

BUYING OR SELLING A HOME WITH A WELL

Groundwater, which accounts for 30 percent of the world's fresh water, occurs below ground where it is filtered and purified naturally as it passes through layers of the earth. Groundwater is stored in aquifers – layers of soil, sand and rocks, but can come to the surface naturally through a spring or brought to the surface through a well. Modern wells allow access to groundwater providing a clean and efficient water supply to an estimated 23 million households nationwide.

Private water wells, including individual and small shared systems that serve less than 15 homes and/or less than 25 people throughout the year, are usually regulated by state and local agencies, but are not regulated by the Environmental Protection Agency (EPA). Homeowners are responsible for maintaining their own well and well water. A professionally installed, modern well that has been maintained properly can provide safe, affordable water for many years. When buying and selling a home with a well, your clients need your help to make informed decisions about their drinking water.

This information sheet is intended to assist Real Estate Professionals in understanding their responsibilities when it comes to buying or selling a home with a drinking water well and should only be used for educational purposes as it does not constitute legal advice. Real Estate Professionals should consult legal counsel and local or state agencies that have jurisdiction in their state to ensure compliance with all applicable rules and regulations.

First Steps

Help your client collect as much information on the construction, maintenance, and condition of the well. Ask the seller or contact the company that drilled the well for the well log (also known as the well record or drilling report). The well log will include a reference number for the well, date the well was drilled, the well owner at the time of construction, location of the well, and various construction details such as drilling method used, depth of the well, depth and type of casing, and depth and size of the pump. Most states require well contractors to file a well log when a new well is drilled, and many states have searchable databases to retrieve this information electronically. Local health departments may also keep a copy of these records.

If you have a property that is served by a shared well system, the same steps should be followed to obtain the well log. It is also extremely important to obtain a copy of the Shared Well Agreement which is usually filed with the deed. The Shared Well Agreement should be reviewed carefully by your client before signing. Encourage your client to seek legal counsel if there are any questions or concerns regarding the agreement. For more information, view our information sheets on [Sharing a Well](#) and [A Shared Well Agreement](#).

Inspection

A thorough inspection of the home's structure and operating systems, including the well system and septic system (if applicable), should be conducted before a home is purchased. Mortgage lenders and state or local agencies usually require inspections and tests before settlement. Certified Home Inspectors can perform an evaluation of the water well system but should refer to our [Home Inspectors Guide to Evaluating Water Wells](#). Detailed inspection of the well components and yield testing should be performed by a licensed well contractor. For a list of licensed well contractors in your area, use our [interactive map on our website](#). If you need help locating a licensed well contractor, contact the wellcare® Hotline at 1-888-395-1033.

Inspection of the well system usually consists of an onsite check of the construction of the well, condition of the well components, and tests of the water quality and flow/yield of the well. There are ideal conditions of a well that should also be considered during the home inspection which include, but are not limited to, the following:

Well Location & Surface Drainage

- The well should be located as far away as possible from any potential pollution sources, and these distances should meet or exceed all state or local codes.
- Preferably, there should be no permanent structure located within 10 feet of the wellhead, allowing proper access for future repairs and service.
- The wellhead is visible and extends at least 12 inches or more above ground. In flood prone areas, the wellhead is one to two feet above the highest recorded flood level.
- The ground around the well slopes down and away from the wellhead for proper drainage.

Well Construction & Maintenance

- The well, including the casing, cap, and depth, meets or exceeds all current state or local codes
- The wellhead has no visible holes or cracks, and the cap is vermin-proof, watertight, and is securely attached to the well casing.
- The well pump and pressure tank are less than 15 years old.
- Measures have been taken to prevent backflow (reverse flow in water pipes) where necessary.
- The well has been regularly inspected and records are available.
- Water treatment devices are appropriate, have been regularly maintained, and maintenance records are available.

Well Water Testing

Part of the home inspection process includes well water testing. Sellers should schedule their annual drinking water test before their property is listed. Buyers should have a water test conducted before closing and make sales contracts contingent on test results. At a minimum, every well should be tested annually for bacteria. Check with the local health department for required tests or if there are any contaminants of local concern that should also be tested, such as arsenic, lead, nitrate, and radon.

Federal Housing Administration (FHA) insured loans require water testing if the home is served by a private well. Refer to the U.S. Department of Housing and Urban Development (HUD) testing requirements, which are the minimum standards acceptable. In short HUD says, "Water quality must meet the requirements of the health authority with jurisdiction. If there are no local or state water quality standards, then water must be potable, which may be demonstrated by compliance with the current EPA Manual of Individual and Non-Public Water Supply Systems." The EPA Manual can be found at <https://www.epa.gov/privatewells/publications-support-private-water-well-safety>. The following link provides all HUD requirements: <https://www.hud.gov/sites/documents/40001HSGH.PDF>.

Water testing should be performed by a certified laboratory, county extension office, or local health department to ensure the test results are reliable. Contact your state or local health department for a list of state-certified laboratories in your area or use our [interactive map on our website](#). If you need help determining what to test for or where to test, contact the wellcare® Hotline at 1-888-395-1033.

Compare the current test results to previous records to confirm the water quality has not changed.

Well Water Treatment

If a water test shows a contaminant is present, contact the local health department or the wellcare® Hotline at 1-888-395-1033 to determine if treatment is necessary. Some contaminants may be more of an aesthetic issue (odor, discoloration, etc.) and may not present any health risks.

Common water treatment options include shock chlorination, point-of-use treatment (POU), point-of-entry treatment (POE), or a combination of these options. A water treatment professional can help with choosing the best treatment system for any water quality concerns. Before a treatment device is purchased, confirm the system is certified by [NSF International](#) or the [Water Quality Association](#) to reduce or remove the contaminant that is being treated.

If a water treatment device is currently installed, contact the seller for information on the system, such as age, brand, type, contaminant the device is treating, company who installed/maintains the system, and any maintenance records. Encourage homeowners to develop a maintenance plan with the water treatment professional who installed the system to ensure good water quality.

Septic Systems

Many times, when a home is served by a well it is likely it will also have its own wastewater treatment system called a septic system. Determine if the property has a septic system and if the seller has any maintenance records including the last time it was pumped out. A poorly maintained septic system can pose a serious threat to the quality of well water and can require expensive repairs. The septic system should be inspected by the local health department or septic service for capacity and leaks.

Check with local community resources for brochures if many residents use septic systems or download our wellcare® information sheet [Your Septic System](#) for your client.

For More Information on Buying or Selling a Home with a Well

Contact your licensed well contractor, local health department, state environmental agency, or the [wellcare®](#) Hotline.



Information to help maintain and protect your water well system:

[wellcare®](#) is a program of the [Water Systems Council \(WSC\)](#). WSC is the only national organization solely focused on protecting the health and water supply of an estimated 23 million households nationwide who depend on private wells (according to the U.S. EPA).

This publication is one of more than 100 [wellcare®](#) information sheets available FREE at www.watersystemscouncil.org.

Well owners and others with questions about wells and well water can contact the [wellcare®](#) Hotline at 1-888-395-1033 or visit www.wellcarehotline.org to fill out a contact form or chat with us live!

JOIN THE WELLCARE® WELL OWNERS NETWORK!

By joining the FREE [wellcare®](#) Well Owners Network, you will receive regular information on how to maintain your well and protect your well water.

Contact us at 1-888-395-1033 or visit www.wellcarehotline.org to join!