

- [Is Water Testing Required for FHA / VA Loans and Refinancing?](#)

Yes. The FHA states: For properties that are served by wells, FHA loan rules now 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.” If you are financing or refinancing through the VA, FHA, or USDA then 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 Public Water System (municipal water), or a shared well that is monitored by a 3rd party, 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 testing samples for an FHA/VA loan must be collected by an uninterested 3rd party. **Water samples cannot be collected by the buyer or the seller.** If you need assistance with the sampling, Mohave Environmental does offer a collection service to come out and do the sampling for you. Please contact us for scheduling and pricing.

- [What are the VA Water Test Requirements for Private Wells?](#)

If you're looking at buying a property with a private or shared well, both the VA and lenders want to ensure the water is safe, which may mean getting it tested. 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 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 available within two to three days of sampling. Nitrate, Nitrite, and Lead results will take seven to ten days. Additional testing samples will vary depending on

the test but most are often available in seven to ten days. We also offer expedited analysis, for an additional fee, which typically reports results within two to three business days.