

# Helping Realtors Understand On-Lot Wastewater Inspections

**Realtors are involved in most real estate transfers. They either represent the buyer or the seller, or both. When the property in question contains an on-lot wastewater disposal system the buyer should demand that the on-lot disposal system be inspected as part of the “home inspection” process. Realtors need to understand who should conduct these inspections and what outcomes to expect.**

In a broad sense, there are several ways a potential home buyer can learn about the condition and functionality of an existing on-lot wastewater disposal system.

- asking the seller about the condition of the system; how old is it, when was it last pumped, has it ever caused wastewater to back up into the house
- asking the local Sewage Enforcement Officer (SEO) about the condition of the system
- hiring a certified PSMA/NOF inspector

Asking the home seller, about the condition of the system, seldom leads to an honest, meaningful evaluation because they want to sell the house at the highest price possible. Asking the local SEO will generally only result in:

- there is no water ponding in the yard, or
- wastewater is not backing into the house, therefore the system is fine.

If the buyer really wants to learn about the true condition of the system and what its current operating conditions are, a certified PSMA/NOF On-Lot Wastewater System Inspector should be hired to inspect the system. These inspectors are trained to identify all of the on-lot system components and apply a fixed set of Standards and procedures developed by the Pennsylvania Septage Management Association (PSMA) and the National Onsite Wastewater Education and Research Foundation (NOF).

You can lessen the chances of the financial burden of an unsatisfactory system through a **PSMA/NOF Septic System Inspection**. This type of inspection provides homeowners and home buyers with informative conclusions about the on-lot system they are buying or selling. The inspection cost can often be negotiated into the real estate closing costs.

No new homeowner wants to sign the closing papers only to discover foul-smelling sewage in the backyard or sewage backed up in the house’s 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 \$10,000 to \$40,000—in addition to the frustration, disappointment and inconvenience.

## What is a PSMA/NOF Inspection?

A PSMA/NOF On-lot System Inspection provides homeowners or prospective buyers with information about each on-lot system component and the condition of the overall system. Inspection results are based on the experience and expertise of a knowledgeable certified inspector. Each inspection results in an on-lot system inspection report that states:

- The type and condition of the system and each of its components,
- Potential problems or "red flags" in the system and possible need for additional testing, and
- A list of corrective measures that should be taken.

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 On-lot 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.

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



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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 Standards and the Checklist therein.
2. A trained and certified inspector is identified to perform the inspection. Contact the [PSMA/NOF website](#) to find a certified inspector located in your county.
3. The inspector reviews the system and completes the checklist. Finally, the inspector issues an “On-lot System Report” to inform interested parties about the condition of the system.

## Approximate cost of a PSMA/NOF Inspection (2015 dollars)

The PSMA/NOF inspection includes pumping the treatment tank. The cost of pumping your treatment tank (septic or aerobic) and any dose tanks, will be between \$200 and \$400 depending on the size of the tanks. The base inspection, including the collection of system data and the site evaluation will vary from \$250 to \$375. So, with the required pumping of the treatment and dose tanks, the total inspection cost can range from a low of about \$450 to a high of about \$800, depending on the system size and complexity.

If wastewater is found ponded in the absorption area, [Hydraulic Load Test \(HLT\)](#) may be required to fully inspect and ascertain the health of the absorption area. If a HLT is required, this can add an additional inspection cost of \$400 to \$600.

In summary, a PSMA/NOF inspection, including tank pumping and HLT can range from a low of \$850 to a high of \$1,400.

## Uses of a PSMA/NOF Inspection

The information gained in an on-lot inspection by a certified PSMA/NOF inspector provides:

1. You with knowledge about the type and condition of the components of the on-lot system you are buying, as determined by a certified professional.
2. A system inspector with information such as age of the on-lot system, household size, maintenance records, etc. that can be used by the homeowner to determine the likelihood that unsatisfactory performance may be expected.

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

Ultimately, each of these advantages helps the buyer purchase a home with an adequate, correctly functioning and maintained system that meets their family's wastewater disposal needs.

## Pennsylvania Septage Management Association (PSMA)

This association of septage pumpers, system installers, maintenance technicians, certified inspectors, and industry affiliates strives to provide environmentally safe collection, treatment, and disposal of septage. Members have been particularly active in developing the inspection program described herein.

### For additional assistance contact

Your local Sewage Enforcement Officer or County Extension Office

[Pennsylvania Association of Sewage Enforcement Officers \(PASEO\)](#) 4902 Carlisle Pike #268 Mechanicsburg, PA 17050  
Telephone: 717-761-8648

[Pennsylvania Septage Management Association \(PSMA\)](#) Box 144 Bethlehem, PA 18016 Phone: 717-763-PSMA

[Department of Agricultural and Biological Engineering](#) 249 Agricultural Engineering Building University Park, PA 16802

## Contact Information

**Albert Jarrett**  
Professor Emeritus  
[arj@psu.edu](mailto:arj@psu.edu)  
814-238-0195

## extension.psu.edu

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