

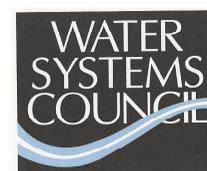
Did you know...?

- ❖ Modern wells provide a safe, efficient water supply to more than 42 million people 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 is a **safe**, protected natural resource, stored in aquifers 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 simple to maintain and add real value to your home.



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

- ❖ Call the 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® 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.
- ❖ 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?

A private well is a great selling point! Well owners can feel safe and confident that they will be free from the burden of paying for their water usage, as well as the seasonal controls and chemicals mandated by many water utilities.

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 requirements. 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/or the need for well repair.** A properly constructed and maintained well can provide a lifetime 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

- 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

- The well should be 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.
- 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.
- 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.
- The casing depth should be sufficient to meet state and local codes.
- 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:

- For new construction, 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.