

## **YAKIMA HEALTH DISTRICT MORTGAGE REVIEW PROCESS**

The Mortgage Review Program is a service provided to the public to review and inspect the condition of existing water and wastewater systems. It is not required and/or regulated by law, but is usually requested to satisfy lending institution needs. The length of time needed to address the problem will vary with the availability of staff, time of year and the complexity of the problem. If problems are discovered during the process, it may take more time to complete the process.

**STEP 1:** Apply for a Mortgage Review at the Yakima Health District (YHD). The appropriate fee must accompany the application. **The Property Owners Statement must be completely filled out and signed by the legal owner(s).** Be sure to include the following information with the application:

1. A “Septic Tank Pumper’s Report” showing that the septic tank has been pumped within the last 6 months. The report should indicate the general condition of the tank, inlet and outlet baffles, size of tank in gallons, number of compartments in the tank, and if there was any run-back from the drainfield into the tank. No action will be taken with the application until the “Septic Tank Pumper’s Report” is submitted. This only needs to be provided if we are being asked to review the septic system.
2. A plot plan (i.e. lot layout) showing all lot improvements and/or encumbrances. Show locations of all buildings, driveways, wells, septic tank, drainfield, swimming pools, etc.

**STEP 2:** Make arrangements to meet YHD staff on-site to assess the condition of the water and/or wastewater treatment system(s). A water sample will need to be collected from inside the home (if a review is being done for the water system (well)). The locations and conditions of the system(s) will be reviewed. It is helpful for us if the drainfield location is flagged.

**STEP 3:** A letter will be sent disclosing our findings on the condition of the system(s). If problems are noted during the site review, or a bad water sample result\* is reported, YHD may withhold sending the letter until the problems are resolved. A copy of the letter will be kept in our file.

\*A bad water sample result will require chlorination of the well and water system, flushing the chlorine out of the system, and resampling of the water system. A resample fee will be required.

*If you still have questions after reading this material, please call the Environmental Health Help Desk:*

**YAKIMA HEALTH DISTRICT  
ENVIRONMENTAL HELP DESK  
(509) 249-6562  
Or  
1-800-535-5016**