Thousands of Washington State residents heat their homes using oil from a heating oil tank on their property. Basic monitoring of your heating oil tank can minimize contamination that pollutes the environment and threatens water supplies and human health. Fumes from leaked heating oil can be hazardous and impact your health if left unresolved. Pollution from heating oil tank releases can also reduce your property value.

**Importance of Tank Maintenance**

Heating oil tanks corrode over time causing leaks. Heating oil leaks can be expensive to clean up. Leaking tanks pollute the soil, nearby surface water, groundwater, and affect air quality.

Under the state cleanup law, Chapter 70A.305 RCW Model Toxics Control Act (MTCA), you may be held liable for cleanup and natural resource damages caused by leaks from your tank. The Department of Ecology (Ecology) may list your property on the Confirmed and Suspected Contaminated Sites List (CSCSL). Contamination and inclusion on the CSCSL can make it more difficult to sell your property.

**If You Have a Leaking Heating Oil Tank**

1. **Remove all remaining heating oil from the leaking tank.**
   
   As soon as you discover a leak, stop automatic heating oil deliveries and have your heating oil dealer pump all oil out of the heating oil tank. The longer you wait to remove the oil from the tank, the more likely contamination will spread.

2. **Report your heating oil tank release or leak.**
   
   - Report to Ecology by submitting a Statewide Environmental Incident Report Form (ERTS). Contact information is available on the agency’s website.

   If the release has entered surface waters, such as lakes, rivers, creeks, or storm sewers, you must immediately notify the Washington Emergency Management Division by calling 1 (800) 258-5990. While not mandatory, you can also notify PLIA of the release by a notice of a potential claim if your heating oil tank is registered in the Heating Oil Insurance Program, or by an application to the Heating Oil Loan and Grant or Technical Assistance Program.

**Detecting Heating Oil Tank Problems**

- **There is water in your heating oil tank.** Water can cause rust damage and leaks. You can call a service company to test your tank, or you may check your heating oil tank for water.

- **Your heating oil levels drop faster than expected.** Monitor your fuel use carefully for unexpected changes.

- **Underground tanks can have unnoticed holes.** During tank removal, your contractor may find holes in the heating oil tank or 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 heating oil tank and service lines for odor or visible signs of leaking.

**Remember:** Heating oil tanks more than 20 years old need to be watched more closely.
3. **Clean up any contamination from a heating oil tank leak or release.**

You must clean up any pollution caused by the leak. While this may involve effort and expense, cleanup is required by state law, **WAC 173-340-515 Independent Remedial Actions**. Tanks that leak heating oil pollute the soil, nearby surface water and groundwater. A leak can also impact the air quality on your property.

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**Safety Notes**

- **Working on an underground heating oil tank can be dangerous.** PLIA strongly recommends that you hire an experienced contractor to do any needed work.

- Under certain conditions, **heating oil tanks can explode.** Working in the excavation pit, cutting open or handling heavy tanks, and using power equipment also pose risks.

- **Never** enter a heating oil storage tank, even if it has been cut open.

- If you have an unused tank, have a qualified professional **check the tank before putting it back into use.**

- **Never** put anything into an unused residential heating oil tank unless it’s fully decommissioned.

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4. **Remove or decommission the heating oil tank.**

After pumping the heating oil out of your leaking heating oil tank, you can remove or **decommission your heating oil tank in place.** Check with your local **Fire Chief or Fire Marshal** before proceeding, as each county has its own requirements.

PLIA recommends removing your heating oil tank rather than decommissioning the tank in place.

- **Tank removal** is the only sure way to determine if your tank has leaked. Removal allows visual inspection of the area under the tank and allows for more accurate soil sampling.

- **Homebuyers** and lending institutions may require assurance that the property is not polluted. A tank decommissioned in place may still contain pollution. During inspection, if there is pollution under the heating oil tank, this can delay your property transaction.

- Whether you remove or decommission your tank in place, you are responsible for the cleanup of the heating oil tank leak or release.

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5. **Keep all cleanup records.**

Once you have completed your cleanup, make sure to get a copy of the cleanup report from your contractor or consultant. Keep the report so you can make it available to others if you plan to sell your property.

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For heating oil tank owners with existing registrations, the Heating Oil Insurance Program provides up to $60,000 to pay for cleanup. Funds are used to clean up pollution caused by a leak from a heating oil tank. The insurance offers coverage if the heating oil tank was used for heating oil and was registered before the leak occurred. If the heating oil tank is disconnected from the furnace, you have 30 calendar days to file a claim. PLIA does not cover claims outside of the 30-day window.

Transfers of existing registrations for new property owners are accepted if transferred within 180 calendar days from the date of the property transfer.

You can find out if your heating oil tank is registered with the Heating Oil Insurance Program through PLIA's Registration Search form. You can also send an email to pliamail@plia.wa.gov for assistance.

New owners of a previously registered heating oil tank, you can transfer the current registration by logging into the Online Community.

The costs of cleanup services vary depending on the size, location, and accessibility of your tank. Some information you will want to request from a service provider or environmental consultant include:

- qualifications, contractor licenses, and professional licenses.
- a detailed, itemized cost estimate and the contract for work to be performed.
- the cleanup plan that meets state and local cleanup requirements following Chapter 70A.305 RCW Model Toxics Control Act. The plan should include the timeline for the work proposed.

Visit the Washington State Department of Labor & Industries website for additional tips to consider before hiring a contractor.

**PLIA Heating Oil Programs**

PLIA can help you with paying for your cleanup as well as provide advice and technical assistance.

**Heating Oil Loan and Grant Program**

This program offers financial assistance in the form of long-term, low-interest loans and grants. Up to $75,000 per application pays for cleanup and infrastructure projects associated with heating oil tanks.

Qualified participants will receive a small grant award to cover the initial data collection to determine the extent of contamination and develop a plan for cleaning it up.

**Technical Assistance Program**

The Technical Assistance Program offers advice and assistance on whether your proposed or completed cleanup activities satisfy state cleanup requirements. To enter the program, you must submit an application along with the one-time enrollment fee of $1,300.

You will receive a written opinion from PLIA on whether your cleanup meets the requirements for closure under the state cleanup law, Chapter 173-340 WAC Model Toxics Control Act - Cleanup. If PLIA determines the cleanup meets the substantive requirements of the state’s cleanup law, then PLIA will provide you with a “No Further Action” (NFA) opinion letter.

If your tank is insured under the Heating Oil Insurance Program, your claim funds can be used toward the Technical Assistance Program enrollment fee.

PLIA encourages tank owners to research service providers or environmental consultants and ask for price quotes before selecting.
PLIA's Online Community

The Online Community is PLIA's web-based system that allows customers, service providers, and environmental consultants the ability to view, upload, and approve documents online. The system provides “real time” information that you can access directly at any time.

To use the Online Community, you must first create a Secure Access Washington (SAW) account.

Create a SAW account and access the Online Community:

1. Go to the Secure Access Washington webpage at: https://secureaccess.wa.gov/myAccess/saw/select.do
2. Click the “Sign Up!” button.
3. Enter the required fields, click the “I’m not a robot” button, and then click “Submit.”
4. You will receive an email at the email address you entered. Follow the directions in that email to activate your new SAW account.
5. Access the Online Community link, enter the username and password you set up for your SAW Account, and press “Submit.”

If you need assistance with the Online Community, please call PLIA at 1-800-822-3905 or send an email to pliamail@plia.wa.gov. To request materials in an alternative format, call PLIA at 1-800-822-3905. Relay Service 711, or TTY at 1-800-833-6388. PLIA can also provide language translation upon request.

PLIA Program Information

- **Heating Oil Loan and Grant Program** (HOLG)
- **Technical Assistance Program** (TAP)
- **Heating Oil Insurance Program** (HOIP)

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**PLIA Staff contact**

- **Kim Bzotte**, Technical Assistance Program enrollment, Heating Oil Insurance Program questions and claims, and Online Community support
- **Jeremy Richtmyre**, Heating Oil Insurance Program questions and claims, Online Community support, general heating oil inquiries
- **Kory Neidich** - Heating Oil Loan and Grant applications and program questions

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Pollution Liability Insurance Agency
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