

A Time-of-Transfer Evaluation is a water and septic system evaluation that takes place before a property is transferred from a seller to a buyer. The **seller** may be required by a township or municipality to have this evaluation completed prior to sale, to ensure disclosure of all conditions that may affect or limit future property use and development.

Am I required to have a Time-of-Transfer Evaluation performed before I sell my property?

Currently the evaluation will only be required if you decide to sell property in Milton Township (Antrim County).



If I don't get a Time-of-Transfer evaluation, can it interfere with the closing and sale of my property?

Yes. If you live in Milton township, the property cannot be legally sold or transferred until the Time-of-Transfer Evaluation is completed with satisfactory results. Local real estate professionals should be aware of this requirement, and should be able to help you plan your sale accordingly.

How much does the Time-of-Transfer evaluation cost?

Refer to the current *Fee Schedule*, available at nwhealth.org or at any of our offices, for *Real Estate – Transfer/Refinance* in your county. This fee covers the initial water sample taken as part of the Time-of-Transfer evaluation, but additional fees will be charged for subsequent water re-testing if the well must be treated for the presence of bacteria. The fee does NOT cover any costs associated with having the septic tank pumped prior to the evaluation.

How do I schedule a Time-of-Transfer evaluation?

First, obtain and complete the application, available at Health Department of Northwest Michigan offices in Bellaire, Charlevoix, Gaylord or Harbor Springs/Petoskey, or online at nwhealth.org/tot.html. The completed application can be scanned and submitted via email, delivered in person or mailed to one of our offices.

Once the completed application has been received, the inspector will contact you, or your designee, to set up a time for the inspection. **It may take up to two (2) weeks from the date the application is received for the evaluation to be completed, and additional delays may occur if positive bacteriological results require water treatment and re-testing. Please keep this in mind and schedule property closing dates accordingly.** Access to the home will be required to take water samples; a lockbox code, if available, may be included on the application to provide access.

What does the Evaluation consist of?

The evaluation consists of both a water supply inspection and a septic system inspection.



What if my septic system is functional but is not in compliance with the current District Sanitary Code?

The system will only need to be brought up to compliance if the use of the home or property will change, such as by adding bedrooms or by tearing down and rebuilding a new home.

What if the water testing from my evaluation comes back positive for coliform bacteria or E.coli?

In the event of positive bacteriological test results, chlorination of the well is required, and the Health Department will take a second sample to confirm whether the issue has been resolved. Additional fees will be charged for any additional water testing required.

How long is the Time-of-Transfer evaluation good for?

The evaluation is good for five (5) years from the date of completion. If you're considering listing your home for sale during winter months, it is recommended that you complete the application before winter begins, to assure a timely, comprehensive evaluation.

Can my water supply or wastewater inspection be failed as part of the Time-of-Transfer evaluation?

The evaluation does not pass or fail these systems. It identifies the current and future use of the property, and the current status of each system. However, if the well tests positive for coliform bacteria or E.coli, the water is deemed unsafe for drinking until the bacteria have been shown to be eliminated through proper chlorination and re-testing.

The septic system is not considered “failed” unless there is visible evidence of sewage on the ground during the inspection. In many cases, the existing septic system is undersized for the existing home. This doesn’t mean the system has failed; however, it will need to be brought into compliance with the current District Sanitary Code if changes to the home are proposed or when the current system must be replaced.

How do I get my septic system pumped? Who should I call?

If you can’t document that your septic system has been pumped within the past five (5) years, you’ll need to have it pumped before the evaluation occurs. The Health Department offers detailed information about septic systems and companies that pump and haul septic waste.

Visit nwhealth.org/septiccare.html for more information.



1-800-432-4121
nwhealth.org



Time-of-Transfer Evaluation

Frequently Asks Questions

