

Mortgage Evaluations for Water Supply and Sewage Disposal Systems

If you are buying or selling a home, Environmental Health staff or a private inspector (see web page for list of certified inspectors and fee's) will evaluate wells and septic systems not connected to public systems to ensure that they are functioning properly. To provide prompt and efficient processing of evaluation requests, the following information should be made available to the inspector:

1. A copy of the mortgage survey, if available, and/or legal description.
2. An accurate plot plan, to a scale of 1 inch to 40 feet, showing the location of the well and any neighboring wells within 100 feet of the property line, the septic tank(s) and tile field system on the property, any neighboring systems within 100 feet of the property line, and all buildings, driveways, etc.
3. The homeowner/realtor/agent is responsible should stake four corners of the drainfield if possible, when no accurate permit or plot plan is available. When an accurate plot plan and permit are available, the homeowner/realtor/agent is should stake two diagonal corners. Holes will be dug by the inspector down to the tile level. The sanitarian/inspector may need to dig additional holes in the drainfield and expansion area if the situation warrants.
4. If the septic tank(s) has (have) been inspected and approved by the Environmental Health Division and/ pumped by a licensed septage hauler within two (2) years, additional inspections of the septic tank(s) may not be necessary if information is provided regarding condition and size of the tank. If the tank has not been inspected and approved and not pumped, the homeowner/realtor/agent is responsible for hiring a licensed septage hauler to service the tank. The hauler will provide you with a report regarding the size and condition of the septic tank. It is recommended that this only be done after the inspection has been made.
5. The well should be visible so that the location and construction can be verified and a copy of the well log should be provided, if available. If a well log is not available, information as to its depth, diameter, and age will be helpful.
6. **The inspector will submit his report to the this division requesting a letter of approval for completion of sale or transfer. The Division may issue a Substantial Conformance, Non-Conformance, or Substantial Conformance with recommendations letter. If the premises is in Non-Conformance a corrective action plan must be submitted within 30 days. Corrective actions not able to be completed by closing date shall submit an affidavit stating escrow amount 11/2 amount of repairs and include a contract with licensed/registered contractor for completion of necessary corrections. Corrections must then be completed within 180 days. The Division will issue a release of escrow letter when corrective actions are completed.**

7. **The owner or owner's authorized agent, wishing this the Environmental Health Division to conduct the inspection/evaluation must request an application, and sign an affidavit giving permission for access to the property.** If the property is an occupied rental unit, permission from the occupant must also be included.

Contact should be made with Environmental Health at the earliest possible time to determine what information is available in our files. Plans showing the location and construction details of the water supply and sewage disposal systems may be on file for homes after 1974 and provide useful information. File searches should be completed in the Divisions office.

After the information has been received, the owner/realtor/agent has the responsibility to schedule an inspection date for the drainfield with the inspector. **Please note that an authorized person (the owner/realtor/agent) must accompany the inspector during the inspection.**

If Environmental Health staff is utilized, we will attempt to respond to a request within one week of receipt of a written request and payment of the required fee. No site visits will be made until the fee is paid. For fee information, go to the web site health.shiawassee.net. or call our office (989) 743-2390. The minimum time required to complete an evaluation is approximately two weeks. Within 5 working days upon completion of the mortgage evaluation, an evaluation report will be issued and provided to you.

Wells will be reviewed for compliance with Act 399, Michigan's Safe Drinking Water Act and Act 368, P.A. 1978, Michigan's Rules and Regulations for the Supply of Groundwater for Private Purposes, and will be tested for coliform bacteria and nitrates. Sewage disposal systems will be reviewed for compliance with the Shiawassee County Sanitary Code. Where corrections can be made to achieve compliance to applicable standards, those corrections will be specified.

Request Check List

Do you have:

1. Legal description of property?
2. Plot plan?
3. Letter requesting evaluation?
4. Fee? Fees are available at the Health.shiawassee.net or call the office at (989)743-2390

Questions?

Call (989)743-2390 for more information.