

THE FLAHERTY TEAM SELLER SERIES

Selling a Septic & Well Home in Mulmur

The complete pre-listing checklist for rural Dufferin County homes on private septic systems and wells: inspections, water testing, documentation, and timeline.

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In Mulmur, your home's septic system and private well are not municipal responsibilities. They are private infrastructure that a buyer is purchasing along with the house, and a sophisticated buyer treats them with the same seriousness they give the roof and the foundation. How you prepare these two systems before you list determines whether they become a quiet non-issue or a costly renegotiation.

The sellers who do best get ahead of both systems. They commission a septic inspection, run a current well water test, and assemble a clean documentation package before the sign goes up. That puts you in control of the conversation instead of waiting for a buyer's inspector to find something and hand your buyer leverage.

This guide gives you the exact checklists to follow. Work through each section, tick the boxes as you complete them, and keep this document with your records. When you are ready, Kevin Flaherty will review everything with you and build a marketing plan that showcases your property and its private services to serious buyers.

How to use this guide: Start 2 to 3 months before your planned listing date. Complete the septic checklist first, then the well checklist, then gather your documents using the worksheet, and finally follow the timeline on the last page. Questions at any step? Call or text Kevin at 226-270-6433.

What You Will Complete In This Guide

- A pre-listing septic inspection preparation checklist
- A well water testing checklist
- A documentation gathering worksheet
- A recommended timeline for pre-listing inspections

Complete these items before your septic inspection and before you list. Getting ahead of them gives you time to address any minor issue quietly rather than under negotiation pressure.

Before the Inspection

- Locate the septic tank and leaching bed and confirm access to the lids and risers.
- Schedule a tank pump-out if it has been three to five years or more since the last one.
- Clear the leaching bed area of vehicles, equipment, sheds, and garden beds.
- Trim trees and large shrubs growing within about ten feet of the leaching bed.
- Mow the leaching bed area so it presents as normal, healthy lawn.
- Note the approximate age of the system and any past repairs from memory or records.
- Confirm the bedroom count the system was designed for matches the current home.

During and After the Inspection

- Book a licensed inspector for a full inspection, not just a visual look.
- Have the inspector evaluate the tank structure, baffles, and effluent filter.
- Have the inspector assess the leaching bed for drainage and signs of stress.
- Confirm the system is sized correctly for the current bedroom count.
- Request a written report with a pass, conditional-pass, or fail result.
- Fix any minor items flagged, such as a cracked baffle or missing effluent filter.
- Keep the clean report on file to share with buyers and their agents.

Tip: A clean pre-listing septic report is one of the most persuasive documents you can hand a rural buyer. It often removes the buyer's own inspection condition entirely and protects your asking price.

Buyers, lenders, and insurers all want assurance that the water is safe and plentiful. Complete these items so you can present current, documented results and prevent water quality from becoming a late objection.

Water Quality Testing

- Submit a sample to Public Health Ontario for free E. coli and total coliform testing.
- Collect the sample bottle from your local public health unit or lab drop-off point.
- Follow the sampling instructions exactly to avoid a false contamination reading.
- Keep the dated results on file, and retest if any reading is unsatisfactory.
- Arrange a broader private-lab panel covering nitrates, hardness, lead, and arsenic.
- If any contaminant is found, address it and retest before listing.

Water Quantity and Equipment

- Arrange a well flow test to measure gallons per minute and recovery rate.
- Locate the original well record or drilling record if available.
- Document any water treatment equipment such as softeners or filters.
- Confirm whether treatment equipment is owned or rented.
- Note the well type (drilled, dug, or bored) and its approximate depth if known.
- Service or replace filters so the system presents well during showings.

Tip: A documented flow rate answers one of the most common questions rural buyers ask. It reassures buyers moving from the city far more than the physical age of the well.

A complete records package is the single most valuable thing you can hand a buyer's agent. Use the checkboxes to track what you have gathered, and note the location or status of each item.

Septic Records

- Certificate of Completion or original septic permit
- System design drawings showing class, tank size, and designed bedroom count
- Pump-out receipts for the last several years
- Health Unit inspection reports or correspondence
- Repair or service records (effluent filter, pump, baffles)
- Advanced treatment unit service contract and operating permit, if applicable

Well and Water Records

- Original well record or drilling record
- Most recent E. coli and total coliform test results
- Broader private-lab water quality results
- Well flow test results
- Water treatment equipment documentation and ownership status

General Property Records

- Property survey showing structures and boundaries
- Records of any bedroom additions or renovations since the system was installed
- Notes on any known issues to disclose honestly to buyers

Disclosure reminder: Under Ontario's disclosure rules and the Seller Property Information Statement, you must disclose known material latent defects, which can include known septic problems. Honest, upfront disclosure is always the safer and cheaper path.

Start early. An inspection two to three months before listing gives you a repair window. An inspection the week before listing gives you a panic. Use this timeline as your roadmap.

8 to 10 Weeks Before Listing

- Book your pre-listing septic inspection and tank pump-out together.
- Submit your free Public Health Ontario water sample.
- Begin gathering septic and well documents.

6 to 8 Weeks Before Listing

- Review the inspection report and address any minor items flagged.
- Arrange a well flow test and any broader water panel.
- Confirm your system matches the current bedroom count.

2 to 4 Weeks Before Listing

- Finalize your complete documentation package.
- Clean and tidy the leaching bed and well area for photography.
- Book your home evaluation and marketing consultation with Kevin.

Ready to Sell Your Mulmur Septic & Well Home?

Get a free, no-obligation home evaluation from Kevin Flaherty. 30+ years of Mulmur expertise, over \$500M sold, and a proven system for documenting private services and getting top dollar on rural properties.

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