



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

Decisions 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).

- The possible presence of biological contaminants in the well water.

Because considerable skill is needed to evaluate well water quality and a septic system, the inspection should be done by a professional engineer or building inspector. There will be a charge for this service, but it is worth the expense if it avoids lawsuits or the deal falling through at the last minute.

Special Notes

Even a professional inspection may fail to identify septic system deficiencies or problems if the house is vacant at the time it is done. Thus, the buyer needs to make certain the evaluation was done when the system was being used normally for the previous 30 to 60 days. If the house is vacant or the seller's family was small, the buyer may want to negotiate that final acceptance of the house is conditional upon 30 to 60 days of normal use by the new family. In addition, inspections during the winter when there is snow on the ground or the soil above the absorption field is frozen can result in serious errors.

For More Information About Your Water and Septic System...

Check other fact sheets in the series.

- SS-1 — *What to Do if Your Septic System Fails*
- SS-2 — *Maintaining Your Septic System*
- SS-3 — *How to Conserve Water in Your Home and Yard*
- SS-5 — *Your Septic System: Considerations When Building or Remodeling a Home*

plus Extension publication...

- FS-1 — *Your Septic System*

This publication was developed by Cornell Cooperative Extension as part of an educational project supported by a grant from the Water Resources Institute at Cornell University with funds provided by the New York State Legislature through the New York State Department of Agriculture and Markets.

Adapted by Jo Ellen Saumier, Cornell Cooperative Extension of Rockland County, from a Michigan State University Cooperative Extension Service bulletin.

PROJECT TEAM

A. MEYER Dutchess County
 M. KEITH Putnam County
 J. SAUMIER Rockland County
 M. SHORTLIDGE Westchester County

Worksheet**

- 1 Find and mark the location of the well and septic system (you may want to map this information in the space provided in Cooperative Extension publication FS-1 — *Your Septic System*.
- 2 When was the septic tank last pumped? _____
- 3 Is there any standing water, soggy ground or smelly liquid near the absorption field? No Yes
- 4 Are there any areas over the drain field that appear highly compacted (i.e., roads or evidence of continued vehicle travel)? No Yes
- 5 Have any major additions been made to the house after the present septic system was installed? No Yes
- 6 Does the ground slope toward the septic tank or absorption field? No Yes
- 7 Do neighbors indicate frequent problems with their septic systems or have they noticed problems with this system? No Yes
- 8 Does the grass over the drain field appear much greener than the surrounding area, even during dry weather? No Yes
- 9 Do toilets flush slowly and does water drain slowly from sinks and tubs, or do either "gurgle"? No Yes
- 10 Does a water test indicate biological contamination of the well water? No Yes
- 11 Is the septic system (tank and absorption field) less than 100 feet from the well or 100 feet from a lake, stream or pond or meet local codes which may be stricter? No Yes

If your answer to any of these questions is **YES**, the system may not be functioning properly. Consult a local health department representative or other professional for help.

****This worksheet and consultation with a local health department representative will help you make some preliminary judgments about the system you are evaluating, but is not as good as an on-site professional evaluation.**