

Home Loan Evaluations

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.

*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.

The fee for service for a well evaluation is \$50.00, the applicant will also receive a bill of \$20.00 in the mail from the lab after the water sample is tested.

The fee for service for a septic evaluation is \$50.00. If the tank has not been pumped within the past 12 months, a pump receipt will need to be submitted **after** the dye test has been completed in order to finalize the evaluation report.

Instructions: Please complete form SG-55 if you are requesting a home loan evaluation for buying, selling, refinancing, childcare, or foster care purposes with fees for service. In addition, you may be asked to complete the well and septic information form.

Home Loan Evaluations for Demolition Permit:

If you are applying for a DEMO permit, please complete SG-55 **after** the well and septic systems have been capped off. The fee for well and septic evaluation for demolition permit is \$50.00 for well and \$50.00 for septic.

Home Loan Evaluations for Building Permits on vacant lots with existing well and/or septic systems:

If you are applying for a building permit and have an existing well and/or septic system, but there is no dwelling on the property, a WV certified well driller will need to inspect the well and a WV certified septic installer will need to inspect the septic system. The report(s) will then be submitted to the health department with the completed SG-55 and fees for services. Fees for services are \$50.00 for the well and \$50.00 for the septic.

- **What should the WV certified septic installers report state?**

The WV certified septic installer should uncover and inspect any septic tanks, pump chambers, distribution boxes, and treatment units and, if necessary, repair them. The condition of the drain field lines should be examined by probing them, observing them through observation ports, inserting a camera into the lines, or uncovering portions of them. A report of the findings will be submitted on letterhead accompanying the SG-55 and fees for service.

- **What should the WV certified well drillers report state?**

A WV certified well driller will inspect the condition of the well. The well driller should assure that the water line from the well has been capped to prevent the entry of contaminants and should inspect the integrity of the well casing and grout, the pitless adaptor, and any pad surrounding the wellhead. If the pump has not been installed, please note that the pump has not been installed at this time. A water sample should be taken by the Health Department prior to obtaining occupancy. A sanitary survey should be conducted to assure that there are no contamination sources too close to the well. A report of the findings will be submitted on letterhead accompanying the SG-55 and fee for service.

- **What if we do not have a file containing permitted well and septic information?**

In addition to the steps above for having the well and septic systems inspected by a WV certified installer and/or WV certified well driller, the septic installers report must indicate size of the drain field including how many lines and length of those lines, and materials used in the drain field. If there are no records of a percolation test ever having been conducted, a new perc test will need to be done around the existing drain field. The date the lot was created will be needed to determine the size of the septic reserve area or if only a replacement area will be needed.

Home Loan Evaluations for dwellings or facilities that have not been occupied for the past 30 days:

- Well testing: If a water sample is obtainable from the location, please see Home Loan Evaluation instructions above.
- Septic testing: Please follow instructions for vacant lots with existing well and/or septic systems.

Home Loan Evaluations for Building permits when adding bedroom(s):

When adding a bedroom(s) the existing septic system design will need to be reviewed by a sanitarian. Once a sanitarian has reviewed the file, it may be determined that a septic modification is required. Please complete the Well and Septic Information Request form for building permits*

- If a modification is not required, please complete SG-55 and submit with fees for service.
- If a modification is required, please contact a certified septic installer and submit SS-182A with fees for services. Fees for services for a septic modification are as follows: Class I \$150.00, Class II \$300.00, and DEP fee when replacing tank \$30.00.