



West Virginia Department of Health and Human Resources

MANUAL OF ENVIRONMENTAL HEALTH PROCEDURES

Section	Housing / Institution	Date	February 24, 2012	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 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 Owner 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

Attachments



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: Destiny Newcome, Sanitarian
Environmental Health Section
Re: Procedures in conducting evaluations of water and sewage disposal systems

The Environmental Health Section of the Putnam Co. 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.