

wellcare[®] information for
Real Estate Professionals
Buying or Selling a Home
with a Well

More than 42 million Americans are served by a private well water system. When it comes to buying or selling these homes, your customers need the best possible information about their drinking water.

Most homebuyers would never consider purchasing a home without a thorough inspection of the structure and its operating systems. Buyers must take the same care to inspect the property's well system and the quality of its drinking water. Many mortgage lending institutions, as well as some local governments, require inspections and tests before settlement. Disclosure laws and customary real estate practices also may govern well and drinking water issues.

For sellers, evidence of high quality drinking water increases a property's marketability and appeals to increasingly health-conscious buyers. Private wells offer a safe, modern and affordable source of clean water. Even better, the homeowner remains in control of the water supply.

Sellers can avoid delays at settlement by addressing water quality concerns before the house is placed on the market or comes under contract. Proof of a recent water test and well inspection reduces the chance of any surprises far along in the sales process.

If your clients object to the minimal costs involved, remind them that a house with a well system in disrepair or with contaminants in the water will be worth much less than a comparable property with a properly maintained water system.

Research the Well's History

Try to get as much information as possible on the construction, maintenance and condition of the well. Ask the seller or contact the company that drilled the well for the well log or well history (also known as a water well record or drilling report). Most states require well contractors to file a well log on each new well drilled. County or town health departments also may have records on when the well was drilled and how it was constructed.

The well log will include a reference number for the well, the well owner at the time of construction, location of the well and various construction details. These may include the drilling method used, depth of the well, amount and type of casing, size and type of screen, and type of pump. Ask for any records of maintenance and inspection of the well system after construction.

Also request a copy of any water quality tests taken in the years after the well was drilled. Most states encourage homeowners to test their well water once a year, usually in the spring. If the homeowner doesn't have records, check with the well driller or the local health department for water test results.

Review the Well's Condition

The well log should help determine the location, age and condition of the well. There are other aspects of the well to consider. The list on the following page includes the ideal conditions for a well. Each is a strong selling point for the quality of drinking water available and the proper construction of the well.

Well location:

- Surface water doesn't reach or is diverted from the well.
- The wellhead is visible and above ground.
- Preferably, no permanent structure should be located within 10 feet of the wellhead, allowing proper access for future repairs and service.
- The well should be located as far away as possible from any potential pollution sources, and these distances should meet or exceed all state, county or local requirements.

Well construction and maintenance:

- **Well type** – The well is a drilled well, not a dug or driven well. If it is a dug or driven well, it should be brought up to current standard or code.
- **Casing height** – The lining of the well (the casing) is 12 or more inches above the land surface. In flood prone areas, the casing is one to two feet above the highest recorded flood level. This ensures that no substances can wash into the well.
- **Condition of casing and well cap** – There should be no visible holes or cracks in the well casing. Well caps should be vermin-proof, watertight and securely attached to the well casing.
- **Casing depth** – The casing depth should be sufficient to meet state and local codes.
- **Backflow protection** – Measures are taken to prevent backflow (reverse flow in water pipes) and, where necessary, anti-backflow devices are installed.
- **Well inspection** – The well has been regularly inspected and records are available.

Well capacity and yield:

- The well log or drilling report contains information on the well's capacity and yield in gallons per minute.
- Many communities set minimum well yield requirements. Call the local health department or ask a well professional for minimum well yield requirements in the area.

Water treatment systems:

- Water treatment devices should be appropriate and regularly maintained. These include point-of-entry equipment, which treats the water as it enters the house, or point-of-use equipment, which treats the water at an individual tap, such as the kitchen sink.

If you still have questions about the condition of the well, contact a well professional about further well inspection, water testing and/or the need for well repair. Finally, encourage homebuyers to schedule future inspection, maintenance and testing to keep their new well system operating at peak efficiency.

Conduct a Water Test

At a minimum, every well should be tested annually for bacteria. The U.S. Environmental Protection Agency (EPA) also recommends testing for nitrate/nitrite and pH, and recommends consulting with experts about the need to test for contaminants of local concern, such as arsenic, lead or radon.

Home sellers should schedule their annual drinking water test for just before their property is listed. Buyers should conduct a drinking water test before closing and make sales contracts contingent on test results, just like a home inspection.

State and local health departments will have a list of state-certified laboratories qualified to test for specific contaminants on behalf of the homeowner or buyer. Choose a lab that can return test results within two weeks in a form that is understandable to the average homeowner. The cost of testing will vary by state and lab.

The laboratory will provide specific sampling instructions and clean bottles or small plastic bags in which to collect the water sample. Homeowners must carefully follow these instructions, as a carelessly collected sample can give inaccurate results.

Compare test results with U.S. Environmental Protection Agency (EPA) maximum containment levels for the contaminant, which are guidelines used for public water supplies. EPA does not regulate private wells. Go to www.epa.gov/safewater/hfacts.html for individual standards. There also may be state or local standards for contaminants, such as sodium, that EPA does not regulate.

Any positive test for bacteria requires disinfection of the well system. Chlorine, ultra-violet light or ozone treatments will kill *E. coli* or other harmful germs. Other contaminants usually can be reduced to acceptable federal standards through point-of-use or point-of-entry systems installed in the home.

Review Mortgage Lender Requirements

Individual water wells are owned and maintained by the homeowner, and are subject to compliance with all requirements of the local and/or state health authority having jurisdiction.

For FHA mortgage insurance, the following is mandatory:

- For new construction, the well must be located a minimum of 50 feet from the septic tank, 100 feet from the septic tank's drain field, and a minimum of 10 feet from any property line.
- New wells must be drilled, no less than 20 feet deep and cased. Casing should be steel or other durable material that is leak-proof and acceptable to the local health authority and/or the trade or profession licensed to drill and repair wells in the local jurisdiction.
- Individual water systems no longer require automatic testing or inspection, unless it is mandated by the state or local jurisdictions, if it is believed that the water may be contaminated, or when the water supply relies upon a water purification system due to the presence of contaminants. The lender also has the option to require testing.
- When testing is required, the water well must meet the requirements of the local authority. If the local authority does not have specific requirements, the maximum contaminant levels established by the EPA will apply.
- Individual water systems/wells should be located on the subject property site. If not, they must be on an adjacent property, and evidence of water rights and recorded maintenance agreement must be provided for acceptance of the well as a primary source of water, for an FHA insured property.

For more information on the HUD standards, go to www.hud.gov/offices/hsg/sfh/ref/sfh1-21b.cfm

For more information on wells for homebuyers

Call the Water Systems Council **wellcare®** Hotline at 888-395-1033 or visit www.wellcarehotline.org.

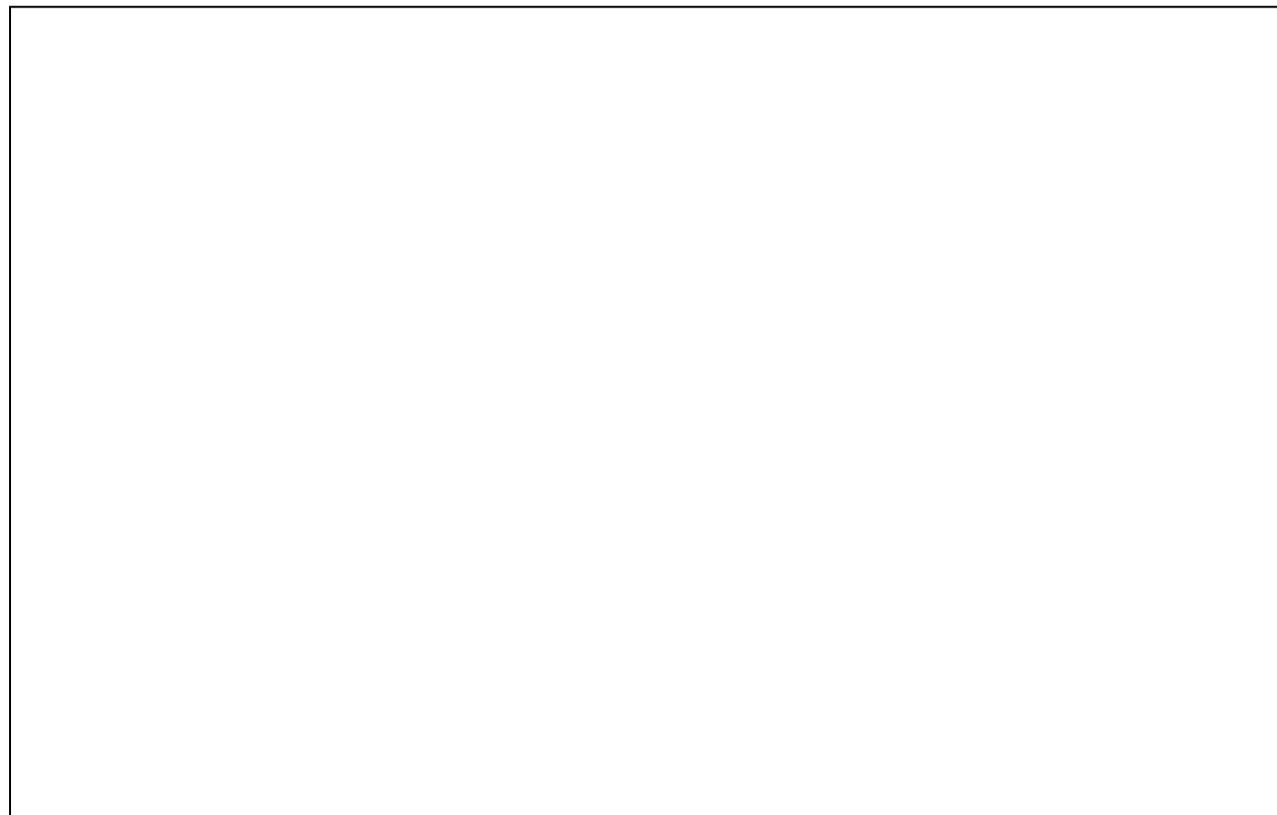
Check out the **wellcare®** Pocket Guide, available for purchase through the **wellcare®** Hotline.

See the **wellcare®** brochures, "A Homeowner's Guide to Your Well" and "A Real Estate Agent's Guide to Buying or Selling Homes with Wells," available on the WSC website. WSC also offers **wellcare®** information sheets on well components, maintenance, drinking water testing and potential contaminants. All of this information is available at www.watersystemscouncil/wellcare/infosheets.cfm

Visit the U.S. Environmental Protection Agency's website at www.epa.gov.

For more information about wells and other wellcare® publications

wellcare® is a program of the **Water Systems Council (WSC)**. WSC is a national nonprofit organization dedicated to promoting the wider use of wells as modern and affordable safe drinking water systems and to protecting ground water resources nationwide. This publication is one in a series of **wellcare®** information sheets. They can be downloaded FREE from the WSC website at www.watersystemscouncil.org. Well owners and others with questions about wells or ground water can also contact the **wellcare®** hotline at **1-888-395-1033** or visit www.wellcarehotline.org.



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