

Why is Water Testing Required for Loans and Refinancing?

For much the same reasons as roof inspections and termite inspection. To ensure the water provided to the site is safe for consumption and will not need costly repair or remediation. For financing and refinancing through the VA, FHA, USDA, or RD, water tests are required if the property is served by a private well.

What if a Public Supply Serves My Property?

If you are on a central water system (city water), you are not required to sample if you provide proof that the property is connected to a state regulated public water supply

Who Can Take the Sample?

Water tests cannot be taken by the buyer or seller as they are interested parties. All samples must be analyzed by a state certified laboratory.

Water Testing Service LLC samples are taken by an FDEP Class A Licensed Operator and all analysis is done by a state certified lab.

What are the FHA Water Test Requirements for Private Wells?

For properties that are served by wells, FHA loan rules say, "When an Individual Water Supply System is present, the Mortgagee must ensure that the water quality meets the requirements of the health authority with jurisdiction. If there are no local (or state) water quality standards, then water quality must meet the standards set by the EPA, as presented in the National Primary Drinking Water regulations in 40 CFR 141 and 142."

What are the VA Water Test Requirements for Private Wells?

The VA doesn't have a formal list of contaminants and requirements for private well water. Generally, well tests look for the presence of nitrates, nitrites, coliform and lead, but guidelines can vary based on where you're buying. What matters for the VA and lenders is that the well water meets local health requirements for safe drinking water. When there isn't a local authority with set requirements, the water will need to meet federal standards set by the Environmental Protection Agency.

What Does this Mean?

Typically for FHA and VA loans this means testing for coliform, nitrates, nitrites, and lead. In some instances, local jurisdiction may only require a coliform test but it is always a good idea to test all to ensure the water is safe. Check with your loan officer to make sure what you need to be tested for your location.

What are the USDA Water Test Requirements for Private Wells?

If the property being financed has a well as the source of water, the USDA Rural Home Development has stipulated that a water quality analysis be done and that the results must “meet” or “exceed” the EPA minimum thresholds for lead, nitrates, nitrites, and coliform.

How Long Does It Take to Get the Results?

For coliform, results are usually available within three days of sampling. Nitrate, Nitrite, and Lead take seven to ten days for results. Other samples vary but most are available in 7 to ten days.