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Dave Windsor's 'Alaska Real Estate'

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WELL & SEPTIC TRAPS

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Well and Septic? Don't Fall into these traps when selling your home:-

Trap 1: Too many bedrooms.

Your well and septic system was approved for the number of bedrooms in the house. That is, the Municipality will approve the well flow rate to suit how many people will be serviced by that flow (they assume 2 persons per bedroom). The septic system is similarly rated to be capable of absorbing the waste of your family size.

Some people have added a bedroom since they purchased the home and the onsite systems were perfectly adequate but, now you want to sell, you either have to enlarge the septic system and meet precise well flow rates or remove that bedroom. What is a 'bedroom' is a technical matter and perhaps it is, in reality, an office or recreational area you just had someone sleeping in. The basic rule for 'bedroom' classification is it must have a closet and a window that meets fire egress code.

If you fall into this trap the Municipal COSA (Certificate of Onsite System Approval) will rate the house by bedrooms serviceable to the design of the septic system and well flow rate. While the technical rating of the home for COSA may be fine, the lending institution financing your buyer will reject financing if the Appraiser states that the property

has more bedrooms than the Onsite System is rated for.

Trap 2: Expired water samples. The well and septic tests are mandatory before you can pass title to the buyer so many homeowners get the job done when they list the home or before they list the home for sale.

When the well flow and septic adequacy is tested by a Muni authorized engineer, the results are good for 2 years but the water samples taken to check potability (i.e. is it safe to drink?) produce results from a laboratory only good for 90 days.

Don't fall into the trap of asking the engineer to complete this part of the well testing unless you are confident of selling and closing pretty fast. When you to go full speed ahead here and obtain the COSA certificate it will expire in 90 days and you will have to do those water samples again for a new COSA.

Trap 3: Procrastination. If your friends describe you as someone who does not do tomorrow what can be put off until the day after, you may run into trouble when selling your home.

Always start the main well and septic tests ahead of listing your home for sale at a certain price. If there is a problem with either, you want to know about it now. A new septic system can cost \$20,000 to \$35,000 and, if you must do it, you can amend your asking price on the

home for the 'new' system.

Wells can also be problematic, especially if they are drying up, so find out the damage before you list your home for sale, not after.

There are many traps that Home-sellers can fall into and this is why it may serve you well to hire an experienced professional to represent and advise you.

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