

COLDWELL BANKER ELITE | MATTHEW RATHBUN



WELL & SEPTIC

A BUYER'S FIELD GUIDE

What to ask, what to test, and what to confirm before you buy a home on private water and waste systems.

Buying a home on a private well and septic system is not a reason to walk away. It is a reason to ask better questions. These systems are common across **Fredericksburg, Spotsylvania, Stafford, and the surrounding rural and semi-rural areas of Virginia**. When they are understood and maintained, they work quietly for decades. The risk is not the well or the tank. The risk is buying without knowing what you are buying.

Use this guide during your inspection period. Work through the questions with me and the right licensed professionals, write your answers in the notes section, and you will close with a clear picture of what you own and what it will cost to keep it running.

HOW TO USE THIS GUIDE

1. Ask every question that applies during your inspection contingency period.
2. Confirm anything technical with a licensed inspector and the local Health Department.
3. Record what you learn in the Personal Notes pages at the back.
4. Call me before your inspection period ends if anything is unclear. That window closes fast.

PART ONE: QUESTIONS ABOUT THE WELL

What is the water quality in the area?

Research known water issues through the **EPA** and ask me about local water problems I am aware of. It is customary for buyers to ask sellers for evidence of drinkable water through testing done by a private lab or the Department of Health. Some loan programs require a water test before they will fund.

What are the local regulations for wells?

Rules vary by state, county, and city. Confirm the specific requirements for the jurisdiction the home sits in before you rely on any general guidance.

What is the quality and quantity of the well water?

Run both a quality test and a quantity test. Quality confirms the water is safe to drink. Quantity confirms there is enough for your household. Testing should also document how far the well sits from the septic field.

HUD MINIMUM WELL DISTANCES (AT TIME OF WRITING)

Per HUD mortgage guidelines, the well must be at least:

- 10 feet from a property line

- 50 feet from a septic system
 - 100 feet from a septic tank drain field (may be reduced by local ordinance)
- Additional standards may be set by state law or local ordinance. Confirm with the Health Department in the county or city where the home is located.

How old is the well?

A well system generally lasts about 30 to 50 years. Knowing the age helps you anticipate repairs and budget for an eventual replacement.

What type of well is it?

Drilled wells are generally more reliable than dug or bored wells. Confirm the type and the depth.

What is the flow rate of the well?

Ask for the gallons-per-minute flow capacity and make sure it meets the needs of your household size.

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

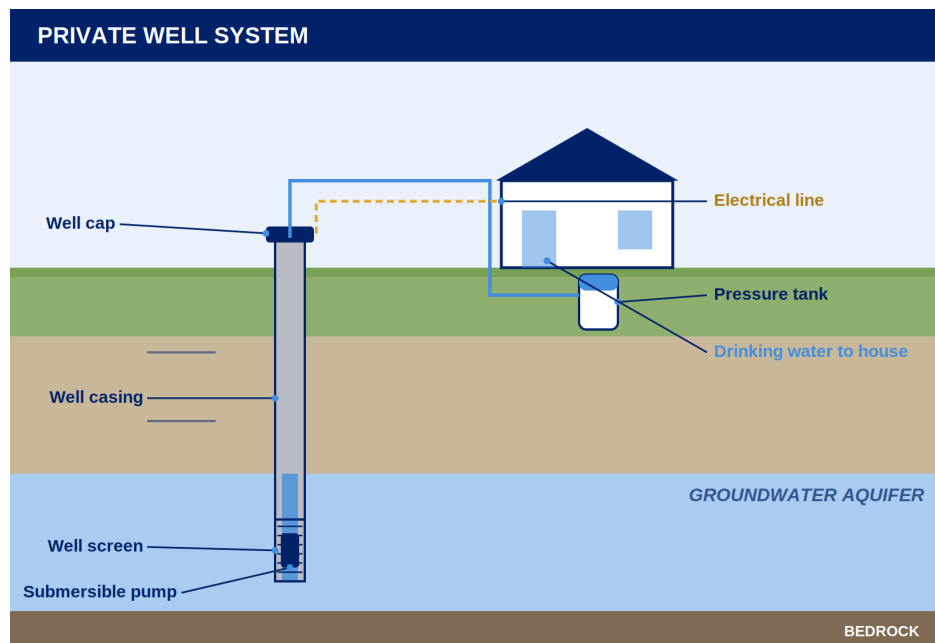
A professional well inspector checks the pump fittings, pressure tank, and other components for corrosion or malfunction. Do not eyeball this yourself.

What maintenance has been performed on the well?

Review the maintenance records, including past water quality results and any repairs or upgrades. A documented history is a good sign.

WELL SYSTEM COMPONENTS TO KNOW

Well casing, well screen, and submersible pump sit below ground in the groundwater aquifer. The electrical line and pressure tank manage delivery into the home. See the reference illustration below.



Private well system. Illustration is a general reference only. Actual systems vary.

PART TWO: 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 requirements when an owner shows an inability to make repairs. The waiver is issued in writing and may carry conditions, such as pumping the system more often than normal. **Waivers do not convey to a new buyer.** Either party may be required to repair or replace a failing system as a condition of the sale, so confirm the status early.

How old is the septic system?

The age helps you gauge the remaining lifespan and the odds of a near-term repair. A well-maintained septic system can last a very long time.

Where is the septic system located?

Get the exact location of both the tank and the drain field. You need this to avoid problems later with landscaping, additions, or any construction on the lot.

What type of septic system is it?

Understand the components. Ask whether the tank is steel or concrete, and confirm the size of the tank. The system type drives what kind of inspection you need.

When was the system last inspected and pumped?

Regular pumping keeps the system healthy. Ask for records of the last inspection and pump-out. Under the **Chesapeake Bay Act**, many Virginia localities set how often a system must be pumped. The general guideline is every five years, but some localities require it more often.

Are there any signs of septic failure?

Watch for wet spots over the drain field, slow drains, odors, or backflow into the tank. A thorough inspection by a professional can confirm or rule these out.

What repairs or upgrades have been done?

A repair history tells you a lot about the condition of the system and what may be coming next. Ask for documentation, not just a verbal summary.

How many bedrooms is the septic system designed to handle?

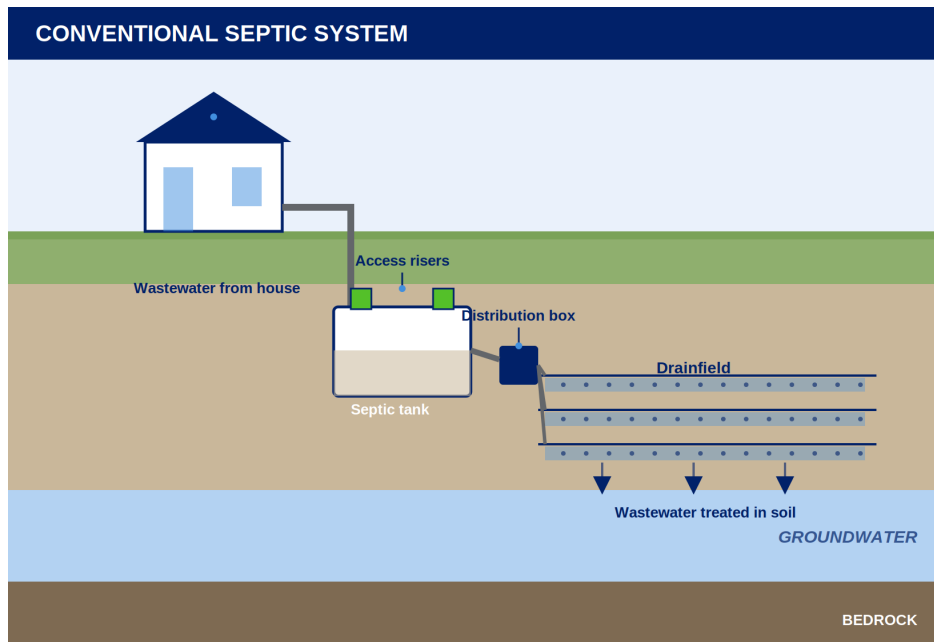
This is one of the most overlooked issues for buyers. The Health Department certifies a system for a specific number of bedrooms based on estimated usage, and **a home can have more physical bedrooms than the septic system is certified to support.** Those certification records usually are not available without contacting the local Health Department for the county or city that governs the property. Call them before your inspection period ends.

What testing should be done before purchasing?

The right test depends on the system. Most Virginia contracts let the buyer and seller negotiate whether and how far well and septic inspections go. An alternative system typically gets an annual inspection by a firm that specializes in that type. For a conventional system, it is best to have the tank pumped and inspected, since a surface-only inspection reveals only severe drain-line problems. Talk with me about the inspection options you can negotiate into your contract and how each one works.

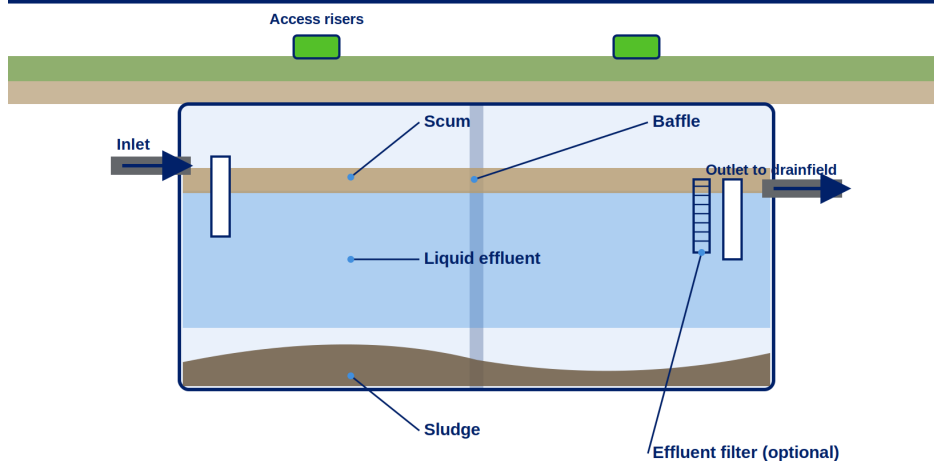
CONVENTIONAL SEPTIC BASICS

Wastewater leaves the house and enters the septic tank, where solids settle as sludge and lighter material rises as scum. Liquid effluent flows through a distribution box into the drain field, where it is treated naturally in the soil. Tank compartments and filters vary by region. See the reference illustrations below.



Conventional septic system. Illustration is a general reference only. Actual systems vary.

SEPTIC TANK CUTAWAY



The number of compartments in a septic tank varies by state and region.

Septic tank cutaway. The number of compartments varies by state and region.

INSPECTION-PERIOD CHECKLIST

Bring this to every showing and inspection on a well-and-septic property. Check each item off as you confirm it.

- Water quality test ordered through a private lab or the Health Department
- Water quantity / flow-rate test (gallons per minute) confirmed
- Well type and depth documented
- Well age and maintenance records reviewed
- Distance between well and septic field measured against HUD minimums
- Septic tank pumped and inspected (conventional) or annual inspection on file (alternative)
- Drain field located and checked for signs of failure
- Septic age, tank material, and tank size confirmed
- Bedroom certification verified with the local Health Department
- Waiver status confirmed in writing (does not convey to you)
- Loan program well/septic requirements checked with your lender

TRUSTED RESOURCES

These are starting points only. Always confirm specifics with a licensed professional and your local jurisdiction.

Topic	Where to look
Private wells	EPA — Learn About Private Water Wells
Septic types	EPA — Types of Septic Systems
Bedroom certification, waivers	Local county or city Health Department
Loan requirements	Your mortgage lender or loan officer
Contract & inspection strategy	Matthew Rathbun, Coldwell Banker Elite

EPA private wells: [epa.gov/privatewells](https://www.epa.gov/privatewells)

EPA septic systems: [epa.gov/septic/types-septic-systems](https://www.epa.gov/septic/types-septic-systems)

Illustrations in this guide are original, simplified references created for general education. Well and septic system types vary widely and must be confirmed by licensed professionals before any financial decision. For detailed technical references, see the EPA links above.

BUYING ON WELL & SEPTIC? LET'S WALK THE PROPERTY TOGETHER.

These systems are not scary when you have someone who knows the right questions and the right people. I will help you build the inspections into your contract, connect you with licensed pros, and read the results with you before your contingency period closes. When you're ready, I'm ready.

Matthew Rathbun, REALTOR®

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PERSONAL NOTES

Use these pages to record answers, names, dates, and follow-up questions during your inspection period.

For More Information

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DISCLOSURES

The information in this guide is for educational purposes only. All financial decisions should be made only after consulting experts in their field and reviewing local laws. Well and septic standards vary by jurisdiction and over time. Confirm current requirements with the local Health Department and your lender before relying on any figure above.

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