What Every Realtor Should Know About Private Drinking Water Wells

"So, tell me about this well? Is the water good?"

If you are a real estate agent representing the buyer or the seller of a property served by a private well, you are likely to be asked questions about private well water issues during a property transaction. This brochure will help you assist your clients in getting the information they need.

Knowledge is Power!

Nearly one million households in Wisconsin rely on private wells for their drinking water supply, and each one of these wells is unique! From construction and distribution system, to treatment systems and water quality, there are many issues that can affect the performance of a well. Some, like water hardness, unusual color, taste, or odor, are obvious. Others, like many contaminants, give no indication that they are there. A few, like bacteria and nitrate, can cause very serious acute illnesses. The only way to correctly identify these problems is to have the well water tested by a certified laboratory, and the well inspected by a licensed pump installer or well driller.

In Wisconsin, only licensed pump installers or well drillers can perform inspections of wells.

A listing of certified laboratories is available on the Wisconsin DNR website at http://dnr.wi.gov/org/water/dwg/privatelabs.pdf

A listing of licensed pump installers and well drillers available on the Wisconsin DNR website at http://dnr.wi.gov/org/water/dwg/Contacts.htm

Advise your client to get as much information as possible from these professionals, including well construction or filling and sealing reports for the property and any available well water quality data from the area.

SHORT TERM
If the property's private well has obvious taste and odor problems, the prospective buyer may hesitate to make an offer on the property. Some well water contaminants like nitrate are widespread and well-known, so buyers may ask about them.
Encourage your seller to have the well tested for bacteria, nitrate and other problematic contaminants and install water treatment if needed.

LONG TERM
To protect their health, private well owners should periodically test their well water to ensure the quality of their drinking water.

It is best to have the well water tested annually for at least bacteria, nitrate and nitrite. Other contaminants, like arsenic, should be tested for on a less frequent or if any change in color, odor or taste is noticed.

Avoid Delays!

Testing and inspection prior to listing a property will help avoid delays in selling the home. Even though the potential buyer's lending institution will likely require testing and an inspection within 30 days prior to closing, an inspection commissioned by the home-seller will help identify any existing problems that should be remedied prior to listing. This will help to make the home more marketable and reduce the risk of problems during or after the sale.

Safe Water Can Be A Selling Point

If there are any objections to testing and inspecting the water system, you can advise your client that a house with a system in disrepair or with contaminants present in the water is probably worth less money on the market and may take longer to sell. Just like a home with a new roof will likely sell for more, a home with a properly functioning water system that provides safe drinking water is worth more. Knowing that the water is safe will offer peace of mind for the new owners!

What Tests Should Be Conducted?

The EPA suggests that an initial test should include coliform bacteria, nitrates/nitrites, and pH. In addition, the homeowner may want to consult with experts such as well drillers, pump installers, and water treatment companies about the need to test for arsenic, lead, copper, volatile organic compounds, or pesticides.

The buyer's lending institution will most likely require that the well pass a water quality test prior to loan approval. Most lenders require testing for bacteria, nitrate and lead at a minimum. Keep in mind that these tests are intended to protect the lender from making a loan on a property with a faulty system.

How Should The Samples Be Taken?

Most water testing laboratories supply their own sample containers and provide detailed instructions on how to properly collect a water sample. Use the bottles provided and carefully follow all instructions to obtain a good sample.

If there is a home water treatment system, determine why the treatment device is there and what it is treating/removing from the water. A water test specific for that compound should be done on both the raw water coming into the house before the treatment system and a separate test after the water has passed through the treatment system. This will ensure that the treatment system is functioning properly.

Are There Any Specific Testing Requirements For Real Estate Transactions In Wisconsin?

Wisconsin law does not require private well testing for real estate transactions. However, if the buyers are financing their purchase, the financing institution will most likely require system testing. The Wisconsin DNR encourages annual water testing of private wells to assist in protecting the health of the home occupants.

Where Should The Water Be Tested?

Your client should arrange to have the water tested at a Wisconsin certified laboratory. These laboratories follow accepted procedures for testing contaminants. Make sure that the laboratory is certified to test for the contaminants requested. The laboratory will provide sampling instructions and collection bottles for taking the water sample.

A list of Wisconsin certified laboratories is available on the Wisconsin DNR website at http://dnr.wi.gov/org/water/dwg/privatelabs.pdf

What Are The Costs For Testing?

Prices for testing vary by laboratory and by testing parameters. Contact individual laboratories for detailed price lists.

Are There Any Other Parts Of The Water System That Need To Be Inspected?

Yes. In addition to a well water test, the mechanical workings of the water system should also be inspected. This includes the well pump, pressure tank, water treatment system (should one exist), the condition of the area around the well, and the well's proximity to potential contamination sources. The well itself should be inspected to ensure tight construction. Also, the well's location should not be subject to flooding. It is important to advise your client to rely on qualified professionals to conduct the inspection. ***In Wisconsin, only licensed pump installers or well drillers can perform inspections of wells.***

It's A Really Old House, And The Well Is In The Basement…

Was the well constructed after April 10, 1953? In this case filling and sealing of the well will most likely be required.

Was the well constructed before April 10, 1953? If so, the well will need to be evaluated on a case-by-case basis. The criteria for evaluation includes how sanitary the basement is – that is, how dry, insect free, and safe from contamination hazards the well is – and what condition the well is in.

Existing installations terminating in walkout basements may remain in service if:

a) You can walk directly outside without going upstairs or a slope.
b) The surface of the ground around the door slopes down and away from the door.
c) The well is accessible for maintenance.
d) The well continuously produces safe water.

…In A Pit Or An Alcove…

A pit or an alcove is any structure that is completely or partially below the ground surface or below a building floor that is used for the housing of a well. Pits and alcoves are required to be water-tight, crack-free, and have a well casing pipe that terminates at least 6 inches above the floor. Pits and alcoves should also have access hatches that allow for well maintenance activities.

The 1953 Wisconsin well code prohibited the construction of a well pit for wells, pumps or pressure tanks. Upgrading of substandard well pits is not permitted, and they will be required to be filled and sealed in accordance with NR 812.26.

Where Does The Client Get Information On The Age, Type, Depth, And Testing And Maintenance Records?

The current homeowner may have testing and maintenance records, and a well construction log. Wisconsin requires that a registered well driller file a well log with the Wisconsin DNR. However, depending on the age of the well this may not have been done. Some older well construction reports may be found at the following web site: http://datcpgis.wi.gov/WellLogs/ If well construction information is unavailable, then your client will have to rely on the information produced by the well inspector.

How Does Your Client Determine If The Private Well Will Produce Enough Water For Household or Business Needs?

The well log may contain the information on the well's capacity and yield in gallons per minute. If this information is not available, you can contact a registered well driller to conduct a well yield test. This person will have the equipment and knowledge necessary to conduct the test.

The estimated average daily water use per person is 75 gallons; for a family of four this amounts to 300 gallons of water per day. The person conducting the well yield test should be able to advise you on whether the well can produce sufficient water for your client's needs.

How Does My Client Determine If The Well Is Properly Located Away From Potential Contaminant Sources?

The potential for contaminants to enter a well depends upon its placement and construction, as well as the proximity of the well to potential pollution sources, the condition of the well casing and well cap, and general construction.

Wisconsin has minimum setback distances for wells from potential contaminant sources, which may vary depending on the year of construction. The person inspecting the well will evaluate the location of the well relative to the setbacks.

A complete list of contaminant sources and their required setbacks are listed in Wisconsin Administrative Code NR812.08 Table A.

How Do I Find Out How Many Homes Are On A Shared Well?

The well construction log for a shared well, depending on when it was constructed, may note how many homes are being served by that well. If not, a pump installer will be able to make that determination for you.

What Is The Difference Between A Shared Well And A Community Water System?

A ***Community Water System*** is a public water system serving 7 or more homes, 10 or more mobile homes, 10 or more apartment units, or 10 or more condominiums. A community water system is subject to Safe Drinking Water Act requirements for monitoring and must address contamination problems.

A ***Shared Private Well*** is a well serving up to 6 houses. Quality and quantity of water from a shared private well is the responsibility of the homeowners who are using it.

Do I Need A Letter From The DNR To Transfer Property With A Private Well?

Pump Installers and Well Drillers are licensed by the DNR to conduct work in Wisconsin. The person that holds a Wisconsin Pump Installer or Well Driller license is permitted to conduct real estate inspections and provide you with an inspection report. This report verifies the compliance status of the well that was inspected. You will only need additional documentation from the DNR if the well is non-compliant and you need to apply for a variance.

If A Well Driller Or Pump Installer Says "Talk To The DNR", Who Do I Ask?

Ask the well driller or pump installer who their contact is, or call the DNR Help Line at Toll Free 1-888-WDNRINFo (1-888-936-7463) and ask the customer service associate to direct you to the private water specialist for the county in which the well is located.