



## Well And Septic Selling Costs

**Dear Dave:** We have had our home on the market for 6 months now because the first buyer backed out. We had all the well and septic tests and certificates done before we listed the property in April 2020. What will be needed if we sell in January or February 2021? Will the COSA paperwork still apply from April 2020?

**Answer:** What you did in April was not such a good idea even though your intentions were good.

I always explain to sellers that tests and certificates can expire. A successful Well and Septic test is good for 2 years so that item should be done immediately upon listing the property, since you want to know if you have

any major expense coming.

The expense of the Municipal Certificate of On-Site Systems Approval (COSA) should be delayed until you have a buyer in contract because this costs around \$600 and the certificate is only good for 6 months. Even though your tests of well flow and septic adequacy were good for 2 years you will now have to pay the COSA certificate fee a second time.

Water quality should also be delayed until you have a sale pending because the potability tests are only good for 90 days so, unfortunately, that fee will now be a duplicated expense. Engineering cost for the testing of the system usually runs around \$1200, one time only unless there are problems to resolve.

Good upfront counseling from your Realtor can help you save money and trouble when you list your property for sale.

*Dave*

*Wilson*

