Laurel Park, Northampton, MA
Know Your Septic System

***This booklet is meant to be used for educational purposes only and is NOT a substitute or replacement for Laurel Park’s Bylaws and/or Rules. All questions, and/or need for clarification, regarding Laurel Park’s Bylaws and Rules associated with septic systems (this term includes the tank, pipes, and leach field/pit/cistern/drywell/cesspool) should be directly addressed to Laurel Park’s Property Chair and/or the Homeowners At Laurel Park (HALP) Executive Committee (EC).***

***Check Massachusetts’ Laws for Title 5 information: https://www.mass.gov/info-details/massachusetts-law-about-title-5

***The State provides a lot of information about septic systems. Septic Systems and Title 5 (covers everything from what a septic system is to how to maintain it to Title 5 issues): https://www.mass.gov/septic-systems-title-5***
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Key Information

✦ Almost every green space in Laurel Park has either a septic tank, septic pipes, or leach/drain/absorption field under it.

✦ Tanks, pipes, and leach fields can be as close as 9” to the surface of the ground. Risers can be level with the ground (see below [page 13] for more information on risers). This makes septic systems easy to damage.

✦ Before you do any type of digging or construction:
  - Get permission from the Homeowners At Laurel Park (HALP) Executive Committee (EC).
  - Consult with neighbors to find out where their septic tank, pipes, and leach field are to ensure you do not damage any part (**Be aware that water pipes also run all through the Park**).

✦ According to the City of Northampton Health Department (413-587-1214 or email at healthdept@northamptonma.gov) weight over leach fields should not exceed 450lbs, leach fields should not be planted on or dug into or have poles or fence posts hammered into, and excessive wear from walking/running/playing should not take place over a leach field. Also, those with leach fields in areas that are not mowed should clear out small trees every year. Roots from trees can wrap around pipes and break them.

✦ Septic tanks should not be driven over or have heavy weight sitting on them unless they are made specifically for placement under parking areas or roadways.

✦ The City of Northampton Health Department recommends that septic tanks in Laurel Park be pumped out every 2 years. However, if you have a cistern, it made need to be pumped out every year—check with a pump service and/or the health department.

✦ A Title 5 inspection is considered valid for 2 years. However, if the homeowner has his septic system pumped every year, it is valid for 3 years.

✦ If your septic system fails inspection, in most cases, Title 5 allows up to 2 years to complete repairs or an upgrade. The first thing you should do is contact Northampton’s Health Department, which needs to approve all upgrades and most repairs. They will guide you in what steps to take next.

✦ Before installation or repair of any septic system (including leach field) you must meet with the HALP EC to get permission and instructions on how to proceed.

✦ You must get the permission of the HALP EC before having a Title 5 test conducted.
What Our Laurel Park Bylaws Require:

- **Section 6.1 Maintenance and Repair of Units**
  Each Unit Owner shall be responsible for the proper...maintenance and repair of his/her respective...septic system and leach field..., plumbing and sanitary waste fixtures, and fixtures for water and other utilities...pipes, drains and conduits for water, sewerage...which serve such Unit. Each Unit Owner shall be responsible for all damages to any and all other Units caused by his failure to satisfy his/her maintenance, repair and/or replacement obligations hereunder. Repair of uninsured casualty loss or damage to Units caused by events in, or the condition of the Common Elements may, in the Trustees’ sole discretion, but need not be, paid from Common Funds. All maintenance and or repair to any Unit are subject to the requirements set forth in section 11.7. (Amended @ 1994, 2007 Annual Meeting)

- **Section 6.1.3 Work on common property**: Any work on the common property (for example excavation, digging, etc.) must be approved in advance by the Executive Committee, and a certificate of insurance must be supplied to the Executive Committee by the contractor. (Added @ 2016 annual meeting)

- **Section 11.6.4**
  All sewage disposal systems must be approved by the Board of Health of the City of Northampton. The Trustees are hereby authorized to grant all necessary easements or licenses to allow for the installation of a Board of Health approved septic system. (Amended @ 1998 Annual Meeting)

- **Section 11.9.3 Provision of Documents.**
  The Unit Owner who is selling or renting his/her Unit shall...identify, locate, and permanently mark the Unit’s water shutoff and septic cleanout. (Amended @ 1998, 2006, 2010 Annual Meeting)
  *(Note: “cleanout” refers to the septic tank cover—specifically, the one that will need to be dug up for septic tank pumping.)*

What Our Laurel Park Rules Require:

**Laurel Park Rules—Septic System Guidelines**

1. You must request, in writing, permission from the Homeowners At Laurel Park (HALP) Executive Committee (EC) for a percolation test to either install a new septic system or replace an existing septic system.

2. After a successful percolation test, you must submit to the HALP EC a design plan, drawn-up by a certified civil engineer, for the proposed system.

3. The homeowner is responsible for making the engineer aware that vehicles are liable to drive over any area of the Park and that all septic systems need to be able to withstand vehicles or heavy machinery driving over or parking on them.

4. At the time when the plan is submitted, the homeowner should also make a date with the HALP EC for a septic hearing/meeting.
5. At least 10 days prior to the septic hearing, the homeowner must notify all abutters, in writing, of the date of septic hearing and the location of the septic system. An abutter is defined as anyone whose cottage is within 100 yards of the proposed septic system OR whose septic system abuts the proposed septic system. The HALP EC will be happy to help you identify abutters.

6. Although not required, you might consider keeping copies of emails sent or tracking of letters mailed in order to have proof that all abutters have been notified.

7. You must also post the septic hearing date and a sketch of the proposed septic system and site on bulletin board near mailboxes.

8. At the septic hearing, any interested homeowner will have the opportunity to voice their concerns.

9. At the septic hearing, the HALP EC will approve or reject the design for the proposed septic system.

10. If the septic system design plan is approved, installation can proceed.

11. The unit owner who is having the septic work done is financially responsible for any damage to trees done during the installation.

12. The unit owner who is having the septic work done is financially responsible for all areas disturbed the installation or repair of their septic system, including but not limited to roads, grass, parking areas, etc. All disturbed areas must be restored to original condition.

13. Old tanks must be removed. Your previous septic area, if any, must be filled with sand and restored.

***(Revised on August 1, 2018)***

***As a precaution, unless a septic system has been installed under a road or parking area, you SHOULD ASSUME that it CANNOT be parked on or driven over.*** People tend to go with the cheapest bid and it is cheaper to install a regular system rather than one that can be driven over and parked on.

******************************************************************************
What Is A Septic System?

★ A septic system is a system set up to remove wastewater (from sinks, toilets, showers, tubs, washing machines, and dishwashers) from your house and “clean” it before it seeps down into the ground water, deep beneath the soil, and finds its way into our streams and rivers.

★ A septic system consists of a pipe running from the house to the septic tank (sometimes referred to as a holding tank), a pipe running from the septic tank to the leach field (sometimes referred to as a drainage field), and a leach field (a series of distribution pipes; although, some people may have a leach pit, cistern, or dry well [see page 9 below]).

***Here is a link to a video explaining a household septic system: https://youtu.be/i6yFtzkV34Q
Why Do You Need A Septic System?

- If your house is not connected to a town or city sewer system, then you need a septic system to remove wastewater and “clean” it before it finds its way into our streams and rivers and lakes (including where our drinking water comes from).

How Does A Septic System Work?

- Basically, wastewater and solids (like toilet paper and fecal matter) flow from the house, through a 4-inch PVC pipe, to the septic tank (see images above and below).
- In the tank, the solids settle to the bottom. Once the wastewater fills the tank, the fluid (sometimes referred to as “effluent”) slowly begins to flow from the top of the septic tank through a pipe to a distribution box (D-box).
- In the D-box, the septic pipe coming from the septic tank is connected to a distribution pipe (a pipe that splits into, usually, 4 to 6 pipe outlets. PVC pipes (4-inch diameter) with holes drilled all along their length are connected to each of the pipe outlets.
The leach field is usually set in a rectangular plot of land. The dimensions of the leach field are determined by the amount of wastewater that will reach the leach field daily and the rate of filtration through the soil (determined by percolation test). However, due to the flow of wastewater the dimensions of the leach field can spread over time.

The leach field pipes can be as close to the grassy surface as 9” or as deep as 3 feet. The leach field pipes are usually buried upon a bed of sand, which has been covered by pebble-sized rock. Although, old systems may have pipes buried on top of sand or dirt only.

Pressure from the ground above leach field pipes, can easily push dirt into the holes of the pipes and/or push the pipes into gravel or sand or dirt, and clog the pipes or crack or break them.

Wastewater drains through the holes of the leach field pipes, into the ground, and eventually into the underground water, where it will, at some point, reach the nearby streams and rivers.

According to Title 5 law: *The minimum area for the design of a soil absorption system* [also known as the leach field] *shall be determined by the results of the site evaluation set forth in 310 CMR 15.100 through 15.107 and in accordance with the appropriate long-term acceptance rate criteria specified in 310 CMR 15.242 (effluent loading rates). Area requirements increase by 50% when garbage grinders are installed and the system shall be upgraded to meet such requirements prior to the installation of a garbage grinder.*

So, if you have a garbage disposal installed, which I do NOT recommend, you would need to work with the EC and the Northampton Health Department to make sure that your leach field is large enough to accommodate a garbage disposal.

Remember, it’s not just about one of us—If one house’s leach field fails it could damage another house’s leach field.

Video: In 1 minute - how your septic system works: https://youtu.be/kzOVAl97io

Does Everyone In Laurel Park Have A Septic System?

Yes, but everyone may not have the same septic system design. Some houses with older systems may find they have smaller septic tanks—750 to 1,000 gallon tanks—compared to the standard minimum 1,500 gallon tank required today.

Everyone’s septic tank may not be buried to the same depth. The top of a septic tank has to be at least 9-inches below ground. This leaves them susceptible to damage from heavy equipment. There are tanks specifically made for areas where there will be heavy equipment used or heavy use of the ground above.

In addition, some houses may have a cistern (sometimes referred to as a seepage pit or leach pit or dry well) instead of a leach field (see image below). A cistern is usually the shape of a round
container, is filled with gravel, and has holes in it for drainage. Old cisterns may be made from brick.

★ In some, rare cases, there may be units that ONLY have a cistern and no septic tank. The cistern acts as both a septic tank and leach pit.

★ Just like with septic tanks, septic pipes or leach field pipes for different systems may not be buried to the same depth. The leach field pipes can be as close to the grassy surface as 9” or as deep as 3 feet. Those closer to the surface of the ground will be more susceptible to damage.

⭐ Image of a Leach Field (also referred to as a “soil absorption system”)
Can Rain Water Or Snow Melt Leak Into Septic Tanks?

According to the current Title 5 law, rain water, snow melt, or water from other sources are not suppose to be able to leak in through the manhole cover of a septic tank. However, it is unclear what year tanks were required to be watertight.

The next time you have your septic tank pumped, check the manhole cover(s) for chips or cracks that might allow sources of water in (rain, snow melt). Also, once the tank is empty, check it with a flashlight to make sure there aren’t any cracks.

As a precaution, keep all sources of water from draining or pooling over your septic tank.

According to Massachusetts Title 5 law (310 CMR 15.000), section 15.221:

General Construction Requirements for All System Components (1) All tanks, including septic tanks, distribution boxes, pump chambers, dosing chambers and grease traps, shall be either: (a) watertight through manufacturer’s specification and warranty; or (b) made watertight by the manufacturer, equipment supplier or installer using asphalt or synthetic polymer sealer specified by the concrete or synthetic material manufacturer. (2) Septic tanks, grease traps, pump chambers, dosing chambers and distribution boxes shall be constructed or set level and true to grade on a level stable base which has been mechanically compacted. If the component is placed in fill, proper compaction is required to ensure stability and to prevent settling; native ground with a six inch aggregate base is otherwise adequate. (3) Septic tanks, grease traps, pump chambers and dosing chambers shall be equipped with a watertight access manhole(s) with a minimum diameter of 20 inches and constructed of durable material. (4) All system components shall be constructed of corrosion resistant materials...

Note: Unclear if the above applies to older septic tanks.
Do All Septic Tanks Have Pumps?

★ No, not all septic tanks have a connected pump, but some in Laurel Park do.
★ The pump can situated in a separate chamber **within** the septic tank (see image below) or it can be situated in a separate chamber **next to** the septic tank (see image below), so that it lies closest to the leach field—the place where it pumps the wastewater to, from the septic tank.
★ Septic pumps are usually needed when the leach field is situated uphill or at an incline from the septic tank, because wastewater cannot flow uphill without some force.
★ According to Massachusetts Title 5 Law (CMR 310 15.000) section 15.351: **Pumps, alarms and other equipment requiring periodic or routine inspection and maintenance shall be operated, inspected and maintained in accordance with the manufacturer's and the designer's specifications. In no instance shall inspection be performed less frequently than once every three months for any system serving a facility with a design flow of 2,000 gallons per day or greater, and annually for any system serving a facility with a design flow of less than 2,000 gallons per day. The system owner shall submit the results of such inspections to the Approving Authority annually by January 31 of each year for the previous calendar year.**
What Is A “Septic System Vent”?  

* All septic systems have vents, which, along with the water in your toilet and water in your sink and tub/shower traps (u-shaped pipe), prevents toxic gases from your septic system backing into your house.

* The most common vents are those found on the roof of your house:

* However, vents are also used in the leach field area, particularly if the leach field is placed in soil that does not drain well. The job of the vent is to allow air into the soil to aid the bacteria in breaking down the wastewater coming from the septic tank.
The leach field vents can either be a standard “candy cane” shape (you will see a number of these on leach fields in and around Laurel Park) or it can be a straight pipe or it can be a straight pipe that is decoratively hidden:

What Is A “Septic Tank Riser”? 

A septic tank riser is a concrete or plastic tube that connects to the main manhole (cleanout) of the septic tank, and extends upward, to ground level, thus making the tank easier to access for cleaning/pumping.
The idea is that by having access to the septic tank right at the level of the grass, you can save money by not having to pay someone to dig up the cover of the septic tank every time the septic tank needs to be pumped out.

Talk with your septic system professional regarding why one might be beneficial and understand how it will be installed.

As you can see in the second picture below, ideally riser tubes should be cemented or sealed with a watertight material, to the septic manhole opening.

However, some riser tubes may be larger than your septic manhole and they may simply be placed over it.

In this case, make sure the your tank’s watertight lid is kept in place, and will still properly fit onto the septic manhole with the riser in place. Otherwise, around the entire circumference of the open septic manhole, there will be several inches of space between the riser tube and the septic manhole. This could lead to leakage of rain or snowmelt into your tank, especially if your tank is located in an area of the ground that is not level—be it an incline or a depression in the soil.

From Code of Massachusetts Regulations (CMR): 310 CMR 15.000 (Title 5): Section 15.228 #1:

* Septic tanks shall have a minimum cover of nine inches. Systems buried greater than nine inches below grade must be equipped with risers on all tank top openings and the distribution box.
Can Leach Fields Have Risers?

- Yes, some people have a riser tube placed over their leach field distribution box (D-box).
- **Talk with your septic system professional regarding why one might be beneficial and understand how it will be installed.**
- Since the distribution box is only opened upon inspection, and not on a regular basis like the septic tank, it may not be a necessary expense.
- If you have a D-box riser installed, makes sure it is properly sealed to the D-box, in a watertight manner, and comes with a watertight lid.
- If the riser tube is only place over the D-box, leaving several inches of space between the riser tube and the open D-box, this could lead to leakage of rain or snowmelt into your D-box, especially if your D-box is located in an area of the ground that is not level—be it an incline or a depression in the soil. In this case, make sure the D-box retains it’s watertight lid and that it fits onto the D-box even with the riser in place.

How Do I Find Out Where My Septic Tank And Leach Field Are Located?

- First, look at the paperwork you received when you bought the house. The seller should have passed on a blueprint/map of the septic system design.
- You should have also received Title 5 papers which should contain a map and/or a written description of your house’s septic system.
- If not, then ask a member of the HALP EC to assist you in checking your house’s file, which is located in the HALP EC office, to see if a septic system map has been filed in it.
- If not, then contact the City of Northampton Health Department (413-587-1214 or email at healthdept@northamptonma.gov) and ask for a copy of your septic system design (blueprint/map).
- If no design can be found, usually a company that designs and/or tests septic systems can help you find your septic tank and leach field, via observation ports and magnetic strips placed on pipes.
- Finally, don’t hesitate to reach out to neighbors or the homeowners’ listserv/group (homeownerslp@yahoogroups.com). A neighbor may have your septic system outlined on their own house’s septic system map.
- According to Massachusetts’ Title 5 Law (section 15.221, item #12): *All system components shall be marked with magnetic marking tape or a comparable means in order to locate them once buried.*
How Do I Take Care of My Septic Tank?

🌟 Be conservative with water use.
  - Consider taking showers every other day.
  - Use water saving toilets, shower heads, and faucets (Did you know Northamptn residents can pick up a free water conservation kit at the Northampton Department of Public Works (125 Locust street; 587-1570) Monday-Friday (8:30am - 4:00pm)?: https://drive.google.com/file/d/0B-1XA9WgFqiLS0RrR0VXcktLcWs/view).
  - Spread out the use of large amounts of water by several hours (for example, wait a couple of hours after a shower before running a washing machine or dishwasher).

🌟 Use septic-friendly toilet paper, don’t flush anything down toilet except septic-friendly toilet paper. Run your own test on your toilet paper by placing a piece in water and see if it breaks apart quickly and easily.

🌟 Use soaps and detergents that are low-suds, biodegradable, and low- or phosphate-free.

🌟 Prevent septic system freezing during cold weather by inspecting and insulating vulnerable system parts (such as the septic tank, pump tank [if you have one], all pipes and the leach field).

🌟 Consider having your septic tank pumped out every two years. If you have the old cistern/dry well/seepage pit then consider having your septic tank pumped out every year.

🌟 Keep a record of your pumping. Every time your septic is pumped, the pump service you hire should send a copy of the service to the Health Department—so they may have records if you want to know when your tank was last pumped.

🌟 Don’t put grease or paint or medications or non-degradable products in the trash (e.g., floss, disposable wipes, cat litter) down your drain or in your toilet.

🌟 Limit the use of cleaning products, as many contain chemicals that can harm the bacteria in your septic tank and in your leach field soil.

🌟 Do not allow water from sump pumps, gutters, rain runoff from (ex. from streets or patios or walkways) to empty near your septic tank.

🌟 Septic tanks should not be driven over or have heavy weight sitting on it unless they are made specifically for placement under parking areas or roadways.

✅ Link to a great one-page poster from the EPA: https://www.epa.gov/sites/production/files/2018-05/documents/septicsmart_infographic_052318.pdf

How Long Does A Septic Tank Last?

- A concrete septic tank can last 40 years to nearly indefinitely, though poor quality concrete or acidic ground water may result in deteriorated baffles or tank components.

How Often Should I Have My Septic Tank Cleaned?

- MassDEP recommends that systems be pumped at least once every three years for homes not having a garbage disposal. If the home's system has a garbage disposal, it should be pumped every year.

- However, the Northampton Health Department recommends that Laurel Park residents consider having their septic tanks pumped every two years. This is due to how many septic systems there are in the Park (100+) and how close all of our leach fields lie to one another.

Dual chamber septic tank

If you have a dual chamber septic tank (see image below), make sure both sides are pumped out. This means digging up two separate manholes. Some may tow septic tanks, a primary and secondary, that provide the same function as the cheaper dual chamber tank - an extra filtration of solids that might clog the leach field.
If you only have a cistern (cesspool/drywell), and no septic tank, make sure the cistern is pumped out on a regular basis—every 2 years (check with a septic pump professional to verify this).

While your tank is being pumped, check the lid and opening (manhole) for any cracks or chips that might allow rain water or snow melt to leak in.

Once the pumping is completed, you might consider shining a flashlight in the tank to make sure there are no visible cracks.

The City of Northampton Health Department (413-587-1214 or email at healthdept@northamptonma.gov) should have a record of all the times your septic system has been pumped.

How Do I Care For My Leach Field?

Whether you have a traditional leach field, a leach pit, or cistern, make sure that you do not allow trees to grow on top of the area.

Leach fields tend to spread out over time, so take this into consideration when keeping your leach field area clear.

According to the City of Northampton Health Department (413-587-1214 or email at healthdept@northamptonma.gov):

- Weight over leach fields should not exceed 450lbs,
- Leach fields should not be planted on or dug into or have poles or fence posts hammered into, and
- Excessive wear from walking/running/playing should not take place over a leach field.
- Also, those with leach fields in areas that are not mowed should clear out small trees every year. Roots from trees can wrap around pipes and break them.

- Do not allow water from sump pumps, gutters, rain runoff from (ex. from streets or patios or walkways) to empty onto your leach field.

- The drier the leach field, the better. Don’t even attempt to water the dry grass over the leach field because if you do, you will add more moisture in to the leach field and this will prevent the exiting effluent (coming from the septic tank) from getting absorbed. The effluent will back up into the home and even overflow onto the property. The wetness of the leach field will also kill off the aerobic bacteria. Wastewater will not filter through the ground and its particles will not be properly broken down by the soil bacteria. This will eventually lead to clogs and blockages in the system. Failure is inevitable.


How Long Does A Leach Field Last?

- How long a leach field lasts depends on a number of things, including, but not limited to, the soil making up the leach field and how well it drains, how well you take care of the septic system (pumping on a regular basis, not putting harmful products down drain, limiting water use), how well the leach field is maintained (keeping heavy vehicles off, not allowing wear by excessive foot traffic, limiting tree growth over leach field).
- However, on average, a leach field can last between 10 and 20 years.

Can Rain Water Or Snow Melt Hurt A Leach Field?

- Yes, depending on the amount of water, regardless of its source, if it saturates the leach field it can cause drainage problems that could lead to failure.
- Do not allow any water source to drain on or near your leach field. The drier the leach field, the better.
- Don’t even attempt to water the dry grass over the leach field because if you do, you will add more moisture in to the leach field and this will prevent the wastewater (effluent) from getting absorbed. The wastewater will back up into the home and can even overflow onto the property. The wetness of the leach field will also kill off the aerobic bacteria. Wastewater will not filter through the ground and
its particles will not be properly broken down by the soil bacteria. This will eventually lead to clogs and blockages in the system. Failure is inevitable.

Can A Septic System Freeze?

⭐ Yes, a septic system can freeze, even here in Laurel Park. According to the articles listed below, from Minnesota and North Dakota, the parts of the septic system most vulnerable to freezing are the septic pipe running from the house to the tank, the septic tank and/or pump tank, the pipe leading to the leach field (or pit/cistern/dry well), and the leach field itself (the “soil treatment area”).

⭐ The most important thing to do if your septic system freezes is to have a professional come and inspect it. Once you know where the freeze-up is taking place, you can take steps to prevent future freezing.

☑️ Here is a link to Minnesota’s Upper Hay Lake Association’s article **Checking Frozen Septic Systems to Prevent Future Problems**: [https://minnesotawaters.org/upperhaylake/septic-systems/checking-frozen-septic-systems-prevent-future-problems/](https://minnesotawaters.org/upperhaylake/septic-systems/checking-frozen-septic-systems-prevent-future-problems/)

☑️ University of Minnesota, Onsite Sewage Treatment Program: **Freezing Problems with Onsite Sewage Treatment Systems**: [https://www.co.aitkin.mn.us/departments/enviro-svcs/Septic-Info/Freezing-Problems-Septic-System.pdf](https://www.co.aitkin.mn.us/departments/enviro-svcs/Septic-Info/Freezing-Problems-Septic-System.pdf)


What Are Septic Ports/Observation Pipes/Inspection Ports?

⭐ Septic ports, also known as “observation pipes” or “inspection ports”, are used for inspecting the pipes, locating the septic tank or distribution box, and cleaning out blocked septic pipes.

⭐ These ports look like a PVC pipe sticking up from the ground (see images below). Sometimes they are green and sometimes they are white. They have a top that screws off. Although they are usually green, to distinguish them from water pipe ports, if they are white they can easily be confused with the white PVC water shutoff pipes.

⭐ Septic ports can be found near the septic tank, near the leach field or any place along the pipes leading from the septic tank to the leach field.
Can I Use Additives To Help Maintain My Septic System?

* The following additives are allowed under Title 5, **BUT** whether they work or not is unclear: https://www.mass.gov/guides/septic-system-additives-allowed-for-use-under-title-5.

How Can I Tell If My Septic System Has Failed?

* Warning signs of a failure include:
  - Odors, surfacing sewage, wet spots, and/or lush vegetation growth in the leach field area.
  - Slow draining of water from sinks, tubs, and/or showers.
  - Plumbing or septic tank backups, such as standing water in sinks, tubs, and/or showers
  - Gurgling sounds in the plumbing system.

What Is The Average Cost Of A Septic System?

* A well maintained septic system might last an average of 20 years.
* The cost of a new septic system in Massachusetts ranges from $10,000 and $50,000.
What Is Title 5?

🔹 In Massachusetts, “Title 5” is officially known as **310 CMR 15.000**, of the Code of Massachusetts Regulations (CMR). The Massachusetts Department of Environmental Protection (MassDEP) oversees Title 5 ([https://www.mass.gov/orgs/massachusetts-department-of-environmental-protection](https://www.mass.gov/orgs/massachusetts-department-of-environmental-protection))

🔹 **According to 310 CMR 15.000: State Environmental Code, Title 5**: The purpose of Title 5, 310 CMR 15.000, of the State Environmental Code is to provide for the protection of public health, safety, welfare and the environment by requiring the proper siting, construction, upgrade, and maintenance of on-site sewage disposal systems and appropriate means for the transport and disposal of septage (for more information see: [https://www.mass.gov/files/documents/2017/10/27/310cmr15.pdf](https://www.mass.gov/files/documents/2017/10/27/310cmr15.pdf) OR [https://www.mass.gov/regulations/310-CMR-15-state-environmental-code-title-5-standard-requirements-for-the-siting](https://www.mass.gov/regulations/310-CMR-15-state-environmental-code-title-5-standard-requirements-for-the-siting))

🔹 Title 5 was last updated on September 9, 2016.

☑️ **Septic Systems And Title 5** (covers everything from what a septic system is, to how to maintain it, to Title 5 issues): [https://www.mass.gov/septic-systems-title-5](https://www.mass.gov/septic-systems-title-5)

☑️ **Direct Access To 310 CMR 15.000 (Title 5):**

What Is A Title 5 Inspection?

🔹 A Title 5 inspection involves opening up the septic tank and checking to make sure it is holding wastewater and that it is not overflowing (signs of this can be seen in the dirt around the opening) or cracked (unless a septic tank is new, they fill up quickly and always hold a set amount of water. If the water level is deemed too low a crack in the tank can be suspected. Normally, digging is then done around the tank to check for cracks.)

🔹 The second phase of the Title 5 inspection involves digging up the D-box at the leach field to make sure it is dry. Water in a distribution box is a sign that the leach field is not draining properly.
A Title 5 inspection is considered valid for 2 years. However, if the homeowner has his septic system pumped every year, it is valid for 3 years.

When Do I Need A Title 5?

A title 5 is required when selling, buying, or transferring property with a septic system.

- **When are Title 5 inspections required?**
  - When selling a house. The Title 5 inspection is only good for 2 years (3 years if the septic tank is pumped out every year after Title 5 inspection is done). With this in mind, the Title 5 inspection should not be done sooner than 2 years before a house sale. If weather conditions prevent inspection at the time of a sale, the inspection must take place within 6 months afterward.
  - When there is a proposed change to the facility which requires a building or occupancy permit.
  - Any change in the footprint of a building, to make sure that new building construction will not take place on top of any system components or on the system’s reserve area.
  - For large systems with a design flow of 10,000 to 15,000 gallons per day or more at full build-out, on the basin schedule shown in 310 CMR 15.301, and every five years thereafter.
  - Every 3 years for shared systems.
  - When the property is divided, or ownership of 2 or more properties is combined.
  - When MassDEP or the local Board of Health orders an inspection.

For more detailed information, see [Buying or Selling Property with a Septic System](https://www.mass.gov/guides/buying-or-selling-property-with-a-septic-system):


When a Title 5 inspection is NOT needed:

- Transfers between certain family members: Title 5 does not require a system inspection if the transfer is of residential real property, and is between the following relationships:
  - Between current spouses;
Between parents and their children;
Between full siblings; and
Where the property is held in a trust. See the "Guidance on Exemptions from Title 5 System Inspections": https://www.mass.gov/files/documents/2017/09/26/t5famex_0.pdf.

- Refinancing a mortgage or similar financial instrument;
- Taking of a security interest in a property, e.g., issuance of a mortgage;
- Appointment of, or a change in, a guardian, conservator, or trustee;
- Any other change in ownership or the form of ownership where NO NEW parties are introduced (e.g., for estate planning or in a divorce);
- The property owner or buyer has signed an enforceable agreement with the Board of Health to upgrade the system or to connect the facility to a sanitary sewer or a shared system within 2 years following the transfer of title, provided that such agreement has been disclosed and is binding on subsequent owners;
- The property is subject to a comprehensive local plan of septic system inspection approved in writing by MassDEP and administered by a local or regional government; and the system has been inspected at the most recent time the plan requires.

For more detailed information read: Buying or Selling Property with a Septic System: https://www.mass.gov/guides/buying-or-selling-property-with-a-septic-system

What Do I Need To Know Before Hiring A Title 5 Inspector?

- When hiring someone to inspect your septic system remember the following:
  - MassDEP does NOT regulate inspection fees, nor does any other state agency.
    Inspectors can charge whatever their customers are willing to pay. The fee also may vary depending on the complexity of the inspection.
  - Only certain professionals may perform Title 5 system inspections:
    - Professionals who meet experience requirements and have passed a MassDEP-administered exam;
    - Registered Sanitarians;
    - Certified Health Officers; an
    - Registered Professional Engineers who specialize in civil, environmental or sanitary engineering.
For a list of qualified system inspectors in your area, contact the City of Northampton Health Department (413-587-1214 or email at healthdept@northamptonma.gov).


Also, check out: Hiring Title 5 System Inspectors and Soil Evaluators: https://www.mass.gov/guides/hiring-title-5-system-inspectors-and-soil-evaluators

Before hiring anyone, do some comparison shopping:
- Get written estimates from several inspectors. Ask them whether the price of the inspection includes pumping the system; often it does not.
- Ask for and check each inspector's identification and references.

Before signing a contract, be certain that it spells out the work plan, the cost and payment terms, and any guarantees the inspector is willing to provide.

Once the inspection is complete, make sure the person who signs the form is the same person who conducted the inspection.

 Title 5 Septic System Forms: https://www.mass.gov/lists/title-5-septic-system-forms#title-5-variances-&-local-upgrade-approval-forms-

What Happens If My Septic System Fails A Title 5 Inspection?
- You will be told, on the spot, by the Northampton Health Department official overseeing the Title 5 inspection whether or not your system passes or fails.
- If your septic system fails inspection, depending on the extent of the failure, Title 5 allows up to 2 years to complete repairs or an upgrade.
- Talk with the Northampton Health Department official to find out what steps you need to take next.
- According to Massachusetts’ government website: “…Whether or not you are the person actually doing the construction, it is always the system owner’s responsibility to ensure things are done in accordance with Title 5 regulations....” (for more information, see: https://www.mass.gov/service-details/septic-systems-title-5-new-construction)
Is There Such A Thing As A Pass Or Failed Title 5 Inspection With Conditions?

★ Yes. A system with certain components which need repair or replacement can qualify for a conditional pass on the inspection report.

★ Upon completion of replacement or repair of the specific system component, and with the approval of the Board of Health, the system will pass inspection.

★ Examples of system components eligible for a conditional pass include:
  - A metal or cracked septic tank,
  - A broken or obstructed pipe,
  - An uneven distribution box,
  - A malfunctioning pump chamber.

★ Leach fields and cesspools cannot be repaired under a conditional pass.

★ If a system fails inspection and the owner decides not to sell as a result, the owner still has an obligation to repair the system.

★ A failed system must be upgraded within 2 years, unless the local Board of Health or MassDEP authorizes an alternative schedule.

★ The septic system Inspector is responsible for determining whether the system meets or fails Title 5 standards as of the date of the inspection.

★ If a system fails shortly after a sale, the buyer may have legal recourse, but it may be very hard to prove that the system was in failure at the time of the inspection.

What Do I Do If My Septic System Fails?

★ If your septic system fails inspection, Title 5 allows up to 2 years to complete repairs or an upgrade. The first thing you should do is contact Northampton’s Health Department (413-587-1214 or email at healthdept@northamptonma.gov), which needs to approve all upgrades and most repairs. They will guide you in what steps to take next.

Failed Septic System—What Is “Maximum Feasible Compliance”?

★ The concept of “maximum feasible compliance” (MFC) is “do the best you can with what you’ve got.”

★ Wherever feasible, a failed system must be upgraded to full compliance with Title 5.

★ If this is not possible, in many instances the local Board of Health is authorized to approve a Local Upgrade Approval that brings the system as close to full compliance as possible in accordance with
certain minimum criteria. (310 CMR 15.404-405). In many cases, MassDEP also must approve a variance once it has been approved by the Board of Health.

Failed Septic System—What Happens If I Cannot Meet The Minimum Requirements Of Maximum Feasible Compliance?

🌟 Generally, you will have to apply to the local Board of Health for a variance from Title 5 requirements. Title 5 provides a number of options for situations where a variance is required, including use of an innovative/alternative technology or a shared system. In many cases, Massachusetts Department of Environmental Protection (MassDEP) also must approve a variance once it has been approved by the Board of Health.

🌟 MassDEP approval or issuance of variances is necessary to ensure that the applicant has demonstrated that the proposed sanitary-sewage disposal system can maintain a level of environmental protection at least equivalent to the requirements of Title 5.

✔ Title 5 Septic System Forms: https://www.mass.gov/lists/title-5-septic-system-forms#title-5-variances-&-local-upgrade-approval-forms-

How Do I Pay For Repairing A Septic System OrInstalling A New One?

🌟 There are a number of ways to pay for a new septic system or to pay for updates to a septic system.

1. Add the cost to the sale of your home.
2. Ask the new buyers to pay for all or part of the septic system—Title 5 does not specify who must pay for the system inspections, repairs or upgrades.
3. Have the bank set aside money from the sale of the house to pay for the septic system.
4. Talk to your bank about a loan to repair or replace your septic system.
5. Talk to the Northampton Department of Health and/or the MassDEP about the following:

   - **Homeowner Septic Loan Program**: This is a bank loan program for homeowners whose systems have failed Title 5 inspection. Participating banks offer low interest rates to eligible homeowners through this MassHousing Program. For more information contact the Massachusetts Housing Finance Agency (MassHousing) at 617-854-1000 or check their website: https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/septic_repair_loans
6. See next section (below) for details regarding tax deductions and credits.
7. Federal Programs:

   - **US Department of Housing & Urban Development - Federal Housing Administration**: FHA offers low-cost financing to those who qualify. For more information contact FHA:
Multi-family home: 202-708-2495 OR Single-family home: 202-708-3175 OR go directly to their website for more information: https://www.hud.gov/program_offices/housing/fhahistory

USDA Rural Development Program - This program offers government loans to assist very low income rural homeowners who are in need of repair and improvements to their homes for health or safety reasons, including septic system repairs or upgrades. USDA Rural Development website: https://www.rd.usda.gov


**Can I Deduct The Cost Of A Failed Septic System From My Taxes?**

- Yes, if you own the house and are still living in the house you can claim up $15,000 in deductions for the replacement costs of a failed septic system. Read the full details of deducting the cost of a failed septic system here: **TIR 97-12: Personal Income Tax Credit for Failed Cesspool or Septic System Title 5 Expenditures: [https://www.mass.gov/technical-information-release/tir-97-12-personal-income-tax-credit-for-failed-cesspool-or-septic](https://www.mass.gov/technical-information-release/tir-97-12-personal-income-tax-credit-for-failed-cesspool-or-septic)**

- Also, The Commonwealth provides a tax credit of up to $6,000 over 4 years to defray the cost of septic repairs to a primary residence. **Forms are available from the Department of Revenue** to enable homeowners to claim up to $6,000 in tax credits for septic upgrades. The credit cannot exceed $1,500 in any year and may be spread out over 4 years. The tax credit is limited to work done on a primary residence only. **Tax Form Schedule SC is the correct form for the tax credits: [https://www.mass.gov/files/documents/2016/08/xu/sched-sc_4.pdf](https://www.mass.gov/files/documents/2016/08/xu/sched-sc_4.pdf)**

**Repair or replacement of failed cesspool or septic system credit (Title 5): [https://www.mass.gov/service-details/view-residential-property-tax-credits](https://www.mass.gov/service-details/view-residential-property-tax-credits)** (Scroll half-way, or so, down page)
Clean Water Act And Leach Field Purification:


Compost Toilets:

According to the Title 5 law (310 CMR 15.000): Humus/Composting Toilet - A self-contained system consisting of a composter with a separate toilet fixture from which no liquid or solid waste materials are discharged to the surface or subsurface environment and from which a humus/compost-like end product is produced. Such systems may be used in accordance with the provisions of 310 CMR 15.289.

310 CMR 15.289: Humus/Composting Toilets

(1) Humus/Composting Toilets are certified for general use subject to the following conditions: (a) There shall be no liquid wastewater discharge from the humus/composting toilet. If the humus/composting toilet produces a liquid by-product that is not recycled through the toilet, the liquid by-product must be either: 1. discharged through a greywater system on the facility that includes a septic tank and leaching system; or 2. removed by a licensed septage hauler and properly disposed. Any other disposal of a liquid by-product requires specific approval by the Department.
(b) If there is a greywater discharge designed in accordance with 310 CMR 15.262 or a discharge from a drain equipped with a garbage grinder from the facility, there shall be a septic tank and a soil absorption system designed in accordance with 310 CMR 15.262(1)(a) and 310 CMR 15.240(4). A filter system specifically approved by the Department for that purpose may be used in place of the septic tank, provided that there is no discharge of garbage grinder waste or of liquid by-product from the composting toilet to the greywater system. For publicly used state and federal facilities at which the only sources of greywater are handwashing sinks, janitorial basins and drinking water fountains, the Department may approve a design flow for the greywater system based on water meter readings from the same or similar facilities with a safety factor to assimilate maximum daily flows. An existing cesspool may serve as a leaching pit for these purposes where: 1. the cesspool is pumped and cleaned when the other components of the system are installed; 2. the bottom of the cesspool does not extend below the high groundwater elevation as determined by a Soil Evaluator in accordance with 310 CMR 15.103(3); 3. the cesspool meets the design criteria of 310 CMR 15.253 (pits, chambers, and galleries) with respect to effective depth, separation between units, and inspection access, or the cesspool is replaced by a precast concrete leaching pit meeting those requirements; and 4. the hydraulic loading requirements of 310 CMR 15.242 (effluent loading rates) are satisfied; and

(c) The system shall be designed to store compostable and composted solids for at least two years, unless otherwise approved by the Department. Residuals from the system shall be disposed of either: a. by burial on-site or in another manner and location approved by the local Approving Authority, covered with a minimum of six inches of clean compacted earth; or b. by a licensed septage hauler.

Resources

Northampton Town Septic System Resources:

- City of Northampton Board of Health Septic Regulations: http://northamptonma.gov/DocumentCenter/View/8686/2017-Signed-Septic-Regulation?bidId=
- Contact the City of Northampton Health Department (413-587-1214 or email at healthdept@northamptonma.gov) with questions regarding septic systems—whether you need a copy of your septic system plan or information about Title 5 or suggestions on cleaning out and
maintaining your septic system: https://www.northamptonma.gov/245/Health  The Health Department is a branch of the Board of Health. Contact the Board of Health at 1-413-587-4900.

- Septic and Wells Permits & Fees: https://www.northamptonma.gov/708/Septic-Wells-Permits-Fees

**Hampshire County Health Department Resources:**


**Massachusetts State Septic System Resources:**

- Buying or Selling a Property with a Septic System: https://www.mass.gov/guides/buying-or-selling-property-with-a-septic-system
- Innovative Technology for Title 5 Systems: https://www.mass.gov/service-details/innovative-technology-for-title-5-systems
- Massachusetts law about Title 5: https://www.mass.gov/info-details/massachusetts-law-about-title-5

- [Check] Septic Systems And Title 5 (covers everything from what a septic system is, to how to maintain it, to Title 5 issues): https://www.mass.gov/septic-systems-title-5

- [Check] Direct Access To 310 CMR 15.000 (Title 5):

- Repair or replacement of failed cesspool or septic system credit (Title 5): https://www.mass.gov/service-details/view-residential-property-tax-credits (Scroll half-way, or so, down page)

- Schedule SC Septic Credit Credit for Repairing or Replacing a Failed Cesspool or Septic System: https://www.mass.gov/files/documents/2016/08/xu/sched-sc_4.pdf

• **Septic Systems and Title 5** (covers everything from what a septic system is to how to maintain it to Title 5 issues): [https://www.mass.gov/septic-systems-title-5](https://www.mass.gov/septic-systems-title-5)

• **TIR 97-12: Personal Income Tax Credit for Failed Cesspool or Septic System Title 5 Expenditures**: [https://www.mass.gov/technical-information-release/tir-97-12-personal-income-tax-credit-for-failed-cesspool-or-septic](https://www.mass.gov/technical-information-release/tir-97-12-personal-income-tax-credit-for-failed-cesspool-or-septic)


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**Septic System Resources from the Federal Government and other States**

• **Brochure on Septic Systems from Washington State Department of Health**: [https://www.doh.wa.gov/Portals/1/Documents/Pubs/337-086.pdf](https://www.doh.wa.gov/Portals/1/Documents/Pubs/337-086.pdf)

• **Help with wastewater systems**. The National Small Flows Clearinghouse (NSFC) was funded by the U.S. Environmental Protection Agency (EPA) to help America’s small communities and individuals solve their wastewater problems through objective information about onsite wastewater collection and treatment systems.: [http://www.nesc.wvu.edu/wastewater.cfm](http://www.nesc.wvu.edu/wastewater.cfm)

• **How to take care of your septic system** (according to the EPA): [https://www.epa.gov/septic/how-care-your-septic-system](https://www.epa.gov/septic/how-care-your-septic-system)

• **National Association of Wastewater Technicians**: [http://www.nawt.org](http://www.nawt.org)

• **Septic Systems Guidance, Policy, and Regulations**: [https://www.epa.gov/septic/septic-systems-guidance-policy-and-regulations](https://www.epa.gov/septic/septic-systems-guidance-policy-and-regulations)

• **Technical Resources About Septic Systems**: [https://www.epa.gov/septic/technical-resources-about-septic-systems](https://www.epa.gov/septic/technical-resources-about-septic-systems)

• **What to Do If Your Septic System Fails**: [https://www.epa.gov/septic/what-do-if-your-septic-system-fails](https://www.epa.gov/septic/what-do-if-your-septic-system-fails)

Commercial Resources

***Contact businesses at your own risk. This list is only provided to aid in finding information for septic-related work and is NOT an endorsement of any business or service***

Septic System Installation


  - Kathryn Bridges, RS, Montague 413-548-6224
  - Lisa Danek-Burke, RS, LDB Engineering, Rowe 413-339-4044
  - Roland Dupuis, PE, D3 Engineering, Florence 413-586-2293 Huntley Associates, PE, Northampton, 413-584-7444
  - Shawn Kimberley, PE, S.K. Kimberley Engineering, Colrain 413-624-9621
  - Peter LaBarbera, RS, Environmental Planning Associates, South Deerfield 413-665-7903
  - Tom Leue, RS, Homestead Inc., Ashfield 413-628-4533
  - Douglas MacLeay, PE, MacLeay Engineering, Colrain 413-624-3718, 413-325-5538 (cell)
  - Tim Maginnis, RS, Westhampton 413-527-5291
  - Barry Searle, RS, Worthington 413-238-0446
  - Bill Sieruta, PE, Leverett 413-549-1817
  - Mark Thompson, RS, Hilltown Environmental, Chesterfield 413-296-4499
  - Dave Vreeland, PE, Vreeland Design Associates, Leyden 413-624-0126
  - Alan Weiss, RS, Cold Spring Environmental, Belchertown 413-323-5957

The initials RS and PE refer to Registered Sanitarian and Professional Engineer, licensed by the State of Massachusetts. Septic System plans must be signed and sealed by either an RS or a PE. Any RS or PE licensed in Mass can design septic systems. Residential homes have a design flow of 110 gallons per day per bedroom (4 bedroom = 440 gallons per day). An RS can only design systems with a flow of less than 2000 gallons per day. A PE can design any size system. ***This list is alphabetical. Inclusion on this list does not represent an endorsement by either the local BOH or the CPHS/FRCOG. Other designers can be found in the yellow pages or on the Web. Exclusion from this list signifies nothing.

**Septic System Pumping**

- Find a septic system professional: http://septiclocator.org

**Septic System Inspection/Title 5**

  - A 1 Septic and Sewer Inc., North Adams 413-663-8351
  - Bostley Sanitary Service, Inc., Colrain 413-772-6531
  - Kathryn Bridges, RS, Montague 413-548-6224
  - Greg’s Wastewater Removal, South Deerfield 413-665-3989
  - Tom Leue, RS, Homestead Inc., Ashfield 413-628-4533
  - Douglas MacLeay, PE, MacLeay Engineering, Colrain 413-624-3718, 413-325-5538 (cell)
  - Bill Sieruta, PE, Leverett 413-549-1817
  - Mark Thompson, RS, Hilltown Environmental, Chesterfield 413-296-4499
  - Alan Weiss, RS, Cold Spring Environmental, Belchertown 413-323-5957

The above is a partial list of local inspectors licensed by the State of Massachusetts. All septic systems must be inspected in accordance with Title-5, 310 CMR 15.301, within 2-years prior to the sale of any property that includes an on-site sub-surface sewage disposal system (septic system). Some exclusions apply, please check the regulations for the specifics. The property seller is responsible for providing a copy of the Title-5 Inspection Report to the buyer prior to the transfer of title. Residential properties that have a pressurized water supply and any interior plumbing fixtures are assumed to need a sewage disposal system and are therefore subject to inspection. ***This is a partial list of state-approved Title-5 System Inspectors. This list is alphabetical. Inclusion on this list does not represent an endorsement by either the local BOH or the CPHS/FRCOG. Other system
inspectors can be found in the yellow pages or on the Web. Exclusion from this list signifies nothing. The above link to MassDEP also provides an inclusive listing of all approved System Inspectors.

☑ Title 5 Septic System Forms: https://www.mass.gov/lists/title-5-septic-system-forms#title-5-variances-&-local-upgrade-approval-forms-

Septic System Repair


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Disclaimer

****This booklet is meant for use by Homeowners At Laurel Park, Northampton, Massachusetts, FOR EDUCATIONAL PURPOSES ONLY, and is NOT to be used as a replacement or substitute for HALP EC Bylaws or Laurel Park or HALP EC Rules. Nor is this booklet a substitute for Massachusetts’ and/or the City of Northampton’s septic laws and/or rules.

***This booklet is NOT to be used for any type of commercial purposes.

***Each individual homeowner of Laurel Park is solely responsible for the maintenance and care of their unit’s septic system (including tank, pipes, leach field, pit/cistern/drywell). Neither the HALP EC, Property Committee, nor the Homeowners At Laurel Park, as a group, are responsible for any one unit’s septic system.
****The HALP EC and Property Committee do not endorse any particular resource, information, and/or company or any particular way in maintaining your septic system.

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***This booklet was last updated on October 18, 2018.***