Buying and Selling Houses on Septic System and Beyond!

Workshop for Real Estate Agents

Public Health—Seattle and King County
On-site Sewage System (OSS) Program
December 6th, 2023



Contents

- Introduction
- Launch of Community Septic Team in Vashon
- Record searching
- Selling a house on septic system: Time of Sales Review Process
- Buying a house on septic system: Escrow, Buyer's responsibility
- Building permit: Public Health's Review on Building Permit
- Resource navigation
- Questions and Answers

Introduction

- Doug Jones: Health & Environmental Investigator
- Alora Mcgavin: Health & Environmental Investigator
- Eunbi Lee: Education and Outreach Specialist
- Anne Atwell: Community Septic Team (CST)
 Manager
- Groundwater Protection Committee: CST advisor

Jargons!

OSS: On-site Sewage System ("septic system")

Building App: Building Application (for remodels)

Site App: Site Application (for new homes and OSS)

TOS: Time of Sale

OSM: On-site Sewage System Maintainer ("maintainer")

Investigators: Public Health officers

Why are we here?



I want to better support new home buyers at Vashon!

I want to know who to contact if I have questions!

I wish to know more about processes to better support sellers.

I don't want to scare people away!

Launch: Community Septic Team in Vashon



• Like a band-aid: this is the place where residents can contact for issues that need immediate assistance!



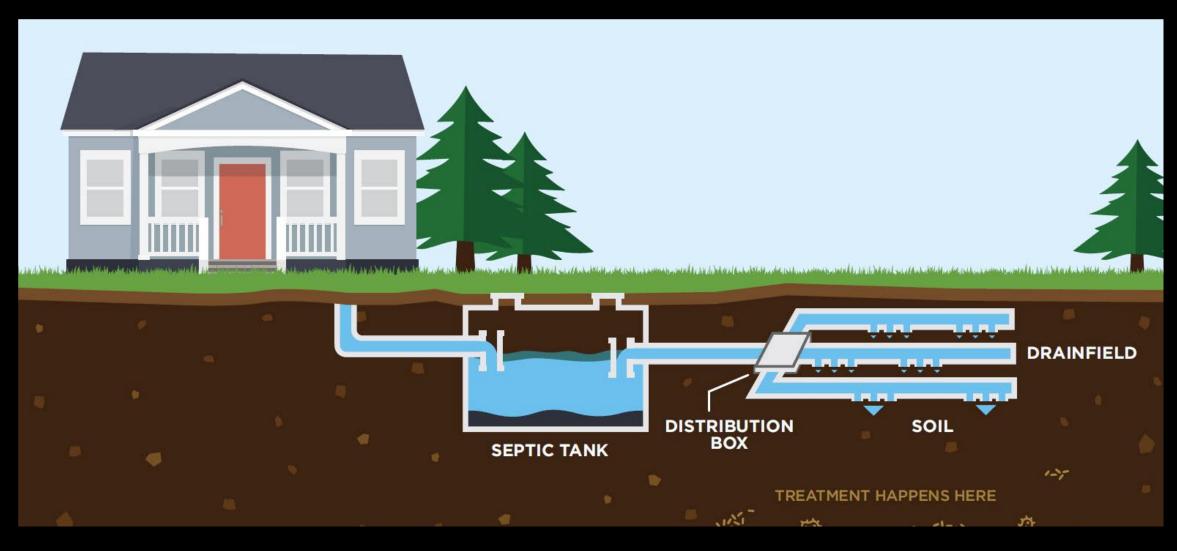
• Long-term goals: people can consult about their long-term home projects that may require septic system alterations



 Learn from real experiences! People will share their experiences about septic system success, misery, and creative solutions!



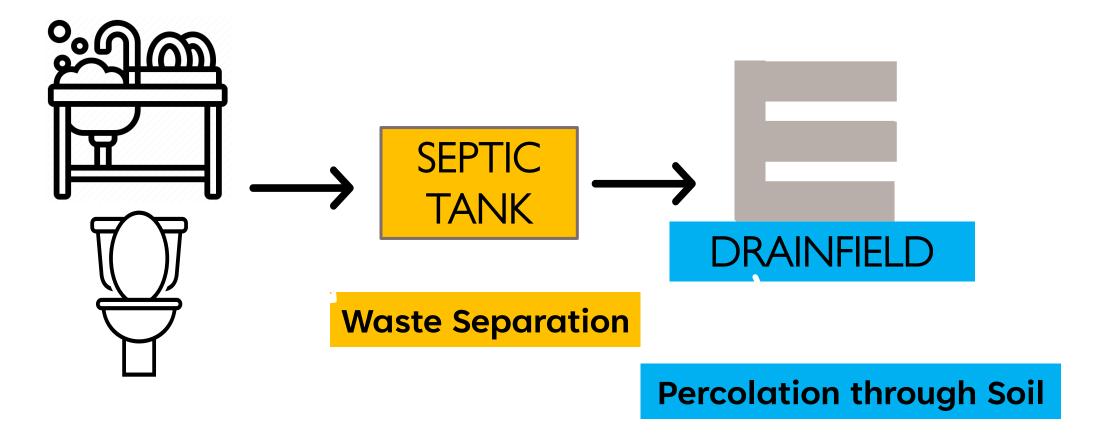
 Collaborating with local experts in water, Groundwater Protection Committee!



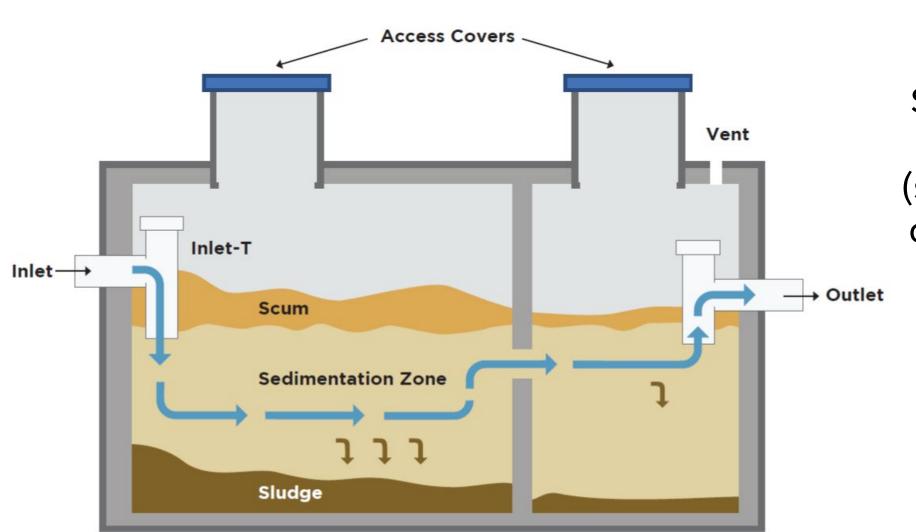
How does an on-site sewage system work?

What is an on-site sewage system?

On-site sewage systems, also known as OSS or septic systems, collect, treat and dispose of household sewage.



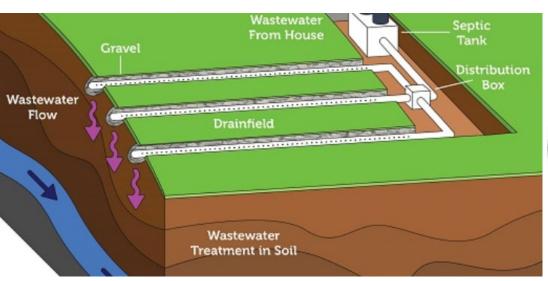
SEPTIC TANK



Solid waste (sludge) and grease/oils (scum) are separated and broken down by microorganisms.

Pump on a regular basis!

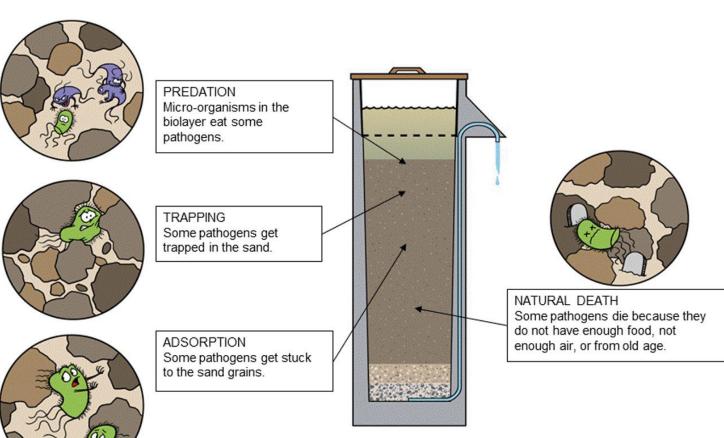
DRAINFIELD



US EPA

About 60-80% of wastewater treatment happens in SOIL!

Drainfield maintenance is very important for final and critical wastewater treatment.



Why is septic maintenance important?

Septic system helps disperse wastewater EVENLY to the ground for filtering and treatment.

Septic system care is the easiest way to SAVE money in a long run.

If a septic system does not work properly, untreated wastewater may pose harm in the safety and health of residents.

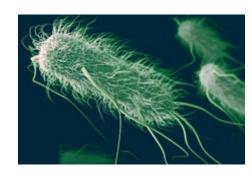




Shigella



Norovirus



E.Coli

Septic record search: why and how?

- kingcounty.gov/SepticRecords
- → Records on new construction, repairs to failing systems
- → Completed septic site design applications and building application reviews
- → If you do not find a "septic record" or "record drawing", email <u>as-built.help@kingcounty.gov</u> with the parcel number and street address

- OnlineRME (Responsible Management Entity)
- → Routine inspections, pumpout reports
- → Time of Sales Inspection report

How can I find out what type of system I own?

1. Click "Search septic system as-built drawing records"

HOME / PUBLIC HEALTH - SEATTLE & KING COUNTY / ENVIRONMENTAL HEALTH / ON-SITE SEWAGE/SEPTIC SYSTEMS

On-site sewage/septic system program

The Public Health – Seattle & King County On-site Sewage/Septic System Program helps make sure that over 85,000 sewage/septic systems in Seattle are safe. Sewage/septic systems treat wastewater when homes and buildings are not connected to public sewer systems. We also provide permitting and educational services for owners of septic systems, and certifications for some septic professionals.

Resources for homeowners and residents

Find sewage/septic information for homeowners and residents.

Resources for On-site Sewage/Septic system professionals

Professionals need Certificates of Competency to work on and maintain septic systems. Learn more about becoming certified or renewing your certification.

Resources for real estate professionals

Find sewage/septic information pertaining to real estate.

Search on-site sewage/septic system records

The online database has King County's official records. You can also find the record drawing search utility, King County iMap, and other resources.

2. Click on kingcounty.gov/SepticRecords

Search on-site sewage/septic system records

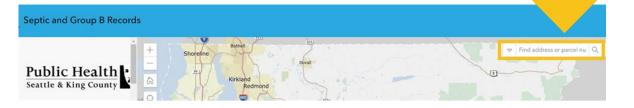
An online search tool to look up records for on-site sewage/septic systems. Records include site designs, historic inspection reports, and as-built record drawings.

You can find the is information in the Time of Sales report!

Statewide OSS rule revision process The Washington State Board of Health is revising the state including how to comment, on the state Department of F

Search for your septic records using this new tool: kingcounty.gov/SepticRecords

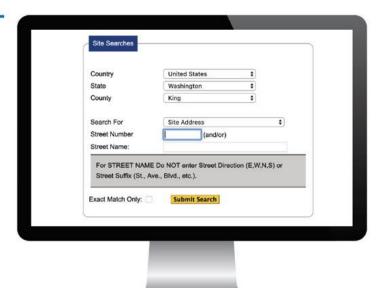
3. Write Address or Parcel Number in the search bar.



How can I search for previous inspection records?

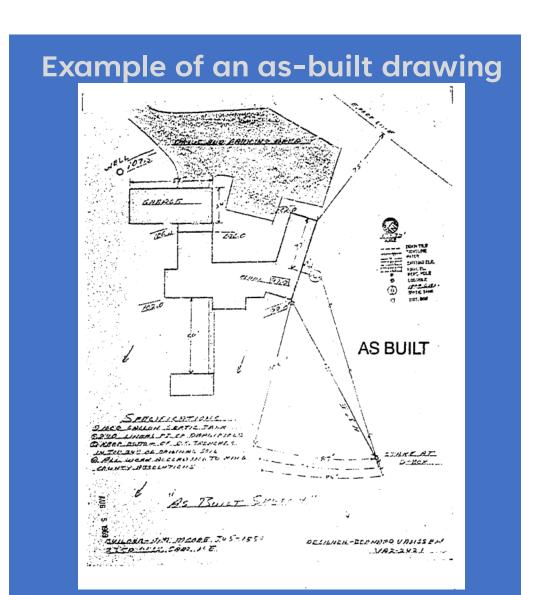
SEARCHING FOR REPORTS FROM PREVIOUS INSPECTIONS:

- 1 Go to www.onlinerme.com/ contractorsearchproperty.aspx.
- 2 Type in your address or tax ID (parcel number).



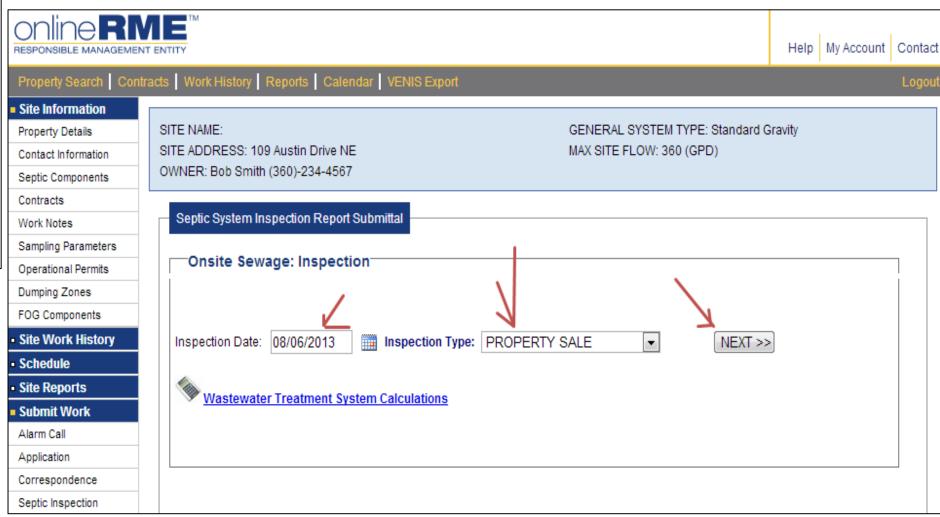
3 Click on 'Service History' to see pumping and inspection reports, or click 'Application History' to review previous Time of Sale Inspection Reports.





Inspection report submitted by a maintainer

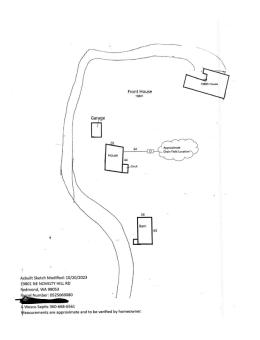


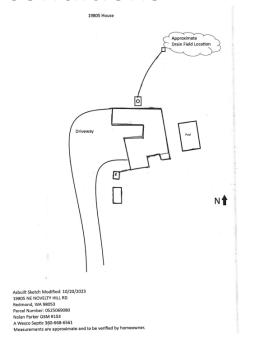


Before moving on... let's be clear on some words

Site sketch

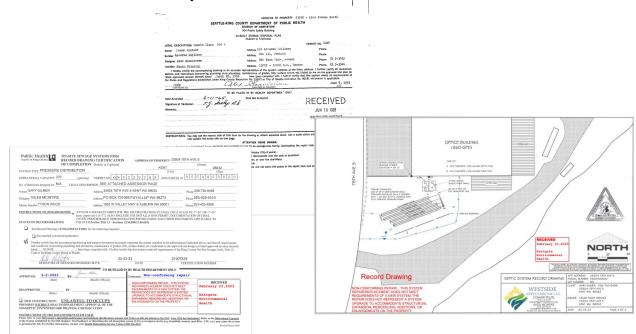
Maintainers can create for TOS to show current site conditions





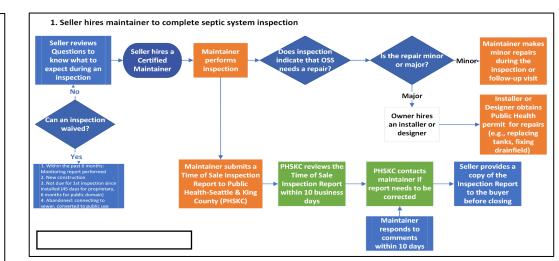
Record drawing ("as-built")

More official document. Designers identifies all the components' locations, distances



Seller's duty 1: Time of sale inspection

- 1. Seller hires a certified OSM (maintainer)
- 2. Maintainer performs inspection
- 3. Maintainer submits a Time of Sale Inspection report to Public Health for review
- 4. Public Health reviews the Time of Sale Inspection Report within 10 business days
- If there is an issue from the inspection, owner addresses it. (Either buyer or seller)
- If there is an issue or deficiency in the report, maintainer has 10 days to make modifications or comment.
- 7. Seller provides a copy of the inspection report to the buyer before closing.

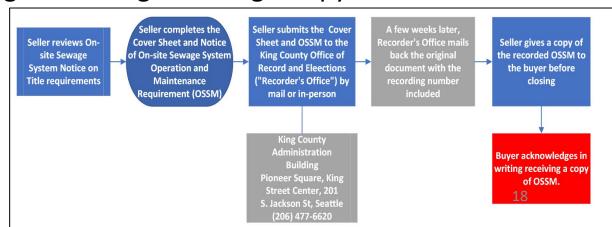


When is an inspection waived?

- 1. Within the past 6 months: Monitoring report performed
- 2. New construction
- 3. Not due for 1st inspection since installed (45 days for proprietary, 6 months for public domain)
- 4. Abandoned: connecting to sewer, converted to public use

Seller's duty 2: Notice on Title

- New system: owner records notice on title as part of approval process.
 - Seller completes and submits the "Notice of On-site Sewage System Operation and Maintenance Requirement (OSSM)" and the cover sheet to King County Office of Record and Elections ("recorder's office")
 - 2. Once receiving the title, seller gives a copy of the recorded OSSM to the buyer before closing
 - Buyer acknowledges in writing receiving a copy of OSSM.
- Existing system:
 - Seller gives a copy of the recorded OSSM to the buyer before the property is sold or transferred and has the buyer acknowledge in writing receiving a copy



Buyer's duty: fee payment

3. Buyer pays fee

Buyer submits the required Operation and Maintenance fee on Public Health's online portal

PHSKC sends information regarding good practices for maintaining septic systems

Environmental Health Services

Phone: 206-477-8050 (answered until 3:00pm)

Fax: 206-296-9792

Seller's responsibility

Maintainer's responsibility

Public Health responsibility

Recording office's responsibility

Buyer's responsibility

What is Septic Maintenance?

- Responsibility of a Homeowner with a Septic System
- Why is this Important?:
 - Prevent sewage surfacing or backing up into the house
 - Extend the life of the septic system and ensure it is working properly
 - Protects the environment and public health from untreated sewage contamination
- Pump out septic tank usually every 3-5 years

Frequency of Routine Inspections (may or may not include a tank pump out)

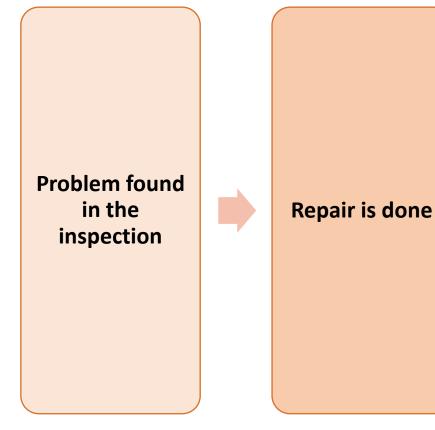
		Table	13.60-1			
Minimum Frequency of Preventive Maintenance/Performance Monitoring						
	Gravity	Public Domain	Proprietary	Commercial and	Non-	
	System⁴	Technology ²	Technology ^{3,5}	Food Establishment	Discharging Toilets ⁶	
Initial ¹ Inspection	6 months	6 months	45 days	45 days	N/A	
Regular Inspection frequency	Every 3 years	Annually	Every 6 months	Annually or 6 months Depending on Technology used	Annually	
Who May Perform	Owner or Licensed	Licensed	Licensed	Licensed	Owner	
the Inspection	Maintainer or Licensed OSS Pumper	Maintainer	Maintainer	Maintainer		

FAQ 1) Public Health's responses to deficiencies with report

Deficiency with report?	Failures?	Remember!	Issues with encroachment?
Public Health: Put it on hold	Property owner is required to get a permit for a repair/replacement	Deficiencies do not prevent property transfer, but completed report must be provided to buyer before sale	*Encroachment: structure, garden, driveway is on a portion of the drainfield or reserve area
OSM makes modifications on the drawing, report, or application			OSM updates a site sketch
For minor repairs, OSM has 5 days to document on an inspection report and submit an operation/performance monitoring report			Public Health makes a comment

FAQ 2) Problem, Repair, Report?

When a problem is found in the inspection report and a repair is done, where can we locate the permit that was issued for the repair? Is the deficiency removed from the report?



If minor repair, the repair is reported in the inspection report

Ex. d-box,
tightlines, riser,
tank baffles,
pump, control
panel and
timer, control
float
repair/replace
ment

If major repair that requires permit, permit is in Envision

Ex. Tank replacement, drainfield issues

Once the repair is done, the deficiency and correction should be documented in the same report or in a follow-up report. Refer to the online septic records to search for it.

FAQ 3) TOS: Inspection, Pumping?

- If an OSM company both inspects the system and then pumps....are there two reports?
 - Pumping reports can be included as additional documents in the TOS report.
 - Pumpers are required to provide a pumping log/report via onlineRME.

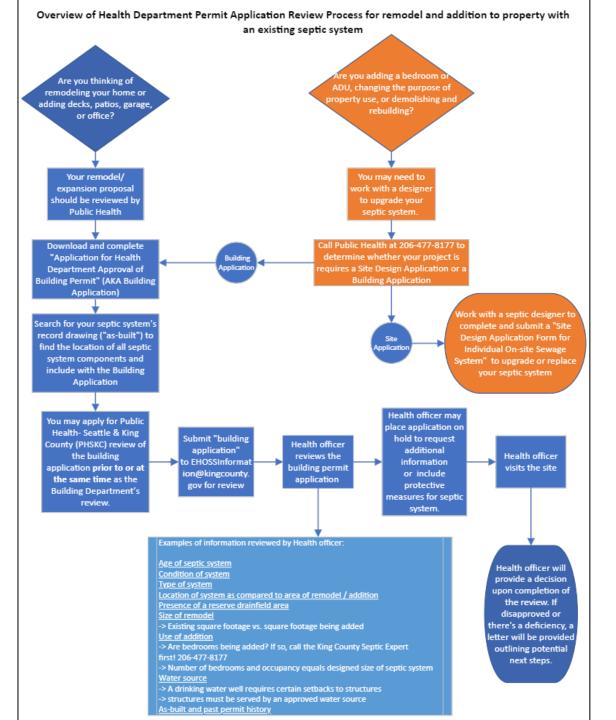
Building Application Review: So your client wants to remodel

Building application vs Site application?

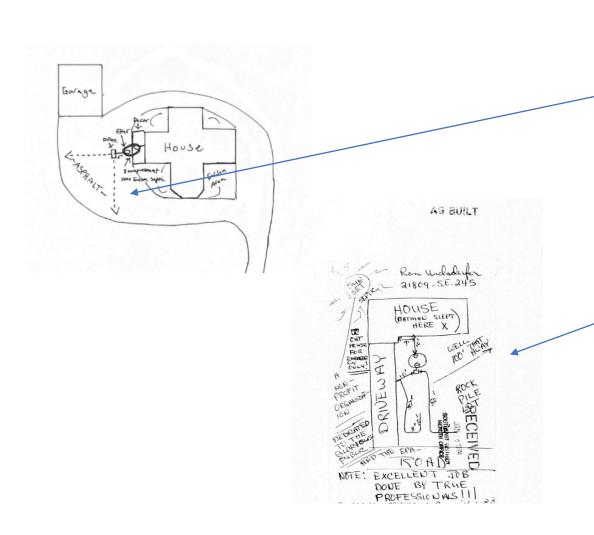
 Building Application = remodel or addition to existing home that is not anticipated to have a significant impact on the septic system

- For new homes, adding bedrooms, demo/rebuilt or other significant changes: hire a designer for a "site design application" for a new or upgraded septic system
 - Some other scenarios also require site application

Health Department Building Application Review Process



Examples – Septic Yellow Flags to look out for Future Remodels



• Drainfield or reserve is compromised

 Septic system is VERY OLD (50+ years, typically don't have record drawing)

No Reserve area

Previous construction without septic permit

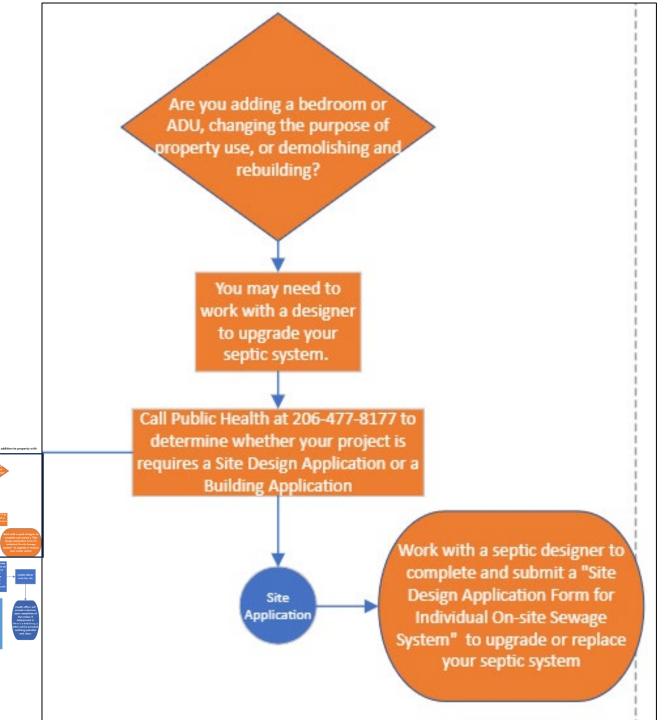
Adding ADU, bedroom, major addition to old septic

 If people want to add bedrooms or do any major addition/remodel?

→ Call Public Health at 206-477-8177 before submitting the building application!

→ Why? Septic upgrade or replacement may be required depending on the scale of remodel. Septic Systems are designed based on the number of bedrooms in a home and the potential occupancy.

Remodel Requiring a New or Upgraded Septic System



Resources for Real Estate Agents

www.kingcounty.gov/oss

HOME / PUBLIC HEALTH - SEATTLE & KING COUNTY / ENVIRONMENTAL HEALTH / ON-SITE SEWAGE/SEPTIC SYSTEMS

On-site sewage/septic system program

The Public Health – Seattle & King County On-site Sewage/Septic System Program helps make sure that over 85,000 sewage/septic systems in Seattle are safe. Sewage/septic systems treat wastewater when homes and buildings are not connected to public sewer systems. We also provide permitting and educational services for owners of septic systems, and certifications for some septic professionals.

Resources for homeowners and residents

Find sewage/septic information for homeowners and residents.

Resources for On-site Sewage/Septic system professionals

Professionals need Certificates of Competency to work on and maintain septic systems. Learn more about becoming certified or renewing your certification.

Resources for real estate professionals

Find sewage/septic information pertaining to real estate.

HOME / PUBLIC HEALTH – SEATTLE & KING COUNTY / ENVIRONMENTAL HEALTH / ON-SITE SEWAGE/SEPTIC SYSTEMS / RESOURCE

Resources for real estate professionals

Find sewage/septic system resources for real estate professionals.

Property sales and transfers

Educational septic system downloads

Permitting for subdivisions and boundary line adjustments

Search septic system as-built drawing records

King County's Financial Resources

Craft3 Clean Water Loans

- Low interest loan for septic system replacement when your septic system is:
 - at least 25 years old; failing
 - Or you've been contacted by local health officials; you are under orders to fix your system.

Habitat for Humanity Home Repair Program

 Habitat's Home Repair Program works with homeowners who need help with critical repairs that will ease health and safety issues. Any King County property owner can apply for financial help for a septic repair.

USDA Rural Housing Service Program

 Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve, or modernize their homes.

King County's Financial Resources-King County Housing Repair Program

King County Housing Repair Program

interest-free loan and emergency grant services to lowand moderate-income homeowners in King County.

LOANS

Deferred Payment Loan Program

This program provides financing for the total cost of eligible and necessary repairs up to the maximum loan amount.

- Maximum Ioan \$25,000.00
- 0% interest
- No monthly payments
- Repaid at the time the home is sold or title transferred, home is refinanced, or is no longer used as your primary residence



Matching Funds Program

King County provides one-half of the funds and the homeowner *MATCHES* the funding with a loan from a local lender or private funds. Repair costs exceeding \$50,000.00 will be the total responsibility of the homeowner.

- Maximum County loan \$25,000.00
- 0% interest
- No monthly payments
- Repaid at the time the home is sold or title transferred, home is refinanced, or is no longer used as your primary residence



GRANTS

Unlike loans, grants are not repaid. Eligibility for a grant is determined by a lower gross annual income than a loan.

Emergency Grants

- Maximum emergency grant amount \$6.000.00
- Available for life threatening repair needs in owner-occupied homes.

Mobile Home Grants

- Maximum grant amount \$8,000.00
- Available for mobile homeowners
 Without ownership in the land on which the mobile home is located.

ELIGIBILITY

Eligibility is determined by gross annual income of **ALL** household members.

Family	Maximum Gross Income
Size	to be eligible for:

Г	Loan Assistance	Grant
		Assistance
1	\$66,750	\$45,300
2	\$76,250	\$51,800
3	\$85,800	\$58,250
4	\$95,300	\$64,700
5	\$102,950	\$69,900
6	\$110,550	\$75,100
7	\$118,200	\$80,250
8	\$125,800	\$85,450

Other eligibility requirements include:

- One year residency
- Owner-occupied
- Asset limitations
- Sufficient home equity



Questions? Thank you!

Doug Jones <u>Doug.Jones@kingcounty.gov</u>
Alora Mcgavin <u>amcgavin@kingcounty.gov</u>
Eunbi Lee <u>eulee@kingcounty.gov</u>