

Safe Drinking Water Branch (SDWB)
Rainwater Catchment Policy Frequently Asked Questions (FAQs)

1. *Who is responsible for scheduling the required water quality testing for my loan?* Per Veterans Benefits Administration Circular 26-14-4, dated February 19, 2014, "Lenders are responsible to order water testing by a laboratory acceptable to the DOH."
2. *As the borrower and/or homeowner can I do the sampling and send it to the lab to save me some costs?* No. Per Veterans Benefits Administration Circular 26-14-4, dated February 19, 2014, "The sampling for this test may not be delegated to any party of interest to the transaction."
3. *Once I get my water quality testing done, does the SDWB review my results for compliance?* No. The SDWB does not provide any review of water quality results with respect to individual rainwater catchment systems.
4. *The SDWB website says: "Consider installing a certified filtration/treatment system to remove contaminants of concern to you." Is this only a suggestion?* Yes. The installation of treatment devices for your individual rainwater catchment system is not required.
5. *The SDWB website says: "The sample must be taken from a point after all treatment has been applied such as at your kitchen tap." What does this mean?* If no treatment is applied in the system, the sample can be taken at any point in the house. If point-of-entry (POE) treatment is applied (e.g. chlorination, ultraviolet sterilization, cartridge filtration, reverse osmosis, or activated carbon treatment is applied before the catchment water enters the entire house's plumbing) then the sample must be taken downstream of the last treatment step. If treatment is applied only at a single tap (e.g. kitchen sink tap) then the sample should be taken from there to increase the likelihood of passing all four test parameters.
6. *The SDWB website says: "Perform and pass a screening test for E. coli bacteria, turbidity, lead and copper using a laboratory certified or approved by the DOH to perform these drinking water analyses." Is this only a suggestion too or is it required?* Performing and passing the specified screening tests is required in order to obtain a loan from the Veteran's Administration.
7. *Where can I find a list of labs to do my water testing?* The list can be found at the Hawaii Department of Health SDWB website at:
<http://health.hawaii.gov/sdwb/raincatchment/>

8. *If I pass only three out of the four required test parameters, can I resample for the fourth parameter again?* Yes, you may resample for that *remaining* test parameter. It is strongly recommended that you evaluate and take appropriate action on the design or maintenance of your individual system first to ensure that subsequent testing ends in passing results.
9. *If the lab sample is Total Coliform positive (“present”) but E. coli negative (“absent”), does this pass?* Yes.
10. *If I don’t pass my water quality testing and I go to another lender, do I have to test again?* Yes, per Veterans Benefits Administration Circular 26-14-4, dated February 19, 2014, individual lenders are required to schedule testing for all loan applicants.
11. *How long are my results good for?* Results are good until the next VA loan action is taken on the property, whether it be a refinance by the existing owner or resale to a new owner.
12. *How long does the Veterans Benefits Administration Circular 26-14-4, dated February 19, 2014, apply to my loan application?* This circular is rescinded effective January 1, 2016. It is not known whether this circular will be continued, amended or permanently rescinded.
13. *Where do I find information on rain water catchment systems?* You can find information in the Guidelines for Rain Water Catchment Systems in Hawaii which may be downloaded from:
http://www.ctahr.hawaii.edu/hawaiiirain/Library/Guides&Manuals/Hi_Guidelines_2010.pdf or ordered from:
http://www.ctahr.hawaii.edu/hawaiiirain/Library/RCSG_order_form.pdf.