Form SG-55A Home Loan Evaluation Procedures is an informational guidance document that can be distributed to citizens requesting a home loan evaluation.

**Individual Water Supply Systems**

1) The water supply system must meet applicable health department regulations and design standards.

2) Wells installed after June 8, 1985, are required to have been drilled by a certified well driller under permit issued by the county health department.

3) If a well has been installed without the required permit, the water supply cannot be approved until it can be verified that the system is in compliance with the applicable design standards.

4) Water supply must test safe bacteriologically.

5) When the first water sample test results are unsatisfactory, the sanitarian should notify the supply owner of the results and provide proper disinfection procedures. The supply is then to be reinspected and resampled after the proper disinfection techniques have been followed.

6) Prior to any sample being collected, a check for chlorine residual must be conducted. If positive, do not submit the sample for testing until such time as chlorine residual test is negative. **Note:** Not applicable to supplies with positive feed-type hypochlorinator.

7) All spring and cistern water supplies are required to be chlorinated by a positive feed-type hypochlorinator or by means of **NSF approved ultraviolet disinfection units**. These systems must be installed and in use at the time of the evaluation.

8) No individual water supply shall have more than two unsatisfactory bacteriological sample results. No further samples shall be taken until continuously operated disinfection methods are employed in compliance with Procedures Manual memorandum **DW-38 Individual Home Water Supply Chlorination Systems**.

9) If the property is served by both an individual water supply and public water, check for compliance with Procedures Manual memorandum **DW-19 Approval of Individual Homeowner Wells in Developments with Approved Public Water Supply Systems**.
On-Site Sewage Disposal Systems

1) Sewage systems must meet design standards which were in effect at the time the system was installed. Current design standards and procedures must be followed when a sewage system is modified.

2) Form SS-177 On-Site Sewage Disposal System Inspection Report must be completed and on file for any septic tank system installed after July 1, 1970 (Applicable right-of-way agreements must be attached). If an SS-177 is not on file, the system cannot be approved until the property owner verifies that the system is in compliance with the applicable design standards.

3) Homes must be occupied for at least 30 consecutive days prior to dye testing of the system. Also, homes with systems modified by adding such items as sink, washing machine, or shower wastes after the initial evaluation shall comply with this policy. This does not apply to surface discharge systems.

4) A field survey (investigation) is to be conducted which includes dye testing of the system. Dye (in the amount of and purged with a quantity of water to provide an adequate test, as determined by the trained and professional sanitarian) is to be introduced into fixtures at each level in the house. It is recommended that this water usage should not be in excess of the daily design flow of the home. Be alert to basement fixtures that may be connected to a separate drain line. Check entire grounds, roadside ditches, adjacent streams, etc. for signs of dye and wastewater discharges. Results of the dye test should be checked within the hour and, unless positive, rechecked. Dye test results should not be reported as negative until rechecked after at least the next working day.

5) When the investigation indicates that the septic system construction or design is not approved, the property owner or his/her designee with instructions as to what changes must be made to the installation to obtain approval. Further, the owner is to be notified that a permit must be obtained from the health department prior to making the required modifications.

6) Should the property owner subsequently fail to contact the local health department within ten days after the date of the written notice, issued under conditions described under item five above, form SG-55 - On-Site Water Supply and/or Sewage Disposal System Evaluation Request Form should be completed showing that the septic tank system is not approved and same mailed to the lending agency. Notification and enforcement action is to be taken to ensure that the system is improved to an approved status.

7) If the septic tank system is located within a subdivision, or suspected subdivision, created after July 1, 1970, the system should not be approved unless a subdivision approval or a declaratory ruling has been issued exempting the owner or developer from having to install a central sewage system (not applicable to subdivisions established prior to July 1, 1970).
8) If the septic tank system or any part thereof is located off the owner’s property, it shall not be approved unless a legal easement has been prepared and filed with the county clerk which gives the parties, their heirs, or assigns the right to use and maintain a system thereon. A copy of the legal easement should be attached to the SS-177.

9) If a system was installed prior to July 1, 1970, an affidavit attesting thereto is acceptable, provided the information is complete and indicates that the system met health department design standards at the time of installation.

10) Septic tanks installed prior to June 30, 1959, must have a minimum capacity of 500 gallons. Septic tanks installed on or after July 1, 1959, must have a capacity of not less than 750 gallons.

11) Septic tanks that have been in use for five or more years and which have not been pumped out within the last three years are to be pumped and their physical condition checked after the sewage disposal system evaluation has been conducted. Documentation of the condition of inlet and outlet baffles or “T’s” in this report is encouraged. The property owner must provide documentation that the tank was pumped by means of a dated receipt.

**HAU’s (Home Aeration Unit) and Media Filters with Surface Discharge**

12) All surface discharging systems installed after May 1, 1998, must have an approved perpetual maintenance contract. For all systems with surface discharge, maintenance requirements should meet WVDEP guidelines which stipulate that units be serviced by an approved Class H maintenance provider the appropriate number of times per year (either 2 or 4) according to the treatment category assigned by the WVDEP. Names and contact information for approved Class H maintenance providers is available on the WVDEP web site: [HAU and Other Surface Discharging System Approved Maintenance Providers](#) or by calling Office of Environmental Health Services – Training and Certification section at 304-558-2981.

13) All surface discharge systems permitted after January 1, 1999, must have a valid WVDEP registration when evaluation is performed. The status of the registration can be checked on the WVDEP’s permitting web site: [WVDEP Water Resources Permit Search](#). The WVDEP web site search should be conducted on the owner’s registration number which can be found on the WVDEP permit as well as on the permit from Public Health Sanitation Division.

14) All surface discharge systems permitted prior to January 1, 1999 shall obtain a permit registration from WVDEP at the time the home is sold. The required application submission form and instructions are available on WVDEP’s web site: [WVDEP General Permit](#). WVDEP requests that the sanitarian send the name and contact information for the new owner to Kylie Lancaster at: Kylie.N.Lancaster@wv.gov
15) Surface discharging systems must be in good working order and must be serviced as needed within the conditions and warranties of the maintenance contract, by an approved Class H maintenance provider, and documentation of service, at the last required service interval, shall be included with this report. A dye test must be conducted in accordance with item 4 above.

HAU’s and Media Filters with Subsurface Discharge

16) HAU’s and media filters with subsurface discharge must be serviced a minimum twice per year by an approved Class H maintenance provider, in accordance with Section 7.2 of 64 CSR 9 Sewer Systems, Sewage Treatment Systems, and Sewage Tank Cleaners. Documentation from the service provider must be submitted showing that the unit was serviced and found to be in acceptable working order at the intervals required by LAW. The drain field must be evaluated as in item #4 above.

Public Sewage Disposal Systems

Existing homes connected to existing public sewer systems or community sewer systems shall be considered to meet the requirements of the state code and regulations.

Systems Not Meeting Above Requirements

For homes not meeting the above requirements, including the inability to test the systems, the sanitarian should complete form SG-55 with as much information as known, indicate the system is not approved, cite the reasons, and mail a copy of same to the lending agency.

Pre-Need Evaluation

The property owner or real estate agency may request a pre-need evaluation by submitting to the local health department form SG-55 without the lender or purchaser information. The sanitarian should conduct the evaluation as specified above and return form SG-55 to the property owner or real estate agency. The lending agency, however, may reject an evaluation it does not consider current. For example, WV Housing requires form SG-55 to be dated within 90 days of the closing date.

References
- DW-19, Approval of Individual Homeowner Wells in Developments With Approved Public Water Supply Systems
- DW-38, Individual Home Water Supply Chlorination Systems
- SG-55, On-Site Water Supply and/or Sewage Disposal System Evaluation Request Form
- SG-55A, Home Loan Evaluation Procedures
- SS-177, On-Site Sewage Disposal System Inspection Report

History
- Replaces H-12 dated November 9, 2007

Updates
- Links Update 3/2016