Buying a Home with a Septic System in Tennessee

Tennessee doesn't require a septic inspection when a house sells, so it's up to the buyer to ask. A septic repair can cost more than a new roof. Use this checklist from offer to closing on homes in Cleveland, Bradley County and nearby areas.

1 · ASK THE SELLER

- [ ] When was the tank last pumped? Ask for the receipt
- [ ] How old is the system? Any repairs or replacements?
- [ ] How many bedrooms is the system permitted for?
- [ ] Where are the tank, lids and drain field?
- [ ] Any backups, alarms or soggy spots in the past?

2 · GET THE RECORDS

- [ ] Septic permit and site drawing (Bradley, Polk, McMinn: TDEC)
- [ ] Hamilton County homes (Ooltewah, Harrison): county permit office
- [ ] Pumping and repair receipts
- [ ] Check the permitted bedrooms match the listing
- [ ] Note any additions built after the permit date

3 · BEFORE THE INSPECTION

- [ ] Write a septic inspection contingency into the offer
- [ ] Make sure the home has had normal water use for a few days
- [ ] Ask the seller to uncover or mark the lids
- [ ] Book a septic company, not only a general home inspector

4 · WHAT THE INSPECTION SHOULD COVER

- [ ] Tank pumped and checked for cracks, leaks and baffles
- [ ] Sludge level and tank size confirmed
- [ ] Inlet and outlet lines and any effluent filter
- [ ] Drain field checked for saturation or surfacing
- [ ] Pumps, floats and alarms tested (if present)

RED FLAGS ON A WALKTHROUGH

- Sewage smell near the tank or drain field
- Very green or spongy strip of grass in dry weather
- Fresh soil or sod over the drain field
- Slow drains or gurgling toilets
- Driveway, shed or pool built over the system
- Seller can't say where the tank is

After the Inspection

What the report means and what to do next. Ask your inspector to explain anything you're not sure about.

Finding	What it usually means	Common next step
Passed, recently pumped	System working normally	Keep the report and start a pumping log
Tank needs pumping	Routine maintenance overdue	Ask the seller to pump before closing
Broken or missing baffle	Solids can reach the drain field	Repair quote; usually a smaller fix
Lids buried, no risers	Hard to service in the future	Consider adding risers
Root intrusion	Roots in lines or tank	Line jetting + camera; remove nearby trees
Saturated drain field	Field not absorbing water	Get a repair or replacement quote before closing
Fewer permitted bedrooms	System may be undersized for the house	Talk to your agent and the permit office

QUESTIONS TO ASK YOUR INSPECTOR

- [ ] How much life is left in the drain field?
- [ ] Is the tank the size the permit shows?
- [ ] Did you see any signs of past backups?
- [ ] What would you fix first, and roughly what does it cost?
- [ ] How often should we pump with our household size?

AFTER YOU MOVE IN

- [ ] Mark the tank and lid location with a photo and measurements
- [ ] Set a pumping reminder for 3–5 years out
- [ ] Keep vehicles and new structures off the drain field
- [ ] Share the do's and don'ts with everyone in the house
- [ ] Download our free Septic Maintenance Checklist

Property address _____ Inspection date _____

Inspector / company _____ Tank size & last pumped _____

NEED A SEPTIC INSPECTION FOR A SALE?

Book online at **septicpumpingclevelandtn.com**. More guides for buyers, sellers and agents at septicpumpingclevelandtn.com/septic-realtors-home-inspectors/

General information only, not legal or real estate advice. Permit rules can change; confirm with TDEC or your county office.