

Information Sheet for Buying a Home with a Well

If you are planning on buying a house with a well make sure you check with your lender as soon as possible regarding testing the well. The majority of FHA, USDA and VA loans require that water testing be performed on the well prior to closing, but each lender is different.

Most lenders require testing for bacteria (total coliforms and E.coli), nitrate and lead. Some lenders require that a third party (certified lab) collect the sample and some allow the buyer or buyer's realtor to collect the sample. If your lender requires collection by a third party make arrangements as soon as possible to have it sampled. You can contact the Lake County WRM Lab at 352-253-1686 to schedule sample collection.

Houses that have been vacant for an extended period of time should have the water flushed for several hours prior to testing. Remember, in order to operate the well the electricity needs to be functioning.

Please note that it may take up to 2 weeks to get the results of all of the required testing. You also want to account for any problems that may occur with the results and allow time to resample if needed. Sample results are typically valid for 60 days from the date of the loan closing.

If you have any questions please contact the Lake County WRM Lab at 352-253-1686.