

WELL AND SEPTIC CONSIDERATIONS FOR HOME BUYERS



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When purchasing a home with a well and septic system, it's crucial to ask specific questions to ensure the systems are in good working order and meet your needs. Here are some key questions to consider:

Questions About the Well

What is the water quality in the area?

Research known water issues through the EPA and ask your REALTOR® about any local water problems. It is customary for home buyers to ask home sellers to show evidence of drinkable water through water tests that can be conducted from private testing institutions or the Department of Health. Some types of mortgages require water testing before providing funding.

What are the local regulations for wells?

Different states and municipalities have specific rules and regulations concerning wells. Ensure you understand these regulations.

What is the quality and quantity of the well water?

Conduct both quality and quantity tests to ensure the water is safe and sufficient for your household needs. Testing should also include how far the well is from the septic field.

At the time this guide was written, the well must follow the following guidelines accord to HUD Mortgage Guidelines. The well must be:

- 10 feet from a property line
- 50 feet from septic system
- 100 feet from septic tank drain field (may be reduced dependent on local ordinance)
- Additional standards may be set by state law or local ordinance. Confirm with the Department of Health in the county or city in which you are purchasing the home.

How old is the well?

The average lifespan of a well system is about 30 to 50 years. Knowing the age can help you anticipate potential repairs.

What type of well is it?

Drilled wells are generally more reliable than dug or bored wells. Ensure you know the type of well and its depth.

What is the flow rate of the well?

Determine the gallons per minute flow capacity to ensure it meets your household's needs.

Is there any visible corrosion or issues with the well components?

A professional well inspector will inspect the pump fittings, pressure tank, and other components for any signs of corrosion or malfunction.

What maintenance has been performed on the well?

Review maintenance records, including water quality testing results and any repairs or upgrades.

Sample Well System Diagram



**Diagram is from epa.gov and is an academic reference only. Well system types vary and information must be confirmed by professionals prior to making any financial decisions. More information can be found at <https://www.epa.gov/privatewells/learn-about-private-water-wells>

Questions About the Septic System

Is the septic system functioning under a “waiver”?

In the Commonwealth of Virginia, the Health Department may waive certain septic system requirements for functionality should the homeowner show an inability to make repairs. This waiver is issued in writing to the owner and may have certain stipulations such as cleaning out the system more frequently than otherwise required. Waivers do not convey to new buyers and either party may be required to repair or replace a failing system as a condition of selling the home.

How old is the septic system?

Knowing the age of the system can help you gauge its remaining lifespan and potential need for repairs. A well maintained septic system could last a very long time.

Where is the septic system located?

Ensure you know the exact location of the septic tank and drain field to avoid any future issues with landscaping or construction.

What type of septic system is it?

Understand the components of the system, such as whether the tank is steel or concrete and the size of the tank.

When was the septic system last inspected and pumped?

Regular pumping is essential for maintaining the system. Ask for records of the last inspection and pumping. In the Commonwealth of Virginia the Chesapeake Bay Act may establish the frequency which a septic system needs to be pumped. The guideline is every 5 years, but some localities require the septic system system to be cleaned more often.

Are there any signs of septic system failure?

Look for wet spots in the drain field, backflow into the tank, or other signs of failure. A thorough inspection can help identify these issues.

What repairs or upgrades have been done to the septic system?

Knowing the history of repairs can give you an idea of the system's condition and any potential future issues.

How many bedrooms or bathrooms is the septic system designed to handle?

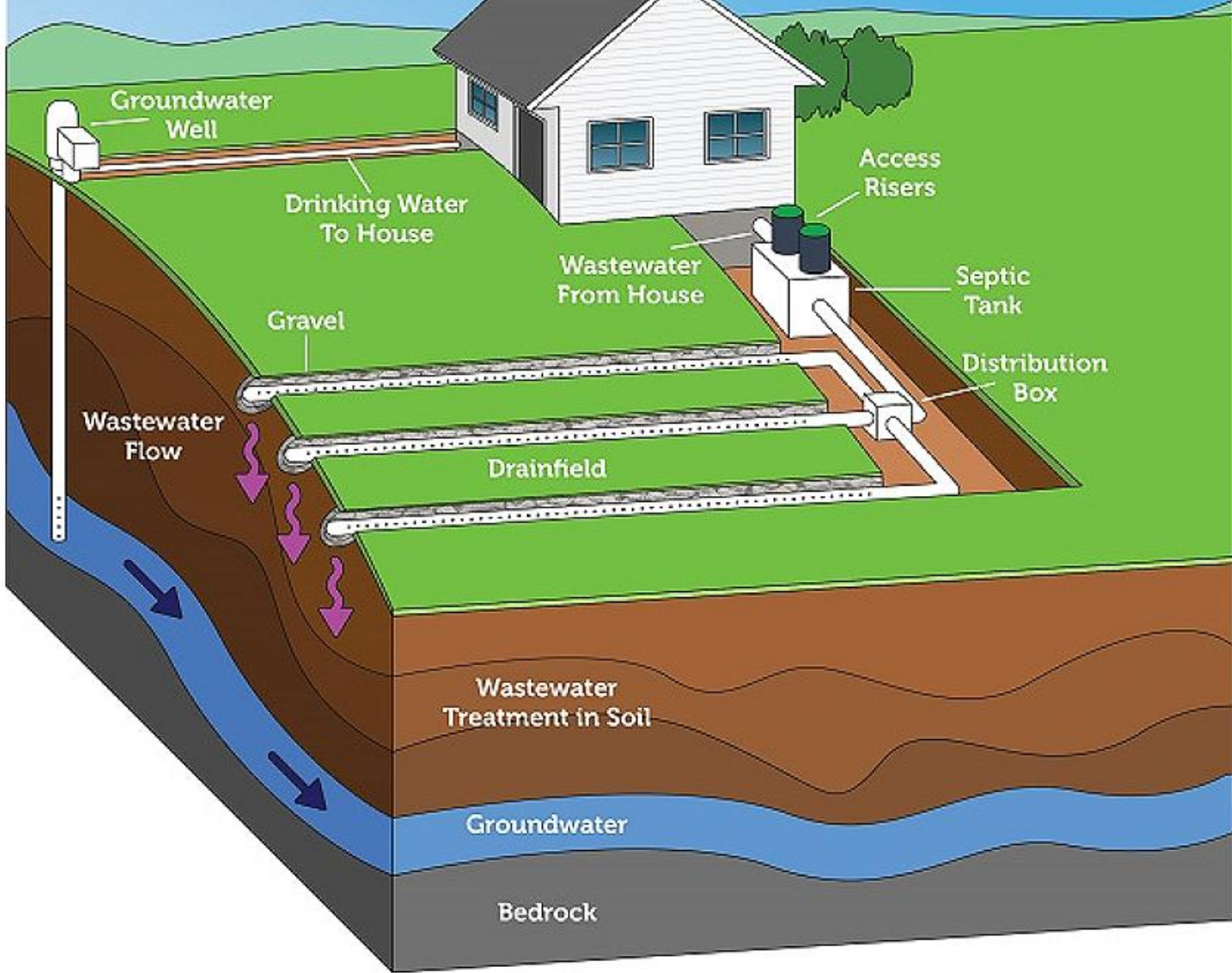
Ensure the system is appropriately sized for your household to avoid overloading it. This is a notable issue for home buyers. The Department of Health determines how many “bedrooms” a septic system can sustain, based on a formula of estimated usage. Homes may have more physical bedrooms in the house than the septic system is designed to handle. Unfortunately homeowners and their agents may not know the actual number of bedrooms a home is certified for, as the records are not available outside of contacting the local Department of Health for the county or city that governs the property. Home buyers are strongly encouraged to call the local jurisdiction to ask questions about the well and septic system before the end of thier inspection periods.

What type of testing should be done before purchasing a home with a septic system?

The type of testing is largely dependent on the type of system in place at the property. Most contracts in the Commonwealth of Virginia allow for the home buyer and seller to negotiate if and to what extent well and septic inspections will occur. If the home is an alternative septic system, then it typical receives an annual inspection by a professional firm specializing in that type of system. For conventional systems, it is best to have the tank cleaned out and inspected, as surface inspections will only tell professionals if there is a sever issue with the drain-lines. A professional REALTOR® should be consulted to explore the various types of inspections that can be negotiated in a contract to purchase the property and to guide you though how those inspections work.

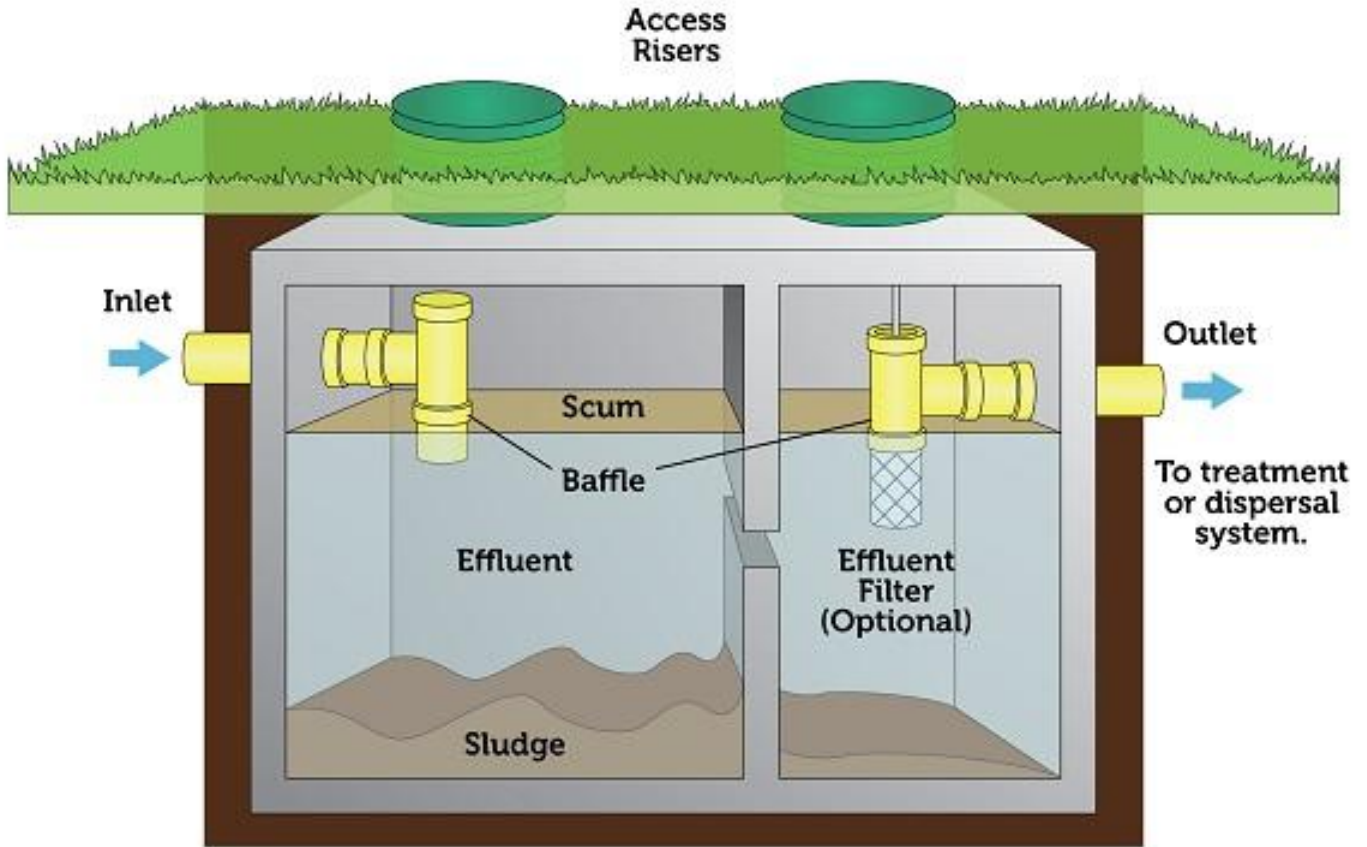
Conventional Septic System Diagram

Conventional Septic System



Please note: Septic systems vary. Diagram is not to scale.

Septic Tank



Please note: The number of compartments in a septic tank vary by state and region.

**Diagram is from epa.gov and is an academic reference only. Septic system types vary and information must be confirmed by professionals prior to making any financial decisions. More information about the types of septic systems can be found at <https://www.epa.gov/septic/types-septic-systems>

Personal Notes

By asking these questions along with guidance from an expert real estate agent, you can better understand the condition and requirements of the well and septic systems, helping you make an informed decision when purchasing a home.

The information provided in this reference is for academic purposes only. All financial decisions should be made only after consulting with experts in their field and reviewing local laws.

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