

	West Virginia Department of Health and Human Resources				
	MANUAL OF ENVIRONMENTAL HEALTH PROCEDURES				
Section	Housing / Institution	Date	November 9, 2007	Procedure #	H-12
Subject	Guidelines for Evaluating & Approving Water Supply and Sewage Disposal Systems for Home Loan Applications			Page	1 of 4

[Form SG-55A](#) 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 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](#).
- 9) If the property is served by both an individual water supply and public water, check for compliance with Procedures Manual memorandum [DW-19](#).

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](#) 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 HAU's with surface discharge.
- 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 must be verbally notified immediately, followed by written notification 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](#) 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 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 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. Including documentation of the condition of inlet and outlet baffles or T's in this report is encouraged.

Home Aeration Units

- 12) All home aeration units installed after May 1, 1998, must have an approved perpetual maintenance contract. For HAUs with surface discharge, maintenance requirements should meet DEP guidelines which stipulate that units be serviced four times per year by a qualified technician. A list of qualified technicians is available on the DEP web site: http://www.wvdep.org/Docs/14939_MAINTENANCE_CONTRACTORS_%20April%2025_08.pdf HAUs with subsurface discharge must be serviced twice per year by a qualified technician, in accordance with NSF Standard 40 guidelines.
- 13) All home aeration units with surface discharge installed after January 1, 1999, must have a valid DEP registration when evaluation is performed. The status of the registration can be checked on the DEP's permitting web site: http://www2.wvdep.org/webapp/_dep/search/permits/owr/owrpmtsearchpage.cfm?office=owr The DEP web site search should be conducted on the owner's registration number which can be found on the DEP permit as well as on their HAU permit from this office. For HAUs installed prior to January 1, 1999, there is no DEP registration requirement.
- 14) Home aeration units with surface discharge must be in good working order and must be serviced as needed within the conditions and warranties of the maintenance contract, by a qualified technician, and documentation of service should be included with this report. A dye test must be conducted in accordance with item 4 above.
- 15) Home aeration units with subsurface discharge must have been serviced by a qualified technician and judged to be in acceptable working order no more than 60 days prior to the date of the loan evaluation. A dye test must be conducted in accordance with 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 usual 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 December 29, 2000

Attachments