupancy. They will indicate when the system was installed. If these documents are lost or misplaced, the Health Department should have them on file and copies can be obtained. Check for any discrepancies between the location of the system and the placement in the sketch on the Construction Permit. When a considerable difference is found, an inadequate replacement system may have been installed without obtaining a permit.

If these forms are not available from the Health Department, the system may be very old and need replacement; it may not exist — wastes from the home may be just discharged into a dry well or cesspool, a roadside ditch, lake or stream; or it may have been installed without the health department's knowledge or approval.

### Size of the System

Septic systems usually are designed to adequately treat sewage based on 150 gallons per day per bedroom. This estimate assumes that two people will occupy each bedroom. Both the buyer and seller benefit from knowing this.

Buyers need to know if the functioning system is large enough to adequately handle the new family's wastes. A family of six moving into a two bedroom house may soon overload the tank and eventually clog the absorption field. A potential homeowner who is aware of an undersized system can plan to expand or replace the system or buy a different house.

If the seller is aware of the size of the system, the real estate agent and the potential buyer should be informed. A buyer cannot sue after the sale on the

basis of a defective system if he or she has been informed that the system is not adequate for the new family.

### Evaluating the System

A well and septic system evaluation should be conducted as soon as the property is placed on the market so that any necessary repairs can be made. The evaluation definitely needs to be done before the sale is completed. At a minimum, an evaluation should examine:

- The location, age, size and original design of both the water and septic systems.
- The type of septic tank; concrete, plastic or steel.
- The accuracy and availability of the Construction Permit and the Certificate of Occupancy.
- The soil conditions, drainage, seasonal high water table level and flooding possibilities on the site where the septic system is located.
- The condition of the plumbing fixtures and their layout. This determines whether structural changes have been made to the plumbing that would increase flow to the septic system above capacity. System components that could affect the system — water softeners draining to the septic tank or the presence of footing drains — should also be identified.
- The date that the septic tank was last pumped and a record of previous pumpings.
- The sludge (solid material) level in the septic tank if it has not been recently pumped and the condition of the baffles.
- The state of the absorption field — look for evidence of wastewater reaching the soil surface, soggy areas and/or standing water, or clogging of the soil and gravel beneath the field (this usually requires digging up a small portion of the field).