

Septic Home-Buyer Checklist

Complete this before the inspection and financing deadlines. A working drain today does not prove TDEC approval, bedroom capacity, field condition, or future repair room.

Property	_____	Contract deadline	_____
TDEC record	_____	Approved bedrooms	_____
System / year	_____	Inspector	_____

1. Records

- ☐ Permit, final approval, sketch, soil/design file, and repair or modification permits
- ☐ Tank, field, duplicate area, well, setbacks, easements, and permanent landmarks
- ☐ Pumping, inspection, repair, alarm, warranty, and advanced-system contract history

2. House-to-permit match

- ☐ Listing and floor plan match the TDEC-approved bedroom count
- ☐ Additions, basement, attic, bonus rooms, and detached living space reconciled
- ☐ Pool, drive, shed, grading, well, and trees checked against both field areas

3. Independent inspection

- ☐ Records reviewed; all tanks and distribution components located
- ☐ Accessible compartments opened; levels, solids, tank, baffles, lids, and filter checked
- ☐ Pump, floats, panel, alarm, treatment, pressure, and zones tested as applicable
- ☐ Field evaluated for sewage, wetness, odor, compaction, roots, erosion, and encroachment
- ☐ Photos, measurements, limits, urgent hazards, causes, and repair priorities delivered

4. Red flags resolved

- ☐ No record, permit mismatch, blocked access, fresh cover, or unexplained recent pumping
- ☐ Alarm, backup, sewage odor, wet ground, bright-green strip, or unsafe lid
- ☐ Missing duplicate area or possible conflict with limestone, sinkhole, well, or boundary

5. Loan and contract

- ☐ Lender states current FHA, VA, USDA, investor, appraisal, well, and septic conditions
- ☐ Repair scope, permit, installer, price, overrun, deadline, reinspection, and remedy are written
- ☐ Credit, price cut, escrow, or cancellation reviewed with lender and contract professional

6. Ownership budget

- ☐ Immediate safety, access, filter, lid, baffle, electrical, drainage, and service work
- ☐ Inspection, measured-solids pumping, power, contract, consumables, and alarm callouts
- ☐ Pump/control reserve, advanced-treatment parts, field repair, and lawful replacement path

PAUSE THE CLOCK

Missing capacity proof | blocked inspection | surfacing sewage | active alarm | unsafe tank | no feasible repair scope

Decision record

Issue	Proof / estimate received	Who owns it	Deadline / decision