

The Complete Pierce County Septic Guide

Everything homeowners need to know about septic systems in Pierce County,
Washington

*Compiled from official Tacoma-Pierce County Health Department (TPCHD) program documentation
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A note on this guide: every chapter is sourced directly from Tacoma-Pierce County Health Department program documentation, current as of the date above. Requirements, fees, and programs can change over time — for anything time-sensitive or specific to your property, confirm directly with TPCHD. The most current version of every chapter is also always available free at piercecountyseptic.com.

1. Do You Need a Septic O&M Inspection?

Sourced from Tacoma-Pierce County Health Department program information.

Quick answer: if your septic system uses a pump, alarm, or other mechanical component — or if it's near a lake, stream, or Puget Sound — TPCHD requires a routine Operation & Maintenance (O&M) inspection every year or every three years, depending on your system and location. TPCHD notifies property owners by letter when their system is due.

Why Pierce County Requires These Inspections

Septic systems with mechanical parts — pumps, alarms, aerobic treatment units, sand filters — don't always show obvious warning signs when something starts to fail, unlike a simple gravity system where a slow drain or wet spot is a clear signal. Because a failing system near a water body can affect an entire neighborhood's water quality, TPCHD requires periodic professional inspections for systems that carry this higher risk.

How Often Is an Inspection Required?

TPCHD sets the frequency based on your system type and how environmentally sensitive your location is. Properties near water bodies, or with certain mechanical system types, are typically inspected annually. Other qualifying systems are inspected on a three-year cycle.

Has TPCHD Notified Your Neighborhood?

TPCHD has rolled out O&M notification letters neighborhood by neighborhood. Areas already notified include Lake Tapps (2020–2021), the Key Peninsula (2021–2022), and several 2022 watershed basins — North Fork of Clover Creek, Alderton Creek, Lynch Creek, Ohop Creek, Salmon Creek, Spiketon Ditch, and Swan Creek. If you haven't received a letter yet, that doesn't necessarily mean you're exempt — your neighborhood may simply not have been reached yet.

Who's Qualified to Do Your Inspection

Your inspection has to be performed by a TPCHD-certified O&M specialist, trained and certified through the Washington On-site Sewage Association (WOSSA). TPCHD recommends comparing at least a few certified companies before choosing one.

Financial Help Is Available

Qualifying low-income homeowners within specific TPCHD-designated areas can receive:

- \$125 off a routine inspection (required first)
- \$125 toward riser installation
- \$200 off tank pumping

- \$500 off qualifying minor repairs

Craft3, a nonprofit lender, also offers loans for septic repairs. These programs apply only to routine inspections, not inspections required for a home sale.

2. Buying or Selling a Home With a Septic System

Sourced from TPCHD and Washington State disclosure law.

Quick answer: a property with an on-site septic system can't legally change hands in Pierce County until a Report of System Status (RSS) is completed — regardless of system type. Separately, Washington law also requires sellers to disclose known septic defects, whether or not the RSS passes cleanly.

What Is a Report of System Status?

An RSS is TPCHD's official documentation of a septic system's condition at time of sale. Unlike routine O&M inspections, the RSS applies whenever a property with a septic system is sold, with no exceptions for system type.

The Process, Step by Step

- Contact a TPCHD-certified O&M firm and tell them it's for a sale
- All tanks are pumped as part of the inspection
- The RSS application is submitted to TPCHD (online, mail, or in person)
- TPCHD aims to review within about 10 business days (not guaranteed)
- Once accepted, the RSS is issued and the sale can close

What Happens If You Skip It

Closing without a completed RSS is a Health Department code violation. TPCHD can record the non-compliance against the property title itself, meaning it follows the property — the new owner will be required to complete the RSS after the fact.

A Separate Requirement: Washington's Disclosure Law

Even with a passing RSS, Washington's Seller Disclosure Statement law (RCW 64.06) separately requires disclosing any known septic defects. A clean RSS doesn't substitute for honest disclosure, and disclosure doesn't substitute for a completed RSS.

What Buyers Should Ask For

Ask the seller for a copy of the completed RSS before closing, and consider looking up the system's official record drawing using TPCHD's as-built lookup tool at tpchd.org/asbuilt.

3. Financial Help for Septic Repairs and Inspections

Sourced from TPCHD program documentation.

Quick answer: TPCHD's financial assistance program requires living within a specific mapped eligible area AND having a household income at or below 80% of Area Median Income (AMI). Both conditions apply — meeting only one doesn't qualify you for this specific program, though other options may still be available.

Who Actually Qualifies

Eligible areas include Alderton Creek, Key Peninsula, Lake Tapps, Lynch Creek, Minter Bay, North Fork, Ohop Creek, Salmon Creek, South Prairie Creek Tributary, Spanaway Lake, Spiketon Ditch, and Swan Creek. Your household income also needs to be at or below 80% of AMI.

What the Discounts Cover

- \$125 off a routine inspection (required first)
- \$125 toward riser installation
- \$200 off tank pumping
- \$500 off qualifying minor repairs

Important: this program covers routine inspections only, not home-sale (RSS) inspections.

How to Apply

Contact TPCHD at OMFA@tpchd.org or (253) 649-1421 to request the financial assistance form. TPCHD verifies eligibility before service begins, then you choose a certified provider from the list on your approved form.

Don't Qualify? Other Options Exist

- Craft3 Clean Water Loan — countywide, (888) 231-2170
- Pierce County Septic Repair Program — for failing systems, unincorporated Pierce County
- Pierce County Home Repair Program — (253) 798-4400, option 2
- City of Tacoma Rehabilitation Loan — up to \$50,000, (253) 591-5667
- USDA Rural Development — loans for rural Pierce County properties

4. The Septic Permit Process, Step by Step

Sourced from TPCHD's On-Site Sewage System application process documentation.

Quick answer: installing or replacing a septic system requires hiring a Washington-licensed septic designer or professional engineer, getting your design approved by TPCHD, and submitting a final record drawing that TPCHD must formally accept before your building permit final can be released.

You Can't Design Your Own System

You're required to hire a Washington State licensed septic designer or professional engineer to evaluate your site and prepare the system proposal.

The Process, Step by Step

- Hire a licensed designer or engineer
- They submit the design and pay fees to TPCHD
- TPCHD reviews the site and plans
- System is installed under an installation permit
- Record drawing is submitted and reviewed (~10 business days, not guaranteed)
- Once accepted, the system is legally approved for use

Why This Can Take Longer Than Expected

An incomplete application triggers a resubmittal fee. Properties in a critical area (floodplain, wetlands, habitat) may also require a separate environmental review, which Pierce County notes can add significant time.

Your Building Permit Depends on This

Your septic system is not approved for use until TPCHD accepts the record drawing — not simply once installation is physically finished. Pierce County's Building Department requires proof of that acceptance before releasing your building permit final.

5. Septic-to-Sewer Conversion

Sourced from TPCHD and Pierce County Planning & Public Works.

Quick answer: converting from septic to public sewer requires approval from both TPCHD and Pierce County Planning & Public Works. You must apply to decommission your septic tank BEFORE any pumping happens. "Dry lines" properties get a 180-day window to connect once sewer becomes available.

Why This Comes Up: "Dry Lines" Neighborhoods

Some developments were built with interim septic systems while sewer mains were laid nearby but not yet connected. There are 31 such developments in the Pierce County Sewer Service Area. Once sewer becomes available, owners get 180 days to connect and decommission their septic system.

The Process, Step by Step

- Submit decommissioning application (before any pumping)
- Sewer connection approved by TPCHD and Pierce Co. PPW
- Tank pumped by a certified O&M; firm
- Tank decommissioned, site plan filed with fee
- Decommissioning certificate uploaded, sewer inspection scheduled
- Sewer permit issued — conversion complete

Financial Help: Tacoma's Septic Amnesty Program

Within Tacoma city limits, converting within two years of sewer becoming available qualifies you for a 50% reduction in sewer assessment fees, up to \$10,000. Low-interest loans are also available through Tacoma's Sewer Conservation Loan Program.

6. Legal Nonconforming Systems in Older Homes

A note on sourcing: this chapter covers the general legal framework under Washington's on-site sewage code (WAC 246-272A). We could not verify a TPCHD-specific program page dedicated to this exact topic — treat this as the state-level legal foundation, and confirm your specific situation directly with TPCHD.

Quick answer: a septic system properly approved and built to the code in effect at the time generally doesn't have to be upgraded just because requirements have since changed. But if the system later fails and needs a real repair or replacement, current requirements typically come into play.

What "Legal Nonconforming" Generally Means

Many older homes in Pierce County have septic systems installed under different code requirements than exist today. A system properly permitted at the time doesn't automatically become illegal just because code has since changed — sometimes called "grandfathering," or more precisely, legal nonconforming status.

Remediation vs. Repair, Under Washington Code

Remediation: an action approved by the local health officer that restores the function of a previously-conforming component that failed — a lighter-touch fix.

Repair: the relocation, replacement, or reconstruction of a failed system or component — a more substantial fix, more likely to trigger current code requirements.

Start With Your Actual Record

Before assuming anything about your system's status, look it up using TPCHD's as-built tool at tpchd.org/asbuilt. If it can't be found that way, you can request a manual search — expect an initial response in about 5 days, with a full search taking up to 60 days.

Have Questions About Your Specific System?

This guide covers the general rules — but every property and every system is a little different. For the most current version of every chapter, interactive tools (including a free septic pumping interval calculator), and a way to connect with a local licensed septic provider, visit:

[piercecounityseptic.com](https://www.piercecountyseptic.com)

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