

# BUYING OR SELLING A HOME?

## What To Find Out About Your Water and Septic Systems

Dean Solomon  
District Extension Leader  
Natural Resources and Public Policy  
Southwest and West Central Regions

Eckhart Dersch  
Professor of Resource Development

**W**hen you are buying or selling a home, you or a professional you hire may spend a considerable amount of time carefully inspecting for such things as cracks in the foundation, termite damage or a leaky roof. However, you may not completely evaluate the well and septic systems, even though they are tremendously vital portions of the house.

This bulletin is designed to help prospective home buyers and sellers understand how to evaluate their water and septic systems as part of the transaction process. These tips are best used in conjunction with Extension bulletin E-1521, "Maintaining Your Septic System."

### Importance of a Properly Functioning System

The well and septic systems are your home's "life support systems." The well provides an essential resource—water—and the septic system performs the important function of getting rid of waste while preserving your health and safety. They are systems you can't do without. Imagine being unable to use your faucets, toilet or drains for even just a few days, as sometimes happens during major power outages.

Properly functioning water and septic systems save money, especially

*This bulletin was developed as part of a cooperative project between the Michigan State University Cooperative Extension Service, the Michigan Department of Natural Resources, the Michigan Department of Public Health and the Soil Conservation Service.*



compared with alternative systems such as bottled water, expensive treatment devices or extensive repair bills. Replacing a well may cost \$1,000 or more; a new septic system may cost \$2,000 to \$4,000.

Good systems are also necessary for disease prevention. Poorly operating systems can cause your family to be exposed to harmful disease organisms and chemicals through your well or on the soil surface.

Apart from monetary and family health considerations, properly functioning systems are convenient. Water that tastes good and plenty of water pressure and volume for household chores are often taken for granted, but they are important to your enjoying your home.

### Evaluating Systems As Part of the Selling or Purchasing Process—Why?

Conducting a water and septic system evaluation prior to sale or purchase protects both the buyer and the seller.

Most importantly, an evaluation helps to protect the value of the buyer's investment by ensuring that the system will provide a quality source of water and safely accommodate wastes. It also protects the buyer from potentially tremendous costs of system repair or replacement soon after the sale. Finding out after the sale that your septic system is unusable can greatly diminish the value of your property or make it difficult, if not impossible, to resell it.

For a seller (and realtor, too), a water and septic system evaluation will minimize the possibility of unknowingly selling a house with a defective or failing system, and could help avoid possible lawsuits that might arise as a result. A properly functioning system can also be a good selling point and enhance the value of the house.

### What is Involved in an Evaluation?

A water and septic system evaluation should be conducted as soon as the property is placed on the market so that necessary repairs can be made to the system. The evaluation should definitely be done before the sale is completed.

At a minimum, an evaluation should examine these things:

- The location, age, size and original design of both the water and septic systems.
- The soil conditions, drainage, seasonal water table and flooding possibilities on the site where the septic system is located.
- The history of both systems, if records are available.
- The condition of the plumbing fixtures and their layout to determine 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—for example, water softeners draining to the septic tank or the presence of footing drains—should also be inspected.
- The date the septic tank was last pumped.
- The sludge (solid material) level in the septic tank if it has not been recently pumped.
- The condition of the absorption field—look for evidence of liquid waste reaching the soil surface, draining toward nearby lakes and streams, or clogging 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.

## Who Does The Evaluation?

Because considerable skill is needed to fully evaluate a water and septic system, it is very desirable to have a professional sanitarian inspect the system. In many counties in Michigan, the local health department may offer this service. Typically, the evaluation costs \$60 to \$200. As with other home inspections (termite inspection, for example), payment of this fee may be negotiated between buyer and seller. For certain types of mortgages and in a growing number of communities, this type of evaluation is required before a house may be sold.

This service is not required or even available in all communities. It's worthwhile in this situation to conduct an evaluation of your own by using the worksheet in this bulletin. Though a professional evaluation is better, you can make some observations to determine the quality of the system.

## Where to Go For Help

For more assistance in evaluating the condition of your water and septic system, whether you are buying or selling a home, contact your local health department.

## For More Information on Septic and Water Systems

Check other Extension bulletins in this series:

- WQ-16, "How to Conserve Water in Your Home and Yard."
- WQ-13, "Maintaining Your Septic System: Special Considerations For Shoreline Property Owners."
- WQ-14, "What to Do if Your Septic System Fails."  
plus . . .
- Extension bulletin E-1521, "Maintaining Your Septic System."
- MWPS-24, "On-site Domestic Sewage Disposal Handbook."

## Worksheet

# Evaluating Your Septic and Water System\*\*

**1** Find and mark the location of the well and septic system (you may want to map this information in the space provided in Extension bulletin E-1521).

**2** When was the septic tank last pumped?

**3** If the tank was last pumped over one year ago, open the tank cover and measure sludge depth using the method described in Extension bulletin E-1521. On this basis, does the system need pumping?

No  Yes

**4** Is there any standing water, soggy ground or smelly liquid near the drain field?

No  Yes

**5** Are there any areas over the drain field that appear highly compacted (i.e., roads or evidence of continued vehicle travel)?

No  Yes

**6** Have any major additions been made to the house after the present septic system was installed?

No  Yes

**7** Does the ground slope toward the septic system?

No  Yes

**8** Do neighbors indicate frequent problems with their septic systems or have they noticed problems with this system?

No  Yes

**9** Does the grass over the drain field appear much greener than the surrounding area, even during dry weather?

No  Yes

**10** Do toilets flush slowly and does water drain slowly from sinks and tubs, or do either "gurgle"?

No  Yes

**11** Does a health department water test indicate bacterial contamination of your well water?

No  Yes

**12** Is your septic system (tank and absorption field) less than 50 feet from your well or 100 feet from a lake, stream or pond?

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.



MSU is an Affirmative Action/Equal Opportunity Institution. Cooperative Extension Service programs are open to all without regard to race, color, national origin, sex, or handicap.

Issued in furtherance of Cooperative Extension work in agriculture and home economics, acts of May 8, and June 30, 1914, in cooperation with the U.S. Department of Agriculture: W.J. Moline, Director, Cooperative Extension Service, Michigan State University, E. Lansing, MI 48824.

This information is for educational purposes only. Reference to commercial products or trade names does not imply endorsement by the Cooperative Extension Service or bias against those not mentioned. This bulletin becomes public property upon publication and may be reprinted verbatim as a separate or within another publication with credit to MSU. Reprinting cannot be used to endorse or advertise a commercial product or company.