Well and septic inspection questions

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Take these questions to the seller, local health authority and qualified system professionals. Record what was inspected and what remains unknown before budgeting.

Identify the systems

- ☐ Where are the wellhead, pump, pressure tank, septic tank and drainfield? Which buildings do they serve, and are any components on another parcel?
- ☐ Who owns the equipment? Is there a shared service arrangement, maintenance agreement or access right whose terms counsel should review?
- ☐ Which permits, well logs, system drawings, repair invoices and service records identify the equipment and its dates?

Ask the well professional

- ☐ Which water tests match local conditions and the property’s intended rental use? Who will collect the sample, and which lab will report the result?
- ☐ What did the professional observe about the cap, casing, pressure equipment and available flow? Which conclusions require further testing?
- ☐ What seasonal changes, treatment equipment or recurring costs should the owner verify? Ask for a written scope and estimate.

Evidence, owner and follow-up date

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Ask the septic professional

- ☐ What type of system serves the dwelling, and what do records show about its approved capacity and maintenance history?
- ☐ Which components could be accessed and examined? Record any inaccessible area, observed symptoms and recommended follow-up.
- ☐ Where is the drainfield or reserve area in relation to structures, driveway and proposed work? Ask the local authority about permits for alterations.

Reconcile the file

- ☐ Match reports to the subject address and parcel. Identify the date, author, limitations and whether a repair estimate is included.
- ☐ Separate a one-time repair from annual operation and periodic service. Record which party pays and who will verify completion.
- ☐ Send outstanding questions to the loan officer. Ask what evidence this particular file requires before placing an order or promising a timeline.

Evidence, owner and follow-up date