

Time of Transfer Frequently Asked Questions

Q. What is required at the time of transfer for septic systems?

A. The septic tank must be uncovered and pumped out by a licensed septic tank pumper so a certified septic inspector may verify the size and condition of the septic tank. Also, verification of secondary treatment (leech field, lateral field, ATU, peat filter, etc) following the septic tank is required. If the house was built or the system was installed after 1989, a record search for a permit on the system may be useful or done by an inspector. If our office has a permit on file, the septic tank will still need to be inspected. The inspector will also walk the lateral field and look for signs of failure. If no permit exists, the inspector will still inspect the existing septic tank and look for a surface discharge. The inspector will also be inspecting the plumbing inside the house.

Q. What constitutes a lateral field?

A. A series of perforated pipes in varying lengths which do not discharge to the ground surface.

-There is no such thing as a surface discharge from a tank, i.e. into a ditch, tile or stream being grandfathered. These are illegal and a new system will need to be installed.

- If there are no records of a lateral field and no signs of a surface discharge further verification shall be required. Scheduling the use of a backhoe may be required.

Q. What if the septic system does not meet the code requirements?

A. The purpose of the law is to eliminate sub-standard or polluting septic systems. A sub-standard septic system is one that has no treatment (secondary treatment) following the septic tank or has a secondary treatment system that has failed. These sub-standard septic systems pose an environmental and public health hazard and require repair. If you have a septic system with a septic tank AND a secondary treatment system such as a seepage (leach) field, sand filter or other approved device, and it is not creating a public health or environmental hazard, it does not have to meet current code requirements.

Q. Who is able to conduct the inspections?

A. All inspections must be conducted by an inspector that has been certified by the Iowa DNR

Q. What is this going to cost?

A. Most septic tanks will cost \$200-\$350 to pump, as it is based on the size of the tank and individual pumpers. If the septic tank needs to be unearthed, a backhoe will cost \$75-\$150/hour. These fees are only estimates and not intended to be used for financial planning purposes. Cerro Gordo County is not responsible if the contractor charges a higher rate. The fee for a time of transfer inspection varies, depending on each Certified Time of Sale Inspector.

Q. If a system is pumped, inspected, and passed, but fails a short time later what happens?

A. This inspection process is intended to find illegal discharges and other issues significant issues with a septic system as well as to provide education to new homeowners. The inspection offers a one-time glimpse of the septic system and it is impossible to determine when or if the system will fail. Consequently, regardless of when a septic system fails (backs up into the house or surfaces on the ground) the system shall be replaced with a new septic system.