

Septic tanks –

don't let 'out of sight' be 'out of mind' when it comes to property sales

Sam Warren, Director at UKDP Solutions, explains why understanding what is going on underground is key to avoiding collapsed sales when it comes to properties with septic tanks.



Property conveyancing and sales processes can be fraught with issues. The worst-case scenario for all involved is when a last-minute glitch throws the transaction into jeopardy. Things which are overlooked, or only considered at the last minute, can cause real problems – and one of the most common causes of last-minute issues for rural properties are drainage systems such as septic tanks.

Off mains drainage systems such as septic tanks can provide decades of trouble-free service, but they can also be very costly to repair or replace when they fail. Add in the fact that off mains drainage is subject to numerous regulations, the compliance with

which is the legal responsibility of the property owner, and it represents a potentially significant liability which must be understood before a sale completes.

So, what needs to be considered as part of the conveyancing and sales process of a property with off mains drainage, and how can all parties involved be best protected?

There are two key areas which can provide peace of mind and clarity to all parties involved in a sale, minimising risk, and ensuring that the sale progresses as planned:

1 > A specialist survey of the existing drainage system

Off mains drainage systems can cost £10-£20,000 to replace, so understanding the condition of the system early in the conveyancing process is key. Often, building surveys will note that a septic tank should be inspected, but the purchaser may not follow through with this – or, an inspection is arranged late in the process and causes significant issues if problems are identified. An inspection of the system, coupled with an understanding as to how the seller has maintained it, will provide an accurate picture as to whether the system will pose a financial risk to the buyer. Identified early, problems can be discussed and included in any negotiations, in order to avoid derailing the sale.

2 > An understanding of whether the system complies with applicable regulations

It is the legal responsibility of the property owner to ensure that an off mains drainage system complies with current regulations, and failure to comply can lead to fines and prosecution. A significant change in regulations introduced in 2015 limits where a septic tank can or cannot discharge to, and government guidance sets down that a non-compliant system should be dealt with as part of any sale of the property. A specialist survey should include this guidance.

It is vital that estate agents and surveyors are aware of the risks and liabilities when it comes to septic tanks, so that their clients can be properly advised and that any action can be taken early in the sales process. For more information, as well as a range of septic tank services to assist estate agents with property sales, visit ukdpsolutions.co.uk/property-sales