Did you know...?

- Modern wells provide a safe, efficient water supply to more than 21 million homes nationwide. Today's well owners enjoy the peace of mind that comes with knowing they have a reliable source of water that meets all the demands of modern households.
- Well water is nature's best. Water from modern wells is naturally filtered and is cool, natural and pure.
- Well water comes from aquifers – safe, protected natural resources within the earth. Well owners know what their family is drinking when they turn on the tap.
- A well is like money in the bank. A professionally installed well provides many years of safe, affordable water.
- Wells are easy to maintain. The pump and other mechanical parts of a well can last for 20 years or more.

For more information on Buying or Selling Homes with Wells...

- Call the wellcare® Hotline at 888-395-1033 or www.wellcarehotline.org.
- Check out the wellcare® Pocket Guide, available for purchase through the wellcare® Hotline.
- See the wellcare® information sheet on Buying or Selling a Home with a Well, available on the Water Systems Council website.
- View the complete list of wellcare® information sheets at www.watersystemscouncil.org/wellcare/infosheets.cfm.
- Visit the U.S. Environmental Protection Agency's website at www.epa.gov.

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A REAL ESTATE AGENT'S GUIDE TO

Buying or Selling Homes with Wells

Assisting Your Clients with Buying or Selling a Home with a Well?

Know What Questions to Ask

- Research the well's history. Try to get as much information as possible on the construction, maintenance and condition of the well. A copy of the well log or well history may be available through the seller, the company that drilled the well, and/or the local health department.
- Review the well's condition, including its location and age. The checklist in this brochure lists the ideal conditions for the well on the property.
- Know the well's capacity and yield. Many communities set minimum well yield levels. Call the local health department or ask a well professional for minimum well yield requirements in the area.
- Ask if any water treatment devices are installed. These should also be regularly maintained.
- 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 have a drinking water test done as part of a home inspection.
- If you still have questions about the condition of the well, contact a well professional about further well inspection, water testing and the need for well repair or replacement. A properly constructed and maintained well can provide 20+ years of safe drinking water.

The Well's Condition: A Checklist

The well log will contain much of the information needed to complete this checklist.

Well Location

- ❑ The well is uphill from pollution sources, such as the septic tank and septic field.
- ❑ Surface water doesn't reach or is diverted from the well.
- ❑ The wellhead is visible and above ground. No landscaping or other structures hide or bury the wellhead.
- ❑ The well is at least 100 feet away from potential pollution sources, and meets or exceeds all state minimum requirements for distance.

Well Construction and Maintenance

- ❑ The well is less than 20 years old.
- ❑ The well is a drilled well.
- ❑ 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.
- ❑ No holes or cracks are visible in the well casing or well cap. The cap is tightly attached and a screened vent faces the ground.
- ❑ The casing extends 50 or more feet below the land surface.
- ❑ Measures are taken to prevent backflow (reverse flow in water pipes) and, where necessary, anti-backflow devices are installed.
- ❑ The well has been regularly inspected and records are available.

Frequently Asked Questions & Answers About Wells

Question: What tests are required in order to sell a home with a well?

Answer: The requirements vary by state. The recommended testing criteria below are based on the U.S. Department of Housing and Urban Development (HUD) requirements, which are the minimum standard acceptable for Federal Housing Administration (FHA) insured loans. Contact your state health department or real estate commission for current requirements in your state.

Question: What mortgage lender requirements apply to homes with wells?

Answer: 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:

- ❑ The well must be located a minimum of 50 feet from a 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 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 the primary source of water, for an FHA insured property.

Question: If radon is detected in the air of a home with a well, should the well water be tested for radon?

Answer: If the test on air results in a reading of 4 picocuries per liter or higher, the EPA recommends that radon also be tested in drinking water. A state laboratory certification office or state radon office can direct you to laboratories equipped to test drinking water for radon. If your test results indicate radon is present in the water, contact your state radon office or the wellcare® hotline to find out if any action is needed.