# Iowa septic time-of-transfer checklist for agents and title companies

Updated for Iowa's 2025 septic rule rewrite. The time-of-transfer rule is now **567-69.7** (not 69.2). The law is Iowa Code section 455B.172(11).

Last checked November 19, 2026.

## At listing

- ☐ Confirm whether the property is on a private septic system.
- ☐ Check whether the sale is exempt (12 exemptions, including court-ordered sales, foreclosures, estates and trusts, transfers to a spouse or lineal relative, divorce, demolition, systems installed in the last two years, partition and tax sale deeds, and sales for $500 or less).
- ☐ Check whether a report from the last two years already exists. The DNR's online database holds reports filed since 2021.
- ☐ Book a DNR-certified time-of-transfer inspector. Look them up on the DNR's public list first and make sure the certification is still valid on the inspection date.
- ☐ Ask whether the tank was pumped by a licensed cleaner in the last three years, with records of size and condition. If not, it gets pumped at the inspection.

## Before the offer is final

- ☐ Get the inspection report to the buyer.
- ☐ If the system failed, get repair or replacement quotes and write who fixes it, and by when, into the purchase agreement.
- ☐ If frozen ground will delay the inspection, plan for a weather binding agreement with the county board of health.

## Before closing

- ☐ Confirm the inspector filed the report (due within 10 business days of the inspection) with the DNR and the county environmental health office.
- ☐ Or confirm the right binding agreement is signed: weather delay, future installation, or demolition waiver.
- ☐ Make sure the groundwater hazard statement is marked correctly. The recorder won't record the deed without the report or a binding agreement.

## Good to know

- A working system doesn't have to meet current code to pass.
- Counties can't add their own transfer inspection rules; state law preempts them. Counties can inspect with their own certified staff and set a fee, and they must accept any DNR-certified inspector.
- A fraudulent report carries a $5,000 civil penalty and a one-year suspension for the inspector.

County contacts, fees and local timing for all 99 Iowa counties: **septicbystate.com/iowa**

What changed in 2025: **septicbystate.com/iowa/septic-time-of-transfer-rule-changes-2025**

Need a certified inspector, pumper or installer for a listing? **Send a request from any county page and we'll connect you.**

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