

FREQUENTLY ASKED QUESTIONS ON THE SEPTIC SYSTEMS MANAGEMENT PROGRAM



In December 2018, the Municipality adopted By-law n° 18-461 respecting the management of septic systems to ensure that the septic systems in its territory were not the cause of nuisances or of contamination into the lakes and streams, ground water, wells and other sources of drinking water.

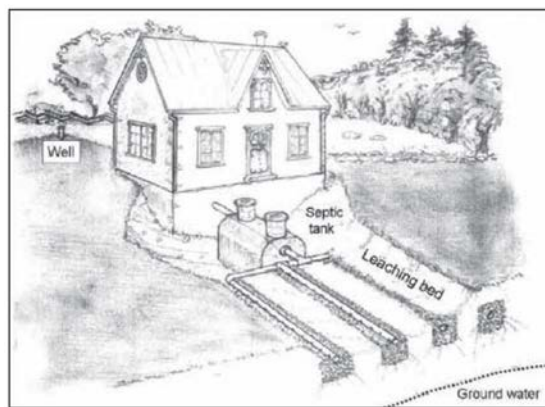
In accordance with this By-law, the owner of a home or business connected to a septic system installed prior to January 1, 1984 or whose installation date is unknown must have it inspected and, if it is deemed to be malfunctioning or deficient, to repair or replace it, as need be.

Why such a by-law?

A deficient septic system (perforated tank, leaky plumbing, clogged leaching bed, etc.) releases pollutants such as phosphorus and coliforms into the environment, contaminating our lakes and streams, and even seeping into the water table that provides many with drinking water.

If my septic system was compliant when it was installed more than 35 years ago, don't I benefit from an acquired right (grandfather clause)?

If your septic system causes nuisances (such as foul odours) or contaminates water sources, lakes or streams, you are required to repair or replace it, regardless of how old it is!



Wastewater recycling from an onsite system
(Source: Eric Brunet, Ontario Rural Wastewater Centre, University of Guelph)¹



Why 35 years?

*"The average useful life of a septic system is 15 to 20 years; some may go up to 30-35 years while others will only last 10-12 year."*²

The soil's permeability (sand, clay), the occupation of the residence (full- or part-time, number of occupants) and the level of care taken in maintaining it all have an incidence on the septic system's lifespan.

The provincial *Regulation respecting waste water disposal systems for isolated dwellings* has been in force 37 years, so the Municipality has deemed it reasonable to require a verification of systems aged 35+ years.

When a septic system becomes a source of nuisance and contamination³

¹ *Your Septic System* information sheet, published by the Canada Mortgage and Housing Corporation (CMHC) as part of the Your House series, 2001, revised 27-06-2008.

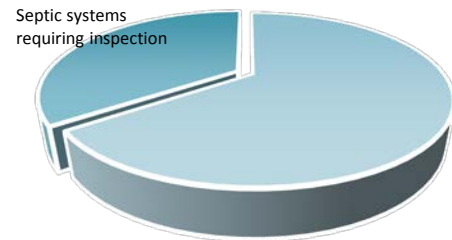
² <https://maisonsaine.ca/eau-et-environnement/comment-assurer-la-longevite-dune-installation-septique.html> (translated)

³ Guide technique; Traitement des eaux usées des résidences isolées), édition de janvier 2009 révisée en mars 2015, ministère du Développement durable, de l'Environnement et de la Lutte contre les changements climatiques, 2006 (translated).

I don't know the age of my septic system. How will I know if I must have it inspected?

When your septic system comes under the new rules, you will be notified by letter that an inspection is required.

Because this is a new program and there are more than 500 septic systems aged 35+ years or of unknown age, the Municipality will proceed in two batches. Therefore, you may not receive a letter this year even though your septic system is on the list. However, do be prepared to receive one eventually!



Who can inspect my septic system?

You must hire an independent company specialised in waste water treatment. A form “*Attestation de fonctionnement des installations sanitaires d’une résidence isolée*” must be signed by the person who performed the inspection, as well as by the firm’s professional, who must also affix his or her seal. There are many companies providing this service; the Municipality can provide you with a list of names.

Why not ask the municipal inspector to do it?

Because the inspection involves a number of tests (see further down) that a municipal inspector is not qualified to perform.

Did the municipal employee not inspect it when my septic tank was pumped out?

The employee overseeing the tank’s pumping merely performs a simple visual inspection of the tank (cover, walls, etc.) and of the general appearance of the leaching bed (standing water or damp spots, foul odours, etc.).

What is involved in a professional inspection?

The inspector:

- visually verifies that all plumbing fixtures are connected to the septic system;
- performs tests to check that all domestic waste waters are directed toward the septic system;
- drills exploration holes in or around the leaching bed to establish whether it is saturated or clogged;
- performs a smoke test to verify that the air circulates freely in the conduits.

How much does this inspection cost?

Costs vary from around \$350 to \$450 (plus taxes).

Who pays for this inspection?

The homeowner is responsible for the cost of the inspection.

Must I pay even if the inspection reveals that my system works adequately?

Yes. This is comparable to the annual inspection fees paid by owners of advanced waste water treatment systems (such as EcoFlo and Bionest).

I received a letter informing me that my septic system requires inspection. What is the latest I can have it done?

The deadline is on December 31 following the date the notice. However, as inspections cannot be performed when the ground is frozen or snow-covered, it should be done between mid-May and the end of October.

What happens if the inspection reveals that my septic system is working adequately?

You simply forward the Attestation form - duly completed and signed - to the Municipality, where it will be added to your property's file. Afterwards, a new inspection will be required every 5 years (you will be notified when it is time).

Why repeat the inspection every 5 years?

Because it is highly probable that at 40 years, your system will have reached the end of its useful life.

What if my system is deficient?

You must forward an Attestation form which is marked "NON FONCTIONNELLE" (non -functional) to the Municipality **within 10 business days following the inspection.**

Shortly after, the Municipality will notify you officially that you must undertake the necessary corrective action within 120 days following receipt of the notice.

I can't afford such an expense. Are there financial assistance programs I can take advantage of?

You can take advantage of the **Tax credit for the upgrading of residential waste water treatment systems** offered by Revenu Québec for the years 2017-2022. The maximum tax credit that you can claim under this program is \$5,500.

Moreover, the Municipality has established an **Assistance program for the replacement of septic systems** to help citizens who need to repair or replace their septic systems. Eligible citizens can apply for financial assistance – which is offered in the guise of a loan – **up to maximum of \$10,000.**

Am I eligible for the Municipality's financial assistance program?

To be eligible, you must comply with the following conditions:

- ▶ Your septic system has been deemed "non-functional" subsequent to a professional inspection required by the Municipality.
- ▶ A permit for the new system has been delivered.
- ▶ Your home is compliant with planning by-laws and is built on the lot for which the application for financial assistance is filed.
- ▶ Your home is your principal residence. Cottages and commercial buildings are not eligible.
- ▶ The value of your home (excluding the land) does not exceed \$115,000.
- ▶ You have filed an application for financial assistance using the prescribed form, BEFORE the commencement of the work.
- ▶ At the time of filing your application, your account with the Municipality is in good standing (there are no taxes in arrears).

Approval is conditional on the approval of the borrowing by-law by the Ministry of Municipal Affairs and Housing and on the availability of funds.

Why is the home value set at \$115,000?

It is the threshold used by the Government of Quebec for the RénoRégion program, which is designed to provide financial assistance to low-income owner-occupants living in rural areas to enable them to correct major defects on their homes. (Unfortunately, the replacement of an outdated septic system is not eligible under this program.)

How do I reimburse this loan?

The loan is reimbursed (capital and interest) over a 20-year period, through a special tax added to your annual tax bill.

What is the interest rate?

The loan bears interest at the rate obtained by the Municipality on the loan contracted to finance the program, so it is unknown at present. However, the Municipality benefits from lower interest rates than those offered for personal loans.

What happens if I sell my home? Will I have to reimburse the balance of the loan?

No. The loan is linked to the property, so the new owners will continue to pay it if you sell your home. However, you must undertake to inform potential buyers of the existence of this loan.

Your responsibilities

In accordance with the *Regulation respecting waste water disposal systems for isolated dwellings – Environment Quality Act* (Q2, r. 22), all isolated dwellings not connected to a municipal sewer system must be connected to a compliant private waste water disposal system.

Regulation respecting waste water disposal systems for isolated dwellings

In accordance with the Regulation, no person may discharge in the environment waste water, grey water or toilet effluents from an isolated dwelling. In other words, it is prohibited to discharge waste water from the toilets, sinks and shower of a home into the environment.

There are no grandfather clauses (acquired rights) when it comes to polluting

You are responsible for ensuring that your septic system is operational. For new constructions or when you replace your septic system, you are required to:

- ▶ Respect the norms specified in the Regulation.
- ▶ Apply to the Municipality for a permit. Before a permit is delivered, a characterization study of the site and natural land must be conducted by a person who is a member of the appropriate professional order.
- ▶ Obtain a permit from the Municipality prior to undertaking the work.

Why?

Non-compliant, poorly maintained or malfunctioning septic systems:

- 1) Discharge contaminants into the environment such as phosphorus, a nutrient that is largely responsible for the accelerated aging of our lakes and streams. The presence of significant amounts of phosphorus is evidenced by large colonies of algae and aquatic plants and, at times, by the appearance of blue-green algae.
- 2) Release harmful bacterial contaminants into the environment, which can seep into the water table and other sources of drinking water.