

ALLISTON / BEETON / TOTTENHAM / NEW TECUMSETH

Septic & Well Selling Guide

Clear records. Informed decisions. A practical plan.

Prepare a home with private water and wastewater systems using checklists, professional assessment and a record of what is known. Separate water quality, well supply and septic condition; no single report establishes all three.

Request a Free Home Evaluation | Book a Call with Kevin

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1. Septic: Locate, Protect and Assess

Start with the records and suitable professional help. Agree what an assessment can cover, what it cannot establish, and whether pumping should occur before, during or after particular checks.

[ ] Identify the tank, access points and leaching bed from available records and professional help; do not dig or open covers yourself.

[ ] Keep vehicles, heavy equipment and storage off the system. Ask for safe removal advice where objects already cover it.

[ ] Ask a septic professional about roots and nearby trees or shrubs before cutting, digging or disturbing the bed.

[ ] Keep suitable surface access clear and maintain grass safely without heavy machinery or damage to components.

[ ] Ask a licensed sewage hauler or qualified system professional whether pumping is due; obtain an actual quote.

[ ] Agree any pre-listing inspection scope and the sequence of assessment and pumping with the professional.

[ ] Ask what the assessment can establish about the tank, walls, baffles and filter, and what remains inaccessible.

[ ] Ask whether sludge and scum measurements are appropriate before pumping; leave opening and measurement to the professional.

[ ] Discuss appropriate assessment of the distribution system and leaching bed; no single dye test establishes overall condition.

[ ] Have suspected damaged baffles assessed and obtain suitable repair advice, permissions and quotes.

[ ] Have the professional check whether an effluent filter is required, present and serviceable for this system.

Keep access safe

Do not open tank covers, lean into or enter a septic tank. Dangerous gases and lack of oxygen can be fatal. Arrange access with the appropriate professional and keep people and pets away from hazards.

Ontario: SepticSmart - understanding your wastewater system

My assessment / access question	Provider / follow-up

2. Septic: Findings, Capacity and Records

[ ] Have any suspected tank crack assessed; do not attempt to seal it or assume it is minor.

[ ] Discuss whether access risers are suitable and what approvals or qualified installation are needed.

[ ] If replacement is proposed, compare scope, permissions, timing and written quotes with any negotiated sale alternative.

[ ] Report wet areas, sewage odours or other concerns promptly for assessment; a price allowance does not diagnose or remedy them.

[ ] Compare the advertised layout and bedrooms with available septic approval and design records.

[ ] Ask the building authority or qualified designer to review design flow and capacity, including relevant bedrooms, floor area and fixtures.

[ ] Resolve discrepancies involving added rooms or changed use before making marketing claims; changing a room label does not establish compliance.

[ ] Read the inspection findings, scope, exclusions and recommendations rather than relying on a pass/fail label.

[ ] Confirm any required work, approvals and timing with the appropriate authority and professionals; discuss sale obligations with your lawyer.

[ ] Ask the Town whether its septic inspection program or other requirements apply to this address; requirements are not universal.

[ ] Keep dated pumping, assessment and repair receipts, identifying the provider and work completed.

Capacity and local requirements

Do not treat bedrooms as the only design factor or assume an added room automatically establishes compliance or non-compliance. Ask the Town or qualified designer about the approved system, current use, proposed work and applicable requirements.

The Town inspects septic systems in certain areas and sends letters where an inspection is required. Confirm whether the program applies to this address; a pre-listing inspection is a separate decision.

Town of New Tecumseth: Water - Septic Inspections

Town: septic use permit, layout and available property records

Town: building and renovation standards

3. Well: Sampling and Water Quality

A bacterial result is not a complete drinking-water assessment. Public Health Ontario tests E. coli and total coliforms, not chemical contaminants; a negative result does not establish chemical safety, supply quantity or septic condition.

[ ] Identify the recorded well type: drilled, dug or bored, or another supply arrangement.

[ ] Locate the wellhead using available records and qualified help; do not enter a well pit or remove covers.

[ ] Have a licensed well contractor assess the cap, casing height and protection against contamination under applicable requirements.

[ ] Have drainage and surface-water concerns around the well assessed without grading or excavating near it yourself.

[ ] Obtain the correct sampling container and current instructions from Public Health Ontario or the local health unit.

[ ] Arrange sampling for E. coli and total coliforms following the laboratory instructions; these bacterial indicators do not cover chemical contaminants.

[ ] Keep dated bacterial results and the sampling location, treatment status and relevant history; past results are not a current guarantee.

[ ] If a result indicates contamination, follow public-health advice on safe water use and corrective action, with qualified help.

[ ] For recurring bacteria, investigate the cause and treatment options with appropriate professionals rather than automatically installing equipment.

[ ] Discuss suitable chemical testing with the health unit and an appropriately licensed laboratory, based on the supply and property.

[ ] Ask whether nitrate testing is appropriate for this supply and surrounding land uses.

[ ] Ask about hardness testing where relevant to the water and equipment.

Public Health Ontario: well-water testing and results

Simcoe Muskoka District Health Unit: drinking-water advice

If a result is concerning

Follow public-health advice about safe water use and an alternative supply. Investigate the cause with suitable professional help; do not assume one treatment device resolves every problem.

4. Well: Chemistry, Supply and Equipment

[ ] Ask about iron and manganese testing and interpretation where relevant; staining alone is not a diagnosis.

[ ] Ask whether arsenic testing is appropriate; do not infer its presence from the property location alone.

[ ] Ask about pH and possible corrosion concerns with appropriate laboratory and plumbing advice.

[ ] Describe installed softeners and iron filters accurately, with service records and results supporting any performance claim.

[ ] If arsenic is detected, obtain advice on suitable treatment and verification; reverse osmosis is not equally effective for every arsenic form.

[ ] Arrange an appropriate professional well-yield or flow assessment if useful or agreed; record method, date and limits.

[ ] Compare supply, storage and recovery with actual household needs and applicable lender requirements, without a universal gallons-per-minute rule.

[ ] Have a qualified professional assess pressure-tank operation and settings; do not adjust electrical or pressurized equipment yourself.

[ ] Have visible corrosion, leaks or damaged pump fittings assessed safely.

[ ] Record the pump age, service history and known concerns without assuming a fixed remaining lifespan.

[ ] Gather any seasonal low-supply or drought history for dug or other wells and explain it accurately; an old flow test is not a future guarantee.

Keep the evidence separate

Question	Evidence to discuss
Water quality	Appropriate sampling, dated results, treatment context and professional interpretation.
Water quantity	A suitable well-yield / recovery assessment with method, conditions and limits.
Equipment condition	A qualified assessment of the well, pump, pressure tank and treatment equipment.

Ontario: search reported well records

Health Canada: choosing and maintaining water treatment

5. Records: Septic System

Collect what is available and identify gaps. A permit or maintenance receipt is useful history; it does not prove present condition or settle every compliance question.

[ ] Find any available septic completion or approval record and identify the issuing authority and date.

[ ] Gather the original septic permit, if available, and note any missing records.

[ ] Gather available system drawings showing the tank, pipes and bed; treat approximate plans as records, not a new survey.

[ ] Find the recorded design basis, including bedroom count and other capacity information, for professional review.

[ ] Keep the latest pump-out receipt with its date and provider.

[ ] Gather earlier pump-out receipts without presenting maintenance history as proof of present condition.

[ ] Keep any current pre-listing inspection report, including exclusions and outstanding recommendations.

[ ] Gather permits and records for repairs, alterations or replacement.

[ ] Gather relevant Town, health-unit or conservation-authority correspondence and inspection notices.

[ ] For an advanced treatment unit (ATU), gather service agreements, maintenance reports and operating information.

Town: property information requests

Missing record / question	Requested from / next step

6. Records: Well, Disclosure and Sharing

[ ] Find the well construction record or driller's log; historical depth and yield do not establish current performance.

[ ] Gather available dated bacterial test reports, identifying the sample location and treatment context.

[ ] Gather relevant chemical test reports and any professional interpretation or follow-up.

[ ] Gather manuals and available warranty information for softeners, ultraviolet disinfection and other treatment equipment.

[ ] Gather well-pump and pressure-tank installation or replacement receipts.

[ ] Discuss with your agent and lawyer whether to use a Seller Property Information Statement (SPIS), its purpose and accurate completion.

[ ] Tell your agent and lawyer about known problems, including backups, contamination and past repairs, and obtain disclosure advice.

[ ] Ask about existing approvals, alterations and unresolved compliance questions; do not assume an older system is automatically "grandfathered."

[ ] List the service providers who know the systems and confirm what information may appropriately be shared.

[ ] Organize a dated records folder; redact private account details and agree secure sharing rather than leaving originals at showings.

Decide how information will be used

A Seller Property Information Statement is not automatically required for every sale. Discuss its purpose, accuracy and the implications of sharing it with your agent and lawyer. If it is intended for buyers, follow the applicable disclosure and distribution requirements.

Obtain legal advice about known issues and what must be disclosed. A report, completed form or price allowance does not by itself resolve every legal obligation. Do not guess at technical answers.

RECO: property information statements

Known issue / document to clarify	Professional / follow-up

7. Financing and Offer Requirements

The actual property, buyer, lender, insurer and signed agreement determine the requirements. An appraisal, pre-approval or online viewing is not a guarantee of funding.

[ ] Ask what the actual buyer's lender and any mortgage insurer require for this property and its private systems.

[ ] Do not infer financing approval or inspection requirements solely from the buyer's down payment.

[ ] Understand the scope of any appraisal; it is not a substitute for a technical septic or well assessment.

[ ] Have applicable well-to-septic clearances reviewed against Ontario requirements and the actual layout; US FHA/HUD distances are not the local rule.

[ ] Plan suitable access if the lender or agreement requires a professional system assessment.

[ ] If a concern arises, discuss the actual lender response and available options; do not assume approval or automatic denial.

[ ] Have proposed repairs, replacement, credits or holdbacks reviewed by the lawyer and lender before agreeing to them.

[ ] For a cash offer, review evidence of funds and all terms; no universal discount or condition-free outcome follows from the label.

[ ] Provide accurate water results and their limits; a bacterial result alone does not establish overall drinking-water safety.

[ ] If water quality is unresolved, seek public-health, technical and lender advice promptly about safe use and transaction requirements.

[ ] For a holding tank, confirm approvals, operating arrangements and the actual lender's requirements.

[ ] Have basement plumbing, additions or changed use reviewed against the system's approved design and applicable requirements.

[ ] Provide requested records through the agreed secure process, with permission and appropriate redaction.

[ ] Confirm requirements for conventional financing as well as any insured mortgage; they can vary by property and lender.

[ ] Raise concerns early and identify realistic contractor, testing and approval timing; discuss any threatened agreement deadline promptly.

[ ] Recognize that pre-listing work can improve information and planning but cannot guarantee a buyer's financing or remove conditions.

Compare the complete offer

Review price, evidence of funds, deposit, conditions, deadlines, repairs, completion and other obligations with the professionals handling the sale. Changes, credits and holdbacks require appropriate agreement and lender/legal review.

8. Concerns to Resolve Early

These are prompts for assessment and discussion, not diagnoses or automatic deal-breakers. Do not conceal symptoms or assume a standard repair will solve them.

[ ] Missing pumping history: identify the gap and ask a professional about current maintenance and assessment needs.

[ ] An adverse water result: follow public-health advice, investigate the cause and verify any corrective work rather than assuming ultraviolet treatment is the solution.

[ ] A bedroom/design discrepancy: obtain building-authority or designer advice and market the layout accurately.

[ ] Heavy objects over the bed: arrange safe access and removal advice without driving more equipment over the system.

[ ] A missing or clogged filter: obtain professional advice on what this system requires and a written service quote.

[ ] Unpermitted plumbing or alterations: gather records and seek authority, technical and legal advice rather than assuming approval.

[ ] Unresolved known concerns: obtain legal disclosure advice; completing or declining a SPIS does not settle every obligation.

[ ] A low-yield or seasonally dry well: disclose known history and obtain appropriate assessment; do not manage use to conceal a limitation.

[ ] Sewage odours, leaks or backups: arrange prompt assessment rather than masking odours or guessing the cause.

[ ] Waiting for a buyer’s inspection: consider useful early assessment and records review, while recognizing that buyers may still require their own checks.

Why preparation helps

Early assessment can identify questions and give you time to seek advice and quotes. It does not guarantee system performance, a price result, lender acceptance or removal of a buyer’s inspection condition.

Concern / finding	Assessment or action needed

9. Explain the Treatment Equipment

Use actual models, results and manufacturer instructions. Treatment suitability depends on the contaminant and supply; installed equipment alone does not establish safe drinking water.

[ ] Water softener: record its model, purpose and service instructions; hardness treatment is not proof of microbiological or chemical safety.

[ ] Iron filter: identify the actual equipment and treatment method, service needs and supported performance; leave chemical handling to qualified help.

[ ] Ultraviolet (UV) disinfection: record model and manufacturer maintenance requirements. UV does not remove chemical contaminants, and water conditions can affect performance.

[ ] Reverse osmosis (RO): record the contaminants the particular device is certified to reduce and its service requirements; do not claim it removes every contaminant.

[ ] Sediment filter: identify the model and replacement instructions; particle removal alone does not establish drinking-water safety.

Confirm performance and maintenance

Use an appropriately certified device for the contaminants identified. Health Canada recommends testing before and after treatment and maintaining equipment as instructed. Obtain qualified advice on installation, service and any unresolved result.

Health Canada: water-treatment selection, certification and limits

Equipment / model	Service record / follow-up

10. Build Your Sale Plan

Work from your readiness, appointments, test results, permissions and actual agreement. Tasks can overlap; there is no universal 60- or 90-day countdown.

[ ] Early planning: discuss appropriate septic assessment and pumping sequence, appointments and actual quotes.

[ ] Early planning: arrange appropriate well-water sampling with current laboratory instructions and result timing.

[ ] After assessment: obtain advice, permissions and quotes for any necessary septic work; agree realistic completion dates.

[ ] After water results: choose any corrective action or treatment with qualified advice and verify its effectiveness.

[ ] Before marketing: gather available permits, records, receipts and drawings and identify gaps.

[ ] Before appointments: arrange safe access to the bed and wellhead without opening covers or disturbing equipment.

[ ] Before making representations: discuss disclosure and any proposed SPIS with the agent and lawyer.

[ ] At launch: make the agreed records package available securely; do not leave private documents openly accessible.

[ ] When reviewing offers: negotiate the actual assessment, financing, repair and completion terms; reports do not automatically remove buyer conditions.

[ ] At completion: provide agreed manuals, records, service contacts and transferable warranty information through the agreed process.

Priority / outstanding question	Who / agreed date

Your next step

Request a free, no-obligation home evaluation. Bring your moving priorities, available system records and questions so the plan reflects your actual property.

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Septic and well homes in New Tecumseth

Confirm technical, legal, financing and insurance questions with the appropriate professional.