

Idaho Realtor Private Well Checklist

For FHA and VA transactions on homes with a private or shared well

Reviewed September 2026 | 1st Choice Mortgage Company, LLC | 375loan.com

Property address _____ Loan program _____

Lender contact _____ IDWR well tag # D _____

1. At listing, before the offer

- ☐ **Individual or shared well?** FHA and VA rules differ for each.
- ☐ **Existing or new construction?** This drives FHA flow and distance rules.
- ☐ **Pull the IDWR well log** (depth, construction, flow reported at drilling). Search: idwr.idaho.gov/wells/find-a-well-map/
- ☐ **Request the health district septic permit file** and locate the septic tank and drain field.
- ☐ **Shared well:** have the recorded well-sharing agreement and maintenance easement in hand.
- ☐ **Call the lender** before writing the offer on any well or septic property.

2. Water quality testing

- ☐ Ask the lender: **water-quality test, flow test, mechanical inspection, or a combination?**
- ☐ Confirm the required panel. Typical: total coliform, E. coli, nitrates, nitrites.
- ☐ **Add arsenic (recommended).** Not required by FHA or VA, but some Idaho wells are testing high. EPA limit: 10 ppb.
- ☐ Sample **collected and transported by a disinterested third party** (health authority, certified lab, licensed sanitary engineer). Never the buyer, seller or either agent.
- ☐ Test date _____ Good through _____
FHA: up to 180 days old at disbursement. VA: 90 days from certification.

Flow (quantity) quick reference

FHA individual well, new construction: 5 GPM for at least 4 hours.

FHA individual well, existing: not the 5-GPM new-construction standard. Ask the lender if a flow test is needed.

FHA shared well, existing: 3 GPM per home, all homes at once, for 4 hours (or storage making 720 gal. per home available).

FHA shared well, proposed: 5 GPM per home for 4 hours (or 1,200 gal. per home).

VA: continuing supply of safe water to each home. No national GPM figure.

3. Well and septic distances

- ☐ **FHA existing homes:** since the July 27, 2026 waiver (FHA INFO 2026-17), local jurisdiction distances may be used if the lender documents acceptable water test results.
- ☐ **FHA new construction:** FHA's own minimum property standards still apply.
- ☐ **VA:** local health authority requirements govern.
- ☐ Idaho septic siting rules: IDAPA 58.01.03, permitted through the public health districts.

4. If the water fails

- ☐ Share the lab report with the lender before choosing a fix.
- ☐ Bacteria: disinfect (shock chlorinate) and retest, again with a disinterested third party collecting.
- ☐ Other contaminants may need a treatment system. FHA has added rules if ongoing purification is required.

Remember: quality and quantity are separate. A clean water test doesn't prove the well produces enough water, and a strong flow test doesn't prove the water is safe. The appraiser observes and flags conditions; it is not a well inspection.

Questions about a well or septic property? Call before you write the offer.

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