



Private Well Requirements for FHA Lending

(Courtesy Michelle Wickett, Axia Home Loans 360-459-1200)

Existing wells must have the following requirements:

- Deliver water flow of 3 – 5 gallons per minute (GPM)
- Water quality must meet requirements of local jurisdiction or EPA if no local standard

New construction with private wells:

- Must deliver water flow of 5 GPM over at least a 4 hour period

Shared wells have the following minimum requirements:

- Each home must simultaneously be assured of at least 3 GPM, (5 for proposed construction), over a continuous 5 hour period.
- The well itself may have a lesser yield if pressurized storage is provided in an amount that will make 720 gallons of water available to each connected existing dwelling during a continuous 4 hour period.
- The shared well system must be demonstrated by a certified pumping test or other means acceptable to all agreeing parties
- Has a valve on each dwelling service line as it leaves the well so that water may be shut off to each served dwelling without interrupting service to the other properties
- Serves no more than 4 living units.

Well location requirements for FHA financing:

- Well must be **minimum** 10 feet from property line
- Well must be **minimum** 50 feet from septic tank
- Well must be **minimum** 100 feet from drain field (75 feet OK if it meets local authority guideline)

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