



Buying or Selling a Home with a Septic System

For Sellers:

What do I need to do if my home uses a septic system for household waste disposal?

Fill out a [Groundwater Protection Plan \(GWPP\)](#) and maintain it in your files. Generic GWPPs for household septic systems are available through the Kentucky Division of Water (DOW). You may call and request a copy of a blank generic plan by dialing: (502) 564-3410, and request that you speak to the Groundwater Protection Plan Section. You may download a generic copy of the plan from the DOW web site:

<http://water.ky.gov/groundwater/Pages/GroundwaterProtectionPlans.aspx>

You may also contact the Louisville Water Company, Wellhead Protection Specialist, to supply you with a plan. (Address, phone, and email included below.)

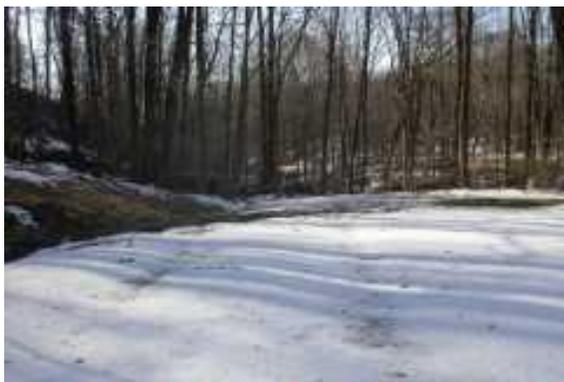
Read the GWPP, which is a marvelous educational tool, fill out the information requested, and keep records of any maintenance, treatment, or inspections performed on the septic system.

Then, if *both* of the following are true, you may do nothing:

- The septic tank has been inspected and is functioning properly; and
- You don't know of any old, abandoned septic pits or leach fields on your property.

Be aware that, over time, septic systems may develop small problems that can add up into one big problem. The tank, pit, or leach field may have been compacted by heavy equipment usage or cars parking on the lawn or the system may be stressed from the introduction of toxic household or lawn care chemicals, or clogged with solids that should not be introduced to a septic system.

The KY Department of Environmental Protection (DEP) recommends that you check your septic system to ensure it is functioning properly before listing your home. You may want to consider having a Certified Installer inspect the tank, test the soils near the tank for potential contamination, and to determine whether or not the system is in good working order.



If you see 'stripes' along your yard during a light snow, or strips of greener grass in your lawn, you have likely located a leach field problem with your septic system. In this case, the leach field has not been placed deeply enough into the ground to provide adequate filtration for the waste water treatment. The picture to the left depicts the effects of warmer water contained within the laterals. When the laterals are close to the surface, the warmer water will melt the snow lying on the ground surface, in a striped pattern. Only a Certified Installer can repair this system.

What do I need to do if my home used to be serviced by a septic system, but is now using sewers to remove wastewater?

You should do ALL of the following:

- Ensure that any abandoned (unused) pit septic systems are properly filled and closed by a Certified Installer; and
- Provide documentation to the buyer showing that the system has been emptied and/or closed.

What documentation do I need to show that my septic system is closed?

- ◆ Dated receipts from the company that pumped the waste out of the holding tank; and
- ◆ Receipts from the company that 'closed' the septic system or filled the "pit" or "dry well" system.

What if I am not sure if there is a septic system on my property?

The KY DOW recommends that you check for a septic system before listing your property. You can:

- ◆ Look for a sewer manhole cover in the street, which indicates that your street's wastewater is managed by the Metropolitan Sewer District (MSD);
- ◆ Look for a vent pipe, or a pump out pipe. You can usually see a pipe attached to the septic system, which may be the only indication that you have a septic system on your property.
- ◆ If you use Louisville Water Company as a water supply, you can check your water bill for a sewer fee (not a storm drainage fee);
- ◆ Ask your neighbors if they have septic systems; or
- ◆ Hire a Certified Installer to look for a septic system.

Do I have to do all these things before I can sell my house?

Although you may choose not to look for a septic system, or have it inspected, some buyers may require these things to be done before the sale. Doing them ahead of time may save you time in selling your home.



Unexplained or sudden 'wet spots' in your yard, along your driveway, into your basement, or along the edges of your property can be a sign that your septic system is failing. Often, the effluent is diluted with rain water, and no odor is detectable until the problem worsens. If the wet spots appear during times of heavy water use in your home (i.e. bathing, laundry, dish washing, etc.) it could be a sign that your system is on the verge of collapse. These problems should be dealt with before you sell your house, to minimize your liability.

For Buyers:

What should I know about buying a home with a septic system?

- ◆ Does the homeowner/seller have an up-to-date GWPP?
- ◆ If the homeowner/seller knows of a septic system on the property that is not currently in use, he or she should ensure that the system has been properly closed to prevent future collapse.
- ◆ The seller should also give you, the buyer, documentation that the unused septic system has been closed, as explained under the "For Sellers" section.
- ◆ If the owner doesn't know if there is a septic system on the property, the DEP and the DOW recommend that you, the buyer, hire a qualified expert to check for one. If the subdivision was originally constructed with a sewer system managed by MSD, then it is not necessary to inspect the property.

Many times, a thorough home inspection can reveal problems with the septic system that may be occurring.

To acquire Groundwater Protection Plans and other educational material about septic systems within the Wellhead Protection Area, please contact:

Robert Newman, Wellhead Protection Specialist
Louisville Water Company
502-569-3600, ext. 1809
rnewman@lwcky.com



A publication of the Local Planning Team
Louisville Water Company, Wellhead Protection Plan