

10-30-09 Buyer Beware

Septic systems are a frequent topic of conversation in any board of health office. Sure, they protect the water supply and prevent contamination from bubbling to the surface or backing up into the home and that is extremely important but on a day-to-day basis, it is mostly paperwork, permits and diagrams that are seen and mentioned. That paperwork and those labeled drawings may not seem as dramatic as saving the drinking water but understanding the words and taking the time to explain them can save a person from heartache and financial ruin. That's a pretty nice accomplishment, too.

Now, think about a person buying a property with a "passing Title V inspection". If the buyer does not ask questions, visit the board of health or find out what would be involved if and when they have to repair that just-passed system, well, they might have purchased a very expensive piece of paper. A conversation with the health agent could let them know that they have plenty of room, the yard is well above ground water and the soils in the area are known for being sandy.

The buyer could also look at repairs to nearby septic systems. Were they mounded? Why do some need pumps? While that conversation might not be a guarantee, it is peace of mind in terms of what is most likely to be encountered.

Even better than having a chat with the health agent after buying a property, is having that conversation before a purchase and sales agreement. What if you found out that the agent has only seen tight, silty soils in the area? Those soils are not very generous when it comes to allowing water to leach (or percolate) down and through it. That means those soils have to be removed and replaced with clean sand as a part of repairing the septic systems in that neighborhood. Trucking out mud and trucking in sand is very expensive.

Those tight, silty soils hold so much water that they are great for growing strong-rooted plants like corn but they are also correlated with high groundwater that just sits and sits. You can see the reflections of the blue sky in the muddy ruts of New England cornfields. It's very pretty, in a painting. For your septic system, though, it means you will need a pump to bring the effluent up to a mounded system above that ground water. The mound will ensure that nature has enough time to treat the effluent as it trickles down through the soil particles before joining the groundwater.

If you are house hunting in this buyer's market, you still want to understand exactly what was done if records indicate the system was repaired. Say the description is "repaired only three years ago". In a board of health office the word "repair" usually is referring to replacing a preexisting system, as opposed to one for a brand new house, where the ground never had a system. In that case of a repair, the system is actually completely replaced with all new components meeting current standards. We just call it a repair. They might have been allowed some small variances, such as going closer to a property line, in order to make it possible to fit but it is allnew and it protects the environment.

However, the "repair" could just mean a part was broken and that part was replaced. For instance, the Title V inspector discovered that the "D" (distribution) box was crumbling but that the tank was sound and the leaching area functioned and was above ground water and the system would pass if the D box were replaced. That's a repaired system, too. Wouldn't you want to know if you bought a twenty five year old

system with one small component replaced or a system that was completely replaced with all new components meeting current standards?

Don't assume what words mean when you are making one of the most important financial decisions of your life. Don't assume that your realtor or your attorney or your banker know the meaning of those terms. Ask them about real estate, laws and mortgages. Ask your local health agent about the septic systems, the soils and the meaning of words such as Innovative/Alternative systems or anything else you don't understand about the septic system. Buyer beware means buyer should be aware. Aware of what? Well, that depends. Come on in, tell us what you are looking at and we'll talk.

Cathleen Drinan is the health agent for the Town of Halifax. It might be Halloween but she doesn't want you to be afraid of asking those important questions. Contact her at 781 293 6768 or 781 293 6768