



Heating Oil Insurance Program:

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Leaking Residential Heating Oil Tanks

Many Washington State residents have an active or abandoned heating oil tank on their property. Residential heating oil tanks can be underground, in a basement, or above ground and are used to store oil to heat homes. This fact sheet provides guidance on how to:

- Determine whether your tank is leaking.
- Respond to a leaking tank.
- Remove heating oil from your leaking tank.
- Remove or decommission your leaking tank.
- Clean up contamination from your leaking tank.

How do I know if my heating oil tank is leaking?

Leaks from heating oil tanks are most often discovered when:

- **The furnace stops working.** This can mean there is water in your tank. You can call a service company to test your tank, or you can do it yourself by using a stick and water reactive paste.
- **Heating oil levels drop faster than expected.** You should monitor your fuel usage carefully so you can identify unexpected changes in fuel level.
- **Underground heating oil tanks are removed.** During tank removal, the tank removal contractor may identify heating oil in the soil.
- **Vapors or heating oil seep into basements.** Sometimes oil can seep into a basement or crawlspace. You should regularly check areas near your tank and service lines for any visible signs of leaking or odor.

What should I do if my heating oil tank is leaking?

1. **Report to the Department of Ecology any release to the environment.**

You must notify the Department of Ecology (Ecology) of any release to the environment. You can notify Ecology by phone, email, or using an online form. (See last page for contact information.)

If the release has entered the surface waters of the state (such as lakes, rivers, creeks, or storm sewers), you must also notify the Washington Emergency Management Division at 1-800-258-5990.

2. **Contact PLIA to confirm whether your leaking tank is insured.**

You should contact PLIA at 1-800-822-3905 as soon as possible to confirm whether your leaking tank is registered under the Heating Oil Insurance Program and whether the leak is covered by the Program. If you wait too long to file a claim, you may lose your coverage.

Even if the leak is not covered by the Heating Oil Insurance Program, you can still request technical assistance on tank removal and environmental cleanup from PLIA under the Heating Oil Technical Assistance Program. The service is available for a \$350 flat fee. For more information, contact PLIA.

3. **Remove all remaining heating oil from the leaking tank.**

As soon as possible, you should have all heating oil pumped from the tank. The oil can be pumped into a temporary tank connected to your furnace so that you can continue to heat your home.

4. **Remove or decommission the leaking tank.**

You need to remove or decommission the leaking tank in accordance with applicable state or local laws. Check with the local Fire Marshal before proceeding. Each jurisdiction has its own requirements. See below for additional guidance.

5. **Clean up any contamination caused by the leak.**

You should evaluate and clean up any contamination caused by the leak. See below for additional guidance and resources.

Why should I remove the heating oil from my tank as soon as possible?

Heating oil in a leaking tank will continue to leak into the environment. The longer you wait to remove the oil from the tank, the more work will be required to clean up contamination.

1. **Find out where your tank is located and what is in your tank.**

Most underground residential heating oil tanks are easy to find. If you have trouble locating your tank, try following the fuel lines from the house, locating the tank vent pipes, or using a hand probe or metal detector.

2. **Check if there is still oil in your tank.**

To check if your tank still has oil:

1. Remove the filler cap.
2. Insert a long stick into the tank until it touches bottom.
3. Remove the stick. If there is oil in the tank you will be able to see it on the stick.

Sometimes a leaking tank contains both oil and water, or primarily water (the water will settle to the bottom; the oil will float on top). You can check for water by putting a small amount of water-reactive paste on the end of the stick and inserting the stick into the tank. If there is water in the

Reminder:

If you have a leaking heating oil tank, do not refill it. If you have an unused tank, have a qualified professional check the tank before putting it back into use.

Never put household waste like paint, antifreeze, or used motor oil into an unused residential heating oil tank.

tank, the paste will change color. The paste can be purchased from most heating oil companies.

3. Remove all unused heating oil from your tank.

Removing the unused heating oil is the easiest, least costly, and single-most important action you can take to prevent contamination of soil and groundwater. If needed, the oil can be pumped into a temporary tank connected to your furnace so that you can continue to heat your home.

Should I remove the heating oil tank or decommission it in place?

After the heating oil has been pumped out of your leaking heating oil tank, you will need to decide whether to have it removed or “decommissioned in place.” Check with your local Fire Marshal before proceeding, because each jurisdiction has its own requirements.

Recommendation: PLIA and Ecology recommend that you remove your tank rather than decommission the tank in place because:

- Tank removal is the only guaranteed way to determine whether your tank has leaked. Tank removal allows visual inspection of the area under the tank and more accurate soil sampling. **Remember to keep reports of tank removal and soil samples for your records.**
- Home buyers and lending institutions may require assurance that the property is not contaminated and may require tank removal. A tank decommissioned in place is more difficult to remove, and discovering contamination beneath the tank at the time of sale can delay your property transaction.
- If you currently have coverage under PLIA’s Heating Oil Insurance Program, **you must file a claim within 30 days** of disconnecting your tank or you will lose your insurance coverage.

Do you have insurance?

Before you remove or decommission your tank, you should check whether you have insurance coverage. The Washington State offers heating oil tank cleanup insurance for tank owners who register their tanks with PLIA before any leaks start.

Call PLIA to confirm whether your tank is registered in PLIA’s Heating Oil Tank Insurance Program: **1-800-822-3905**.

Should I clean up contamination caused by my leaking tank?

Yes, you should clean up contamination caused by a spill or leak of heating oil. Leaks can pollute wells and streams, and the vapors can make you or your children sick. Under state law, you may be held liable for the cleanup and natural resource damages caused by leaks from your tank (chapter 70.105D RCW). State law also requires the sellers of residential property to disclose environmental contamination to prospective buyers (chapter RCW 64.06).

How can I clean up contamination caused by my leaking tank?

If you have contamination, you will probably want to hire a cleanup contractor or environmental consultant. The cost of these services will vary depending on the size, location, and accessibility of your tank. Costs can also vary among companies performing the same services. You may want to ask for several price quotes before selecting a service provider. To ensure you are able to compare different quotes, you can ask for:

- A detailed, itemized estimate.

- A plan for meeting state and local cleanup requirements.
- A timeline for the work proposed.

When the cleanup is completed, your cleanup contractor or consultant should complete a cleanup report and give you a copy.

Recommendation: PLIA and Ecology recommend that you hire an experienced person to do the work. Working on an underground heating oil tank can be dangerous. Under certain conditions these tanks can explode. Working in the excavation pit, cutting open or handling heavy tanks, and using power equipment also pose risks. Never enter an underground storage tank, even if it has been cut open.

What should I do after I clean up the contamination from my leaking heating oil tank?

Ensure that you have received a cleanup report from your contractor or consultant and keep a copy of the cleanup report for future reference by lenders, potential buyers, and you. If the cleanup was completed under PLIA's insurance program, submit a copy of the cleanup report to PLIA.

Can I get technical assistance for my cleanup?

Yes, you can get technical assistance on your cleanup from PLIA under the Heating Oil Technical Assistance Program. The service is available for \$350 flat fee. To enter the Program, you must submit an application along with the fee. The documents may be downloaded at www.plia.wa.gov/HOTAP_WebPckt_Fillin.0115.pdf or requested by contacting PLIA at 1-800-822-3905.

As discussed above, under this Program, you may also request a written opinion from PLIA on whether your cleanup meets the substantive requirements for closure under Chapter 70.105D RCW, Model Toxics Control Act. This opinion letter is often referred to as a "No Further Action" or "NFA" letter. You may use this letter to meet the needs of lending institutions and environmental agencies. Please contact PLIA at 1-800-822-3905 for more information. We will be happy to answer any questions relating to heating oil tanks and requirements for achieving site closure.

Department of Ecology - Regional Reporting Phone Numbers or online at <http://www.ecy.wa.gov/reportenviroproblem.html>

Eastern Region - 1-509-329-3400

(Adams, Asotin, Columbia, Ferry, Franklin, Garfield, Grant, Lincoln, Pend Oreille, Spokane, Stevens, Walla Walla, and Whitman counties)

Central Region - 1-509-575-2490

(Benton, Chelan, Douglas, Kittitas, Klickitat, Okanogan, and Yakima counties)

Northwest Region - 1-425-649-7000

(Island, King, Kitsap, San Juan, Skagit, Snohomish, and Whatcom counties)

Southwest Region - 1-360-407-6300

(Clallam, Clark, Cowlitz, Grays Harbor, Jefferson, Mason, Lewis, Pacific, Pierce, Skamania, Thurston, and Wahkiakum counties)