

# Home Loan Evaluation Instruction Sheet

**Instructions:** Please complete form SG-55 if you are requesting a home loan evaluation (well and/or septic inspection) for buying, selling, refinancing, childcare, or foster care purposes with fees for service. Please see below for building purposes if the building department has requested an evaluation from our department.

## Fees:

**Well Evaluation: \$50.00.** The applicant will also receive a bill of \$20.00 in the mail from the lab after the water sample is tested.

**Septic Evaluation: \$50.00.** If the septic tank has not been pumped within the past 12 months, a pump receipt will need to be submitted to finalize the evaluation report. **Please Do Not Pump your tank before the inspection is completed.**

## **Home Loan Evaluation Requests for Building Purposes**

### 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 contact 304-728-8416 for a review.

- 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.

### **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.



**REQUEST FOR HOME LOAN EVALUATION OF WELL AND/OR SEWAGE SYSTEM**

**TO BE COMPLETED BY THE APPLICANT**

Lender: Mailing Address: City: State: Zip Code:	Case Number: County Tax Map: Parcel Number:
Purchaser:	Property Owner:
Mailing Address: City: State: Zip Code:	Mailing Address: City: State: Zip Code:
Phone Number:	Phone Number:
Detailed directions to the property:	
Subdivision Name:	Section: Lot No.:

Multi-living units	Number of Bedrooms	Water Supply	Sewage Disposal	Dwelling occupied for last 30 days?	Basement	Dwelling
<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	<input type="checkbox"/> Public <input type="checkbox"/> Private*	<input type="checkbox"/> Public <input type="checkbox"/> Private*	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> New <input type="checkbox"/> Existing Year Built _____

\*If private well, permit number: \_\_\_\_\_, and approximate date well was drilled: \_\_\_\_\_  
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:** 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: \_\_\_\_\_

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Jefferson County Health Department  
Environmental Health  
www.jchdww.org



1948 Wiltshire Road, Suite 1  
Kearneysville, WV, 25430  
Phone: 304-728-8416  
Fax: 304-728-3314

## Payment Options and Submission

**Check Payments:** Please make checks payable to Jefferson County Health Department and include a phone number on the top of the check. Mail to the address above or drop in the lock box outside our back door marked Environmental.

**Credit Card Payments:** Fees apply

Pay Via Form Below: Complete the credit card section below and email, fax, mail or drop in the lock box outside our back door marked Environmental.

Pay Online: Let us know you would like to pay online, and we will email you an invoice with the link.

Permits (all permits other than well and septic): Patti.J.Richardson@wv.gov

Well and Septic **Information Requests:** JeffersonENV@wv.gov

Other Well & Septic Related Forms: Patti.J.Richardson@wv.gov

### **PLEASE NOTE:**

We are unable to accept credit card payments over the phone.

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### **Credit Card Payment:**

**There is a 3.99% fee on all credit card payments**

Card Holder Name: \_\_\_\_\_

Account # \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Security Code: \_\_\_\_\_ Amount: \_\_\_\_\_

Signature: \_\_\_\_\_