

GEORGIAN BAY

SEPTIC

THE BUYER & SELLER GUIDE



what's underground deserves your attention too.

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SECTION ONE

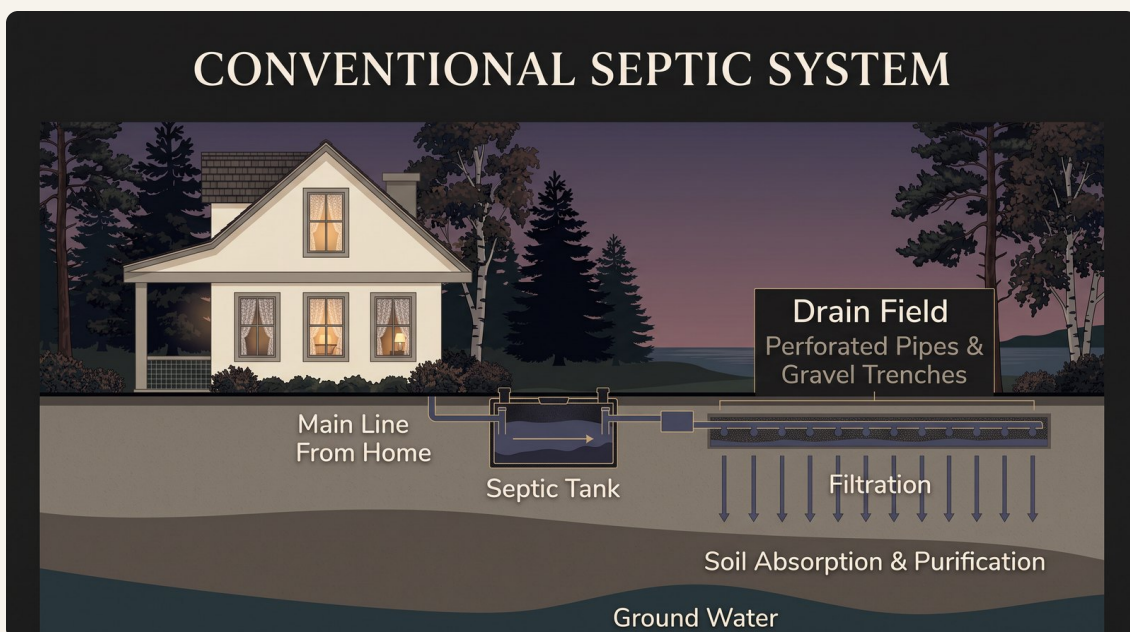
The two clauses, and why they're not the same thing

A septic clause in an Ontario offer usually isn't one thing. It's two, doing different jobs, and mixing them up is where buyers and sellers get confused.

The first is a seller warranty. The seller states, to the best of their knowledge, that the system meets its permits, has been maintained, and has no known defects. Attached to that warranty is a mechanic: the seller agrees to have the system pumped and inspected between acceptance and closing, at their own cost, and to hand over the receipt. If the inspection turns up a problem, the seller fixes it before closing, at their own expense.

The second is a buyer condition, and it's a separate right entirely. It gives the buyer a window, usually seven banking days from acceptance, to arrange their own independent septic inspection and walk away with the full deposit back if they're not satisfied, for any reason. The seller's warranty doesn't replace this right, and the buyer's condition doesn't cancel the seller's obligations. They run side by side, and a well-drafted offer on a rural or waterfront property carries both.

Why it matters: a buyer who relies only on the seller's pump-and-inspect receipt is trusting someone else's scope of work on the single most expensive buried component of the property. A seller who ignores the warranty language is signing a statement about a system they may not have opened in years.

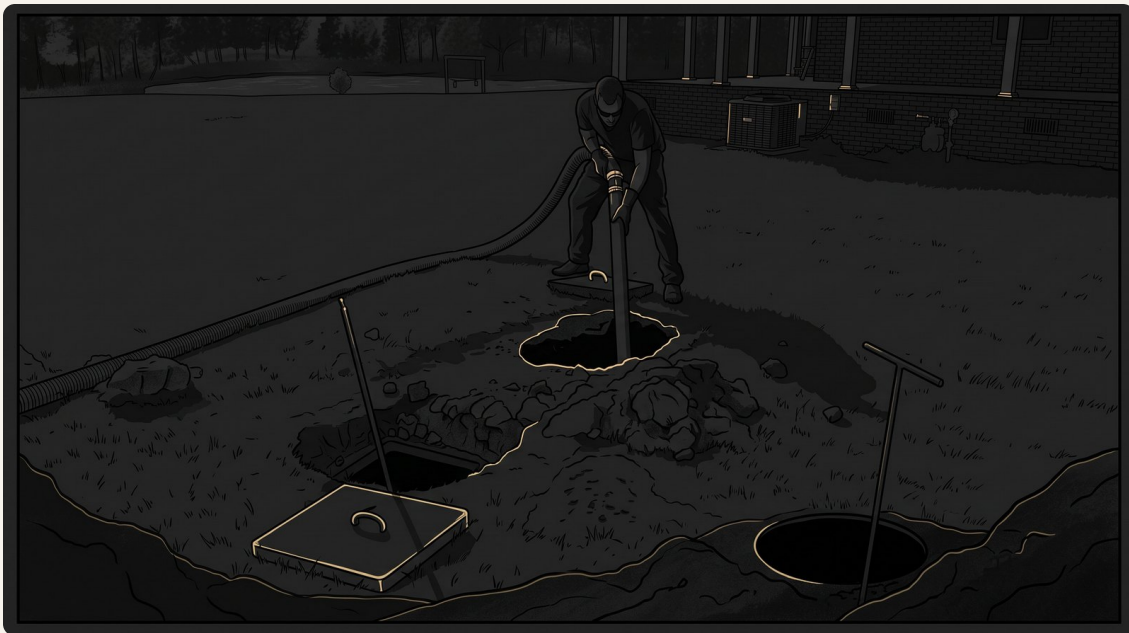


SECTION TWO

Pump-out versus inspection: what each actually tells you

A true inspection includes a flow test on the leaching bed, run before pump-out so the inspector can see actual operating conditions inside the tank, plus a visual check for decay at the concrete surfaces. The order matters: once the tank is pumped, the evidence of how the system behaves under load is gone.

A standard pump-and-inspect is pump-out plus a visual only. No flow test. It's the right service for routine maintenance and for satisfying the seller's warranty mechanic, but it is not an independent assessment of whether the system has years of life left. Buyers often treat the two as equivalent. They aren't. If you're spending your seven banking days on one call, make it the deeper one.



SECTION THREE

Signs a system may be nearing the end of its service life

Locally, concrete tanks from the late nineteen-eighties through the nineties are the ones starting to show their age. Sulfuric acid produced inside the tank slowly eats the concrete from the inside out, usually showing up first at three points: the inlet, the outlet, and the lid.



Household load accelerates everything. A family of six running more detergent and more water through the system will wear out a tank faster than a family of two, so two tanks built the same year, on the same road, can be in very different shape.

Above ground, the warning signs worth acting on: slow drains through the house, odour near the tank or bed, a patch of lawn that stays wet or unusually green, and gurgling in the plumbing. Any one of these is a reason to book an inspection before it becomes a reason to book an excavator.

SECTION FOUR

What preventative maintenance can buy you

Early decay at the inlet or outlet can sometimes be slowed with a hydraulic cement parging repair, a warm-weather job costing somewhere in the five to seven hundred dollar range. It's a band-aid, not a permanent fix, but it buys time, and time is often exactly what a transaction needs.

Concrete lids deserve separate attention. They tend to degrade at the edges and can eventually collapse into the tank. Swapping to plastic risers before that happens is cheap insurance.

THE ONE NUMBER TO REMEMBER

Don't go more than five years between pump-outs and inspections for routine maintenance. A busier household, a large family running more water and detergent through the system, should plan on every three to four years instead.

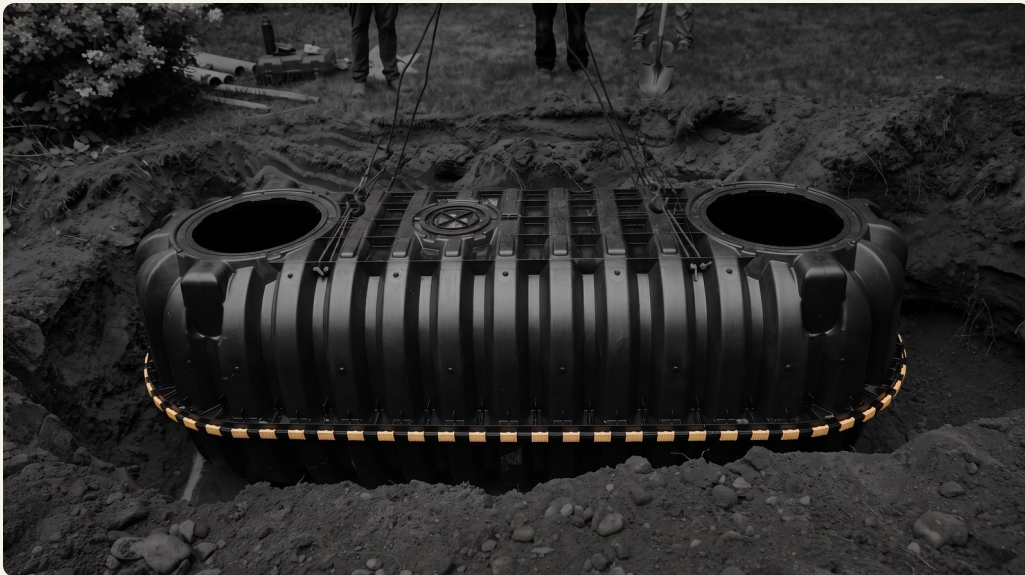
SECTION FIVE

What this costs to get right, and what it costs to get wrong

If a system does need replacing, a tank alone runs around twelve thousand dollars locally. A full tank-and-leaching-bed job runs twenty to twenty-six thousand, and site access, decks, fences, tight yards, mature trees, often drives the spread more than the work itself. Get three quotes either way.

For sellers, the smartest move is getting the pump and inspection done before you list, not after an offer forces your hand. It's going to happen anyway. Doing it early means you're not negotiating from a hole three days before closing with a lawyer's holdback eating into money you already planned to spend elsewhere. A clean receipt in the listing documents also removes one of the most common reasons rural deals wobble between acceptance and closing.

For buyers, the arithmetic is simpler: a few hundred dollars of proper inspection inside your condition window is protecting you from a twenty-thousand-dollar surprise the spring after you move in.



SECTION SIX

Who to call locally

PUMP-OUT & INSPECTION REPORT

Regional Sanitation
Georgian Bay Sanitation
Pepe Sewage
Pump My Tank

REPLACEMENT & MAJOR REPAIR

Tinney's Septic Service and Construction,
Penetanguishene
Canadian Sanitation, Midland
Charlebois, excavation

If you're looking for someone to do a deep inspection before you move forward on an offer, know that this list is always evolving. Reach out directly and I'll give you the name of a qualified professional who's been vetted in this market.

BUYING OR SELLING ON A SEPTIC SYSTEM?

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This guide is general information for the Georgian Bay and Simcoe County market and is not a substitute for legal advice on a specific transaction. Clause language should always be reviewed with your lawyer. Cost ranges reflect market knowledge as of August 2026 and vary by property and site conditions.