



Midland County Department of Public Health  
Environmental Services Division  
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## **MORTGAGE EVALUATIONS INSTRUCTIONS TO APPLICANTS**

As an applicant, you will first need to complete the following steps prior to our review of the water well and/or wastewater system(s).

1. Fill out the appropriate Midland County Environmental Health evaluation application.
2. Pay applicable fee(s): well evaluation (only): **\$129.00** (includes water testing lab fees), septic evaluation (only): **\$160.00**. Both well and septic evaluation: **\$289.00**.
3. A. **SEPTIC SYSTEM INFORMATION:** If a valid septic permit is on file at the Midland County Health Department, and the system was finalized and approved by the health department, the following procedure will be followed:
  - a. A review of the septic system will be made by this office and will include boring or auguring into the system in order to acquire various information about the physical condition of the system.
  - b. In addition to procedure (a), various other procedures will be performed in order to gather sufficient information to make a reasonable judgment about the operation of the drainage system. These may include, but are not limited to, checking sump discharges, wash water discharges, dye testing, soil evaluation, and determination of isolation distances.
  - c. Check on septic tank pumping records.
  - d. Should the health department representative, in their professional opinion, discover or suspect certain conditions which could lead to a possible future problem, they may require part of the system be uncovered and/or the tank pumped in order to gather further information about the condition of the system. The uncovering of any part of the system will be the responsibility of the applicant or his/her representative.
- B. If **NO** valid permit can be located by the health department, the following procedure will need to be completed by the applicant or his/her representative, prior to the health department making an evaluation:
  - a. The septic tank will need to be located, the top uncovered and the tank pumped by a licensed septic tank pumper. After pumping, the access lid can be replaced to prevent a possible accident; however, do not replace the soil over the tank until after the health department evaluation.
  - b. The drainfield or drainbed will need to be located and the corners uncovered to the top of the stone or tile. The holes must be left open for inspection; however, a suitable cover (e.g. Wood board) may be placed over the holes to again help prevent a possible accident.
  - c. Contact the health department for an appointment as soon as the above procedures have been completed.

**NOTE:** There are a number of reasons for the failure of a septic system. These include:

- Insufficient size,
- Improper design,
- Lack of proper maintenance,
- Improper discharges (e.g. sump),
- Poor soil conditions (i.e. high water or "heavy" (clay) soils),
- Clogging of the soil by septic waste,
- Improper materials used in construction of the system,
- Water usage beyond the original intended design of the system,
- Age of system,
- Improper additives to the system (chemical/biological).

Therefore, all these conditions must be taken into account when the health department evaluates your septic system. Since this system is existing, it is difficult at best to determine all the factors that lead to the functional capability of the system. However, certain factors that can possibly lead to failure of a septic system, either normal or premature, can usually be uncovered by a thorough investigation of some of the factors mentioned above.

**DURING PERIODS OF INCLEMENT WEATHER (E.G. FROZEN GROUND, SOME OF THE INVESTIGATIVE WORK MAY NOT BE ABLE TO BE ACCOMPLISHED. THIS WILL BE DETERMINED ON A CASE-BY-CASE BASIS. SHOULD THIS OCCUR, WE WILL ONLY PERFORM A LIMITED EVALUATION AND WILL INDICATE SUCH IN THE REPORT.**

As you might expect after reading the above information, the ability of a septic system to function properly varies considerably. Even though an existing system may be functioning properly at the time of an evaluation, there can be no guarantee that it will continue to function properly in the future. Changes in water discharge rates or maintenance procedures by new homeowners could lead to an increased or decreased life of a septic system. Other factors such as weather conditions can also lead to the overall capacity of a system to function properly.

For further information on the proper procedures for maintaining a septic system, we suggest you contact the local health department for assistance. The main phone number is (989) 832-6679.

## WATER WELL INFORMATION

The health department representative will perform the following with respect to your well:

1. Check the file for well permit and/or well log.
2. Perform a limited check on the well construction
3. Collect required water samples, send samples to lab for analysis, and interpret results.
4. Report results to applicant or lending institution.