

What happens next?

The loan report is mailed to the applicant or the applicant is called to pick-up the report. (whichever is convenient to the applicant)

Who can I call for help?

If you have questions concerning your application, contact the Health District at (360) 337-5285 or visit our website at www.kitsapcountyhealth.com/environmental_health/eh_index.htm.



Where to Find us

Kitsap County Health District
345 6th Street, suite 300
Bremerton, WA 98337-1866
(360) 337-5285
(360) 337-5291 (fax)

www.kitsapcountyhealth.com



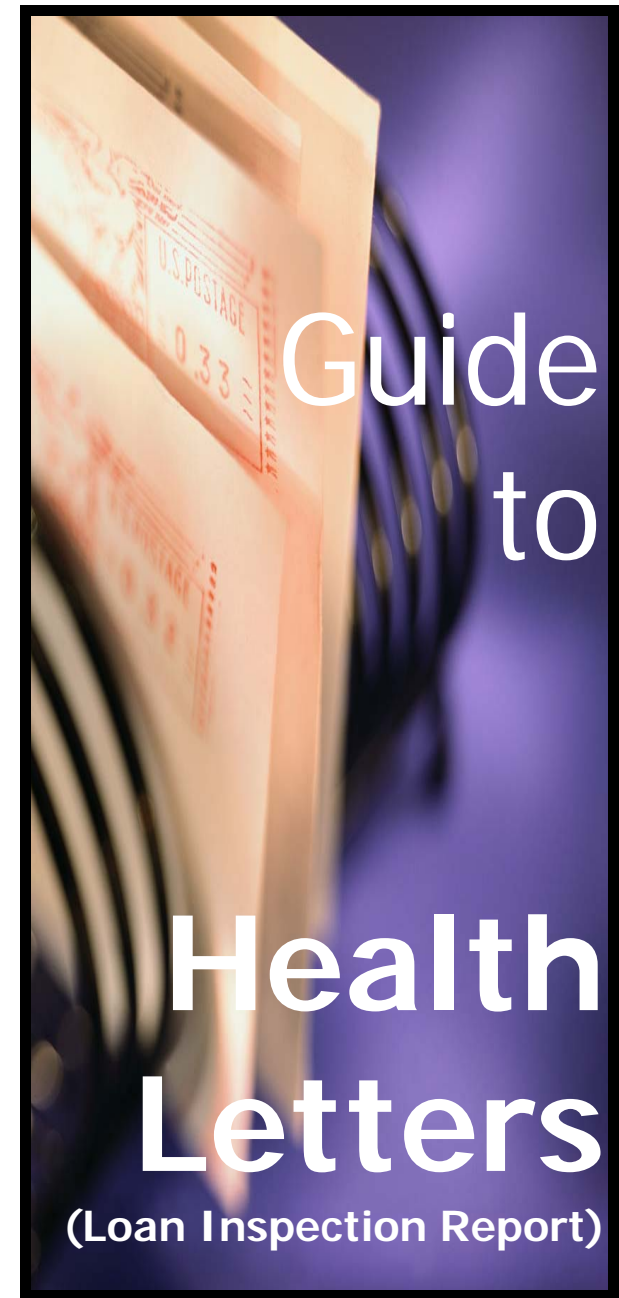
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Environmental Health Division



What is it?

A Health Letter or Loan Inspection Report is a written evaluation on an existing onsite sewage system (septic system) and/or drinking water system for a particular property.

Why do I need one?

- Required by mortgage companies
- Buyers & sellers request them for protection *(at this time it is not a requirement of the Health District for the sale of a home)*

How do I apply?

Complete and submit a Loan Inspection Report/Health Letter application form, Available:

- Online at www.kitsapcountyhealth.com click on *Onsite Sewage/Loan Inspections*
- From your real estate agent
- At the Health District—345 6th St. Suite 300 Bremerton, WA

Required Information to Support Application

- Tax parcel number
- Address of property
- Year the home was built
- Previous owner, builder, or mobile home sales company
- Septic tank pumping and inspection report dated within the last three years.

• Drinking water source

Individual well, 2- party well, or public water system.

• Access to the water source.

Please be sure there is access to the pumphouse. Note on the application if the pumphouse is locked and make arrangements for the inspector to access the pumphouse.

- Second parcel number for 2-party well.
- Public water system name and identification number.

Check the water bill for information

- Directions to the site & any special circumstances

Let us know if there are dogs on the property so an appointment can be made to visit the property.

How long does it take for an application to be processed?

A completed health letter/loan inspection report application takes approximately 8 business days to process as long as there are no problems encountered.

What does the fee pay for?

Depending upon the level of service that is requested on the application, the following work is done:

- A records search is completed for the property address and then reviewed for completeness and compliance.
- A site inspection is done to determine compliance with applicable regulations and to inspect the septic site for any problems.
- Collections and laboratory analysis of water sample is done if requested.
- Draft a written report to summarize findings of fact.
- Issuance of report and final processing of property file

What problems or issues could come up during the Health Letter /Loan Inspection Report?

1. An Operation and Maintenance service contract is required for Alternative Onsite Sewage Systems.

If you own an Alternative Sewage System, and don't have a service contract, you will need to

get one so that the system receives routine maintenance provided by a licensed maintenance specialist.

2. Septic tanks and pump tanks must be accessible *(based on age of system - see table 1 for details. If your tanks are not already accessible, they will need to be made accessible by or during the next scheduled pumping.)*
3. Water system samples must pass bacterial standards. *(if your water system or well has bacteria in it, it will need to be investigated, corrected and re-sampled to verify it is bacteria-free)*

**Table 1
Septic Tank Riser Requirements**

OSS Installation Date	Riser Requirement
Prior to 1961	None. Riser recommended.
1961—June 1978	Riser required if tank is deeper than 24 inches
July 1978—April 1996	A riser to within 12" of finished grade is required if the tank is deeper than 12"
After May 1996	A riser to the surface of the ground is required if the tank is greater than 12" deep