



DEPARTMENT OF VETERANS AFFAIRS
Regional Office
1240 East Ninth Street
Cleveland, OH 44199

June 19, 1998

In Reply Refer To: 325/262
Information Letter 26-98-05

TO: All Lenders, SARs, Appraisers and Compliance Inspectors

SUBJ: Individual Septic System Inspections

1. This letter is to clarify VA policy requiring health authority approval of individual septic systems.
2. Health authority approval of individual septic systems will only be called for when the fee appraiser (or other source) indicates there is an obvious question as to the operation of the septic system. This can be any available information or comment that indicates there may be a problem, (e.g. detection of a strong odor in the area where the septic system is located, effluent bubbling to the surface, broken pipes, disclosure forms, or areas -- such as a particular subdivision, or county area -- where septic system failures have been know to occur).
3. This policy will become effective as of the date of this letter. If you have any questions, please call Mr. Richard Harris at (216) 522-3595.
4. We appreciate your cooperation and participation in the VA Home Loan Guaranty Program.

/s/

JAMES L. BRUBAKER, JR.
Loan Guaranty Officer