

Scott County Septic

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Dakota County Septic Closing Checklist

Selling a home on a septic system in Dakota County, MN? Ordinance 113 makes a compliance inspection part of the transfer. Print this page, work it top to bottom, and your closing file will have what your closer needs. It pairs with our full [Dakota County compliance guide](#)

Print this checklist [Download the PDF](#)

Step 1 — Start early (at listing, not at offer)

- Order the compliance inspection from an MPCA-licensed inspector — inspectors book out one to three weeks in the selling season, and the certificate or notice is filed within about 15 days of the visit.
- Look for an existing certificate of compliance. One for an existing system is generally valid three years (five for a newer system) and may satisfy the transfer if nothing suggests the system has since become noncompliant.
- Confirm who arranges and pays for the inspection in the purchase agreement — in practice it is usually the seller, because the seller must provide a certificate or escrow security.

- Ask the inspector whether a watertightness certification signed by a licensed maintainer within the last three years can cover the pumping portion of the inspection.

Step 2 — Assemble the closing file

- Seller's written septic disclosure statement (required statewide under Minnesota law)
- Certificate of compliance — or the notice of noncompliance together with a licensed installer's written estimate
- Tank pumping and watertightness records, if relied on for the inspection
- Escrow agreement naming the holder, amount, work, deadline, and release conditions (escrow cases only)
- Any prior permits, as-built drawings, and inspection reports for the system
- For new systems: construction permit, as-built record, and the new certificate of compliance

Step 3 — If the system fails its inspection

- Get a written, itemized estimate from an MPCA-licensed installer immediately — repair, credit, and escrow paths are all built on that number.
- Choose the path with the buyer and document it in the purchase agreement or an escrow agreement: fix before closing, credit the buyer to complete the work, or fund escrow security.
- If escrowing, name the holder (typically a licensed closer, attorney, or financial institution) and the amount. Ordinance 113 requires security that is sufficient without fixing a percentage; Minnesota closing practice commonly uses 125% of a written estimate or 110% of a signed contract price — confirm the figure with your closing team.

- Write down the correction deadlines that apply: in Dakota County, systems that do not protect groundwater generally have 10 months from the notice, and imminent threats to public health or safety have 30 days.
- Note the winter exception: frozen ground and snow cover can make a full inspection impractical, which is exactly the situation escrow agreements exist for.

Step 4 — After closing (escrow cases)

- The buyer completes the installation with an MPCA-licensed installer under a county construction permit — Dakota County does not allow homeowner-installed systems.
- The new system passes county inspection and a new certificate of compliance is issued.
- Escrow funds are released per the agreement's terms as the complying system is installed and certified, and any balance returns per the agreement.
- Keep the full file — disclosure, certificate, permits, as-builts — with the home's permanent records for the next sale.

Need an inspector or installer for any step? [Request a free match](#) — your request goes to one independent, MPCA-licensed local professional.

Sources and verification

- [Scott County Septic — Dakota County compliance guide](#) (the full explanation behind this checklist)
- [Dakota County — Ordinance 113 standards summary](#)
- [Minnesota Pollution Control Agency — SSTS inspections](#)
- [Minnesota Statutes § 115.55](#) (seller disclosure duties)

This checklist is a planning summary, not legal advice. Verify anything deadline-critical with Dakota County Environmental Resources or your closer.

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Scott County Septic

A free quote-matching service connecting Scott and Dakota County property owners with one MPCA-licensed septic installer.

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Disclosure: Scott County Septic is a referral and quote-matching service, not a septic contractor or installer. We do not design, install, repair, pump, or inspect septic systems. When you submit a request, your information is shared with one independent, MPCA-licensed local installer, who will contact you directly with a quote. That installer is solely responsible for its own pricing, work, permits, and warranties.

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