Home Loan Evaluations

Chad E. Meador, RS, MA, Administrator
Summers County Health Department
Home Loan Evaluations

- 2 Areas Evaluated: Individual Water Supply & Sewage Disposal System
- Strictly a “Snapshot” of a Moment in Time
- Not required by Code, but Local Health Departments May Perform Them
- No Guarantees for Future Functioning of Systems
- Often Requested by Lender, Sometimes the Owner or Agent When A Home is Sold
Guidelines for Evaluating & Approving Water Supply & Sewage Disposal Systems for Home Loan Applications

• H12: Found in WVDHHR Manual of Environmental Health Procedures under Housing/Institution Section and gives specific information on requirements, tests, results, etc. for:
  • Sewage Disposal Systems
  • Individual Water Supply Systems
  • Surface Discharge Systems
  • Systems not Meeting Requirements
  • Pre-Need Evaluation
Next Steps To Take After A HLE Has Been Requested

CAUTION: Ask your Sanitarian Supervisor or Administrator what your HD Procedures are for HLE!!!!

• Step 1: Send applicant a copy of the SG-55A explaining the procedures in conducting evaluations of water and sewage disposal systems
PROCEDURES TO FOLLOW WHEN AN EVALUATION OF AN INDIVIDUAL WATER SUPPLY AND/OR SEWAGE DISPOSAL SYSTEM IS REQUESTED

To: Applicants requesting water and sewage evaluations

From: ___________________________ Sanitarian

Environmental Health Section

Re: Procedures in conducting evaluations of water and sewage disposal systems

The Environmental Health Section of the _______________ Health Department offers a service by evaluating the design, construction, and bacteriological quality of individual water supplies and investigating sewage disposal systems to determine compliance with applicable laws and sanitary standards. Evaluations are to be requested by an owner, buyer, or agent in the purchase or sale of the residence or facility. The appropriate sections of the application form supplied by the health department must be completed in entirety. These evaluations are offered as a service and are not required by law.

Depending upon the availability of the Sanitarian and the time involved in performing the necessary sampling and testing, the final evaluation report may require as much as 30 days for completion.

Fees for these services vary by county. For specific information about the fees charged for sewage disposal system evaluations, water supply evaluations, and joint - sewage system and water supply – evaluations, contact the Environmental Health Section.

Bacteriological analysis of water samples is performed by the West Virginia Bureau for Public Health, Office of Laboratory Services. The Laboratory will bill the property owner a separate charge of $20.00 for performing each analysis.

It is the policy of this office to make a copy of the evaluation available to the owner, the purchaser, and the lender. Realtors or agents of these principals may be provided a copy of the evaluation if such a request is made. Sanitarians of this office will only conduct the necessary evaluations with the consent and cooperation of the owner or occupant of the residence or facility.

An evaluation of the water supply system requires an inspection of the physical construction and location of the water supply, as well as bacteriological analysis of the water. Water supplies may only be sampled if they meet the minimum construction standards established by the West Virginia Department of Health and Human Resources, Bureau for Public Health. The water analysis tests for a group of micro-organisms called coliforms whose presence is an indicator of potentially unsafe drinking water. Samples may only be collected during the first part of the week in order to allow sufficient time for lab analysis.
Should a water sample contain coliform organisms, disinfecting the water supply and retesting is recommended. In some instances, the water supply may be deemed unacceptable for use, or require the installation of disinfection equipment for long-term safety of the supply. Information on proper water supply protection, including the installation of disinfecting equipment, is available from the Environmental Health Section. This process may require a few weeks to complete.

Before evaluation of a sewage system can occur, the residence or facility must have been occupied for the past 30 days. An evaluation of the sewage system may require specific requests for information, the opening of the top of the septic tank, the introduction of tracing dye into the system and several on-site visits by the Sanitarian to confirm the operation of the system. Adequate quantities of water must be provided at the residence or facility to properly assess the ability of the system to handle reasonable design flows. After the dye testing of the sewage system, pumping and cleaning of the septic tank by a licensed septic tank pumper may be necessary. The owner or an authorized representative is expected to be on the premises during the initial dye testing procedure. **The cleaning of the tank is not to be performed immediately prior to the evaluation.**

If the sewage system utilizes a home aeration unit, the unit is to be serviced as needed within the conditions and warranties of an acceptable maintenance contract or by a qualified technician and judged to be in acceptable working order. All home aeration units with a surface discharge are required to have a current DEP Registration. The status of the Registration will be verified with the DEP prior to the evaluation of the system, and evaluations will not be conducted without a current Registration.

The evaluation report will present the findings of what was discovered through reasonable efforts by the Sanitarian to determine the acceptable design and operation of the water and/or sewage system(s) on the day or days on which the evaluation was conducted. A favorable evaluation cannot be used as an assurance that the system or systems can be expected to function satisfactorily in the future. Various factors, such as the normal deterioration of the system, increased water use, weather conditions and physical damage can affect the function of such systems.

If major modifications to the water or sewer systems are necessary, such work may require the employment of a certified well driller or sewage system installer. In many instances a permit may be required prior to any alteration or modification. Contact the Environmental Health Section for a listing of certified well drillers or septic installers located in the area.
Next Steps To Take After A HLE Has Been Requested

• Step 2: Send Applicant the SG-55 Application
  • Application is to be completed by both the applicant and the Sanitarian
  • This is the form the Sanitarian uses to give the results of the evaluation
  • Form can be found at: http://intranet.wvdhhr.org/phs/forms/index.asp
REQUEST FOR HOME LOAN EVALUATION OF WELL AND/OR SEWAGE SYSTEM

TO BE COMPLETED BY THE APPLICANT

Lender: ___________________________ Case Number: ___________________________
Mailing Address: ___________________________ County Tax Map: ___________________________
City: ___________________________ State: ___________________________ Parcel Number: ___________________________
Property Owner: ___________________________
Purchaser: ___________________________
Mailing Address: ___________________________ Mailing Address: ___________________________
City: ___________________________ State: ___________________________ Zip Code: ___________________________
Zip Code: ___________________________
Phone Number: ___________________________ Phone Number: ___________________________
Detailed directions to the property: ___________________________

Subdivision Name: ___________________________ Section: ___________________________
Lot No.: ___________________________

Multi-living Number of Water Sewage Dwelling occupied Basement Dwelling
units Bedrooms Supply Disposal for last 30 days? Yes No Yes No New Existing
Yes: ________ No: ________ Yes: ________ No: ________

*If private well, permit number: ________, and approximate date well was drilled: ________.
If private septic system, permit number: ________, and approximate date system was installed: ________.

TO BE COMPLETED BY THE HEALTH DEPARTMENT SANITARIAN

Loan Number: ________ Date Received: ________ Amount Received: ________ From: ________
Water Supply: ○ Drilled Well ○ Dug Well ○ Cistern ○ Spring ○ Other: ________
Installed under permit: ○ Yes ○ No Disinfection system: ○ Yes ○ No Type: ________
Permit Number: ________ Meets minimum physical design requirements: ○ Yes ○ No ○ Cannot be determined
Bacteriological sample collected: ○ Yes ○ No Date inspected / sampled: ________
Bacteriological sample results: ○ Satisfactory ○ Unsatisfactory Laboratory sample number: ________
NOTE: Inspection and sampling does not address chemical contamination, mineral concerns, or yield of the supply.

The water supply was found to be: ○ Satisfactory ○ Unsatisfactory as a potable water supply.

Sewage Disposal System: Type: ________
Sewage system installed under a permit: ○ Yes ○ No Permit Number: ________
For surface discharge systems permitted since January 1, 1999, is the WVDEP Registration current: ○ Yes ○ No
Note: a system cannot be approved without a current registration. Registration cannot be transferred to new owner. New owner must register with West Virginia Department of Environmental Protection (WVDEP).
System met the minimum design standards at the time of installation: ○ Yes ○ No
Date of original inspection: ________ Date dye test conducted: ________ Dye observed: ○ Positive ○ Negative
The design loading of the facility remains within the minimum standards as originally sized: ○ Yes ○ No
The sewage disposal system: ○ Appears to be Functioning ○ Appears to be Not Functioning ○ Could not be determined satisfactorily at the time of the evaluation.

REMARKS: __________________________________________

Date: ________ Sanitarian: ___________________________

NOTE: Inspection and sampling does not address chemical contamination, mineral concerns, or yield of the supply.

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REMARKS: __________________________________________

Date: ________ Sanitarian: ___________________________
Next Steps To Take After A HLE Has Been Requested

• Step 3: Schedule a time to conduct the evaluation
  • Never go in a Home Alone!
  • Make sure you schedule the HLE so that the water sample can be received at lab in time for testing (Mon.-Thursday….could be different depending where you are located)
  • Get familiar with what the dye you are using looks like
    • Liquid or Tablets?
    • What Color Dye Should I use?
Liquid Dye
Tablet Dye
Next Steps To Take After A HLE Has Been Requested

• Step 4: Collect Water Sample & Conduct Dye Test
Dye Test Tips

• Wear gloves
• Turn on the water after applying the dye and avoid splash
• When dye testing washing machines always put the dye in the drain & never in the washer!
• Check the basement for any plumbing and dye test those fixtures too
Next Steps To Take After A HLE Has Been Requested

• Step 6: Leave water running and go outside and look for dye
  • Check wood lines, ditch lines, culverts, ponds, creeks, anything that looks suspicious.
  • Once you are satisfied go back in the house and turn off water
  • If no dye shows a follow-up inspection must occur no less than the next working day (I have always typically gone back 24 hours later)
    • Follow-up inspection is simply looking for any dye that may have reached the surface
Next Steps To Take After A HLE Has Been Requested

• Step 7: Septic Tank Needs Pumped and Inspected for the Condition of Inlet and Outlet Baffles
  • Septic Tank Does Not need pumped if:
    • Septic Tank hasn’t been in use for at least 5 years
    • Septic Tank has been pumped within the last 3 years (must provide receipts)
Next Steps To Take After A HLE Has Been Requested

• Step 8: Complete the remaining portion of the SG 55 application and submit (typically to the financial institution, owner, and buyer)
• Submit application regardless if the HLE passes or fails
Obstacles of HLE

• What if the residence hasn’t been lived in within the last 30 days?
  • What is an escrow account?
• What if I can’t find a sewage permit?
• What if I can’t find a water well permit?
• What if the original sewage permit was for a 2 bedroom, but the house is now a 3 bedroom?
• What if the sewage system is functioning but the grey water is being disposed of improperly?
• What if the water supply is a spring that is not properly treated for bacteria?
References

• Intranet Site for all Public Health Sanitation Forms: http://intranet.wvdhhr.org/phs/forms/index.asp
Questions???

Be Consistent
Be a Great Communicator
Be Willing to Make a Decision