

# Private Water and Waste Systems

## What You Need to Know About Rural Properties

**M**any homes outside city limits rely on a private well for water and a septic system for waste. While these setups can work well for decades, they also come with unique responsibilities—and a few things every buyer should know before making a purchase.

### HOW THESE SYSTEMS WORK

A well taps into underground water sources and supplies the home's water through a pump system. Because it isn't treated by a city, the homeowner is responsible for testing the water's safety, maintaining the equipment and addressing any issues with pressure or contamination.

A septic system handles household wastewater. It includes a large underground tank that collects waste, where solids settle and break down. Liquids then flow into a drain field, where they are filtered by the soil. A properly maintained system can last 25 to 30 years or more.

These systems operate independently from municipal services, which means no monthly water or sewer bills — but also no public support if problems arise.



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### WHAT TO CHECK BEFORE YOU BUY

Before purchasing a home with a well or septic system, schedule a professional inspection. A water test will check for contaminants like bacteria, nitrates and arsenic. It's also wise to test for water hardness and mineral content, which can affect plumbing

and appliances.

A septic inspection typically includes checking the tank level, inspecting the drain field and confirming the system is the right size for the home. If the system has not been pumped recently, the inspector may recommend doing so before closing.

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nance records, including when the septic tank was last pumped and any well repairs or tests. This history can provide valuable insight into the system's condition.

Also consider future plans. Adding a bathroom, finishing a basement or building an addition may require expanding the septic system, which

could be expensive or even prohibited depending on soil and zoning.

Buying a home with a well and septic system can be a smart choice — especially in peaceful, rural settings. Just be sure you understand the upkeep involved and do your due diligence up front to avoid surprises later.





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A septic inspection typically includes checking the tank level, inspecting the drain field and confirming the system is the right size for the home. If the system has not been pumped recently, the inspector may recommend doing so before closing.

Ask the seller for maintenance records, including when the septic tank was last pumped and any well repairs or tests. This history can provide valuable insight into the

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### REAL ESTATE 101



### HOMEWISE GLOSSARY

#### Always Request a Well and Septic Inspection

When buying a home with a private well or septic system, ask for a professional inspection. These systems can be costly to repair, so it’s important to confirm they’re working properly before you close.

**Septic System:** A septic system is a private, underground wastewater treatment system commonly used in rural areas. It includes a tank and a drain field and requires regular maintenance to function properly.

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