Septic on a Rural Listing: the One-Page Checklist

For Ontario realtors, buyers and sellers. Everything below is Ontario Building Code Part 8 and plain experience; costs are 2026 planning estimates before HST. Keep this with the listing file.

1. Before the listing (seller) or before the offer (buyer)

- **Pull the septic record.** Permit, site plan, inspection reports. From the township, health unit or conservation authority that issued it; $50 to $110, one to three weeks. No record on a post-1975 house is itself a finding.
- **Locate the tank and bed.** Lid or riser 3 to 6 m out from where the main drain leaves the basement. Mark both on the listing sketch; buyers and inspectors ask first.
- **Pumping receipts.** Last pump-out date and frequency. Three to five years is normal; never pumped on a 20-year-old system is a bed risk.
- **Count the bedrooms the system was built for.** A 3-bedroom design (1,600 L/day) marketed as 4 bedrooms is an addition review waiting to happen.

2. The offer clause that protects everyone

- Condition on a **satisfactory septic inspection** by an inspector of the buyer's choice, **including a pump-out**, within 10 business days, at the buyer's expense unless negotiated.
- Seller to provide the **permit record** or confirm in writing that none exists, and the last two pumping receipts.
- Seller to **locate and expose the tank lid** for the inspection.
- On a waterfront or small lot: condition on **confirmation of the approval authority's file** and any re-inspection program status.
- Never waive the septic condition on an unserviced property. The downside is five figures.

3. What a real inspection includes, and what it costs

Inspection	Covers	2026 cost	Use it when
Visual	Lids, liquid level, surface of the bed, dye or flow test	$200 - $500	Newer system with a clean record, low-risk lot
Full (with pump-out)	Tank pumped and examined, baffles and effluent filter, sludge measured, flow test, bed walked and probed	$400 - $900	Any purchase; any system over 15 years; any waterfront or small lot
Add-ons	Locating buried lids $100 - $300; record search $50 - $110; camera on the pipe $150 - $300		When the lid cannot be found or the record is missing

Ontario has no licence for private septic inspectors. Hire a licensed installer with the BCIN sewage systems qualification, a pumper who inspects with the tank open, or a home inspector with OOWA training, and ask: will the tank be opened, will sludge be measured, will the bed be walked. A no to any of those is a drive-by.

4. What fails, and what it means for the deal

- **Effluent on the surface** or in a ditch: automatic fail, usually an order from the authority. Replacement, not repair.
- **Liquid above the outlet** in the tank: the bed is saturated or plugged. Pumping buys weeks, not years.
- **Steel tank**, or concrete with the outlet baffle gone: tank replacement at minimum ($6,000 - $12,000 installed, with a permit).
- **No permit record** on a system that post-dates the 1970s: lenders and buyers treat it as a fail even when it works.
- **Undersized tank** (under 3,600 L) or a single compartment on a house that has grown: the next permit will require a new tank.
- **Mandatory re-inspection areas**: within 100 m of Lake Simcoe, Tiny Township, Trent Lakes, Kawartha Lakes and others inspect on a 5-year cycle; a pending fail follows the property.

5. The replacement number, so nobody guesses

System	Installed, 2026
Conventional tank and trench bed (good soil, dry)	$25,000 - $40,000
Raised or filter bed (shallow rock, clay, high water)	$30,000 - $50,000
Treatment unit + dispersal bed (small or waterfront lot)	$35,000 - $65,000+
Tank only	$6,000 - $12,000
Permit fee / design if hired out	$350 - $1,100 / $800 - $2,000

Planning estimates only. The soil decides which line applies, not the house. Owner-builders who do the design and some labour themselves commonly land $10,000 to $15,000 under these. A permit takes 10 business days from a complete application; four to eight weeks from test holes to final inspection in season.

6. Bedrooms set the system, by law

Bedrooms	1	2	3	4	5	Minimum tank
Daily design flow (L/day)	750	1,100	1,600	2,000	2,500	3,600 L, or 2 x flow if larger; two compartments; effluent filter

Add 100 L/day per 10 m^2 of floor area over 200 m^2 and 50 L/day per fixture unit over 20. Adding a bedroom, a second kitchen or a garden suite triggers a septic review. Marketing a bunkie as a bedroom does the same.

Full guides, free: septicreplacement.ca/septic-for-realtors-ontario | Records: septicreplacement.ca/septic-record-search-ontario | Inspection: septicreplacement.ca/septic-inspection-cost-ontario | Free 2-minute lot check for your client: ontariosepticdesigner.ca/free-septic-check

Ontario Septic Watch / SepticReplacement.ca, 2121724 Ontario Inc., Tiny, Ontario. Not a licensed septic installer or inspector; not a government authority. Information for education only; final approval of any sewage system is by the local building department, health unit or conservation authority. Cost figures are planning estimates before HST and vary with site, supplier and installer. October 2026 edition.