



## PSMA/NOF Septic System Inspections During Real Estate Transactions

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Real estate transactions occur everyday. Prospective buyers purchase new or existing homes, load their belongings into moving vans, and eventually settle into the role of a homeowner. Unfortunately, for people who purchase existing homes, unforeseen expenses can appear almost immediately after moving day. One such expense is the replacement of a failed on-lot sewage disposal system. No sooner are the closing papers signed when foul-smelling septage is found in the backyard or sewage backs up in the plumbing system. In some cases, the only solution is a new installation or replacement of the existing system. This can cost the new homeowner anywhere from \$5,000 to \$25,000—in addition to frustration and inconvenience.

You can lessen the chances of the financial burden of a failed system through a **PSMA/NOF\* Septic System Inspection**. This type of inspection provides home buyers with informative conclusions about the septic system they are buying. The inspection cost can be negotiated in the real estate closing costs.

### What is PSMA/NOF Inspection?

A **PSMA/NOF Septic System Inspection** provides homeowners or prospective buyers with information about septic system

components and current operating conditions. Inspection results are based on the experience and expertise of a knowledgeable inspector. Each inspection results in a septic system report that states:

- the type and condition of the system and its components
- potential problems or "red flags" in the system and possible need for additional testing
- list of corrective measures

The PSMA/NOF inspection described in this fact sheet is the first step to learning about the system. Where major problems exist, a homeowner may need to have more extensive testing done before an accurate evaluation can be made.

### What a PSMA/NOF Septic System Inspection Isn't

A **PSMA/NOF Septic System Inspection** is not:

- a warranty or guarantee that the system will properly function for any period of time in the future.
- associated, certified or endorsed by the Commonwealth of Pennsylvania or its regulatory or governing agencies.
- an assurance that the soil is adequately treating effluent or that it will continue to do so in the future.

\* National Onsite Wastewater Education and Research Foundation (NOF)

The septic system inspection program materials are provided as educational and consumer information to improve your understanding of septic systems. This information is not an element of Pennsylvania state regulations or permits. You must contact your local Sewage Enforcement Officer or the Department of Environmental Protection for regulatory information.

### **The PSMA/NOF Inspection Process**

Currently the Pennsylvania Septage Management Association (PSMA/NOF) has adopted uniform inspection procedures. To obtain an inspection during a real estate transaction:

1. The prospective buyer requests a contingency clause in the purchase agreement that states that a final contract is dependent upon inspection of the on-lot sewage disposal system using the PSMA/NOF Inspection Instructions and Checklist.
2. A trained and certified inspector is identified to perform the inspection. Contact PSMA/NOF to find a certified inspector located in your county.
3. The inspector reviews the system and completes the checklist. Finally, the inspector issues a Septic System Report to inform interested parties about the system.

### **Uses of a PSMA/NOF Inspection**

The information gained in a septic inspection provides:

1. **You** with knowledge about the type and condition of the components of the septic system you are buying, as determined by a certified professional.
2. **A system inspector** with information such as age of septic system, household size, maintenance records, etc. that can be used to determine the likelihood of a failed system.

3. **An independent contractor** with background information which can be used to estimate renovation or replacement costs.

Ultimately, each of these advantages helps you buy a home with an adequate, correctly functioning and maintained system that meets your family's wastewater disposal needs.

### **Pennsylvania Septage Management Association**

This association of septage pumpers, system installers, maintenance technicians, real estate inspectors and industry affiliates strives to provide environmentally safe collection, treatment, and disposal of septage. Members have been particularly active in developing an inspection program for existing systems. Inspection standards and the video *Inspecting Septic Systems* are available from the Pennsylvania Septage Management Association.

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