Clarification of Individual Water Supply System Testing

1. **Purpose.** This Circular provides clarification and guidance concerning testing of individual (private) water supply systems for properties subject to Department of Veterans Affairs (VA) backed loans.

2. **Background.** VA has long allowed properties with individual water supply systems to be eligible for VA backed loans. However, potable water is a health and safety issue and as a part of VA Minimum Property Requirements (MPR) require that water used for drinking, washing, and other uses inside the home be safe for consumption. VA has always enforced requirements for safe potable water. This Circular provides clarification of current policy along with updated information.

3. **Action.** The following items are effective as of the date of this Circular:
   a. All testing must be performed by a disinterested third party. This includes the collection and transport of the water sample collected at the water supply source. The sample may be collected and tested by the local health authority, a commercial testing laboratory, a licensed sanitary engineer, or other party that is acceptable to the local health authority. At no time will the Veteran or other interested party collect and/or transport the sample.
   b. For VA purposes, the test is valid for 90 days from the date certified by the local health authority. After 90 days, another sample must be taken and test completed.
   c. The water supply must meet the requirements established by the local health authority. If the local health authority has not established specific requirements, then requirements established by the State health authority will be used. In the case where there are no state requirements, then requirements established by the Environmental Protection Agency (EPA) will be used. For further information please see:
      https://www.epa.gov/privatewells/private-drinking-water-well-programs-your-state
      or

4. **Rescission:** This rescission date is July 1, 2019.

By Direction of the Under Secretary for Benefits

Jeffrey F. London
Director, Loan Guaranty Service

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