Real Estate Lender or Loan Transactions Sampling Guidance

If your drinking water does not come from a public water system or you get your drinking water from a household well, you are on a private water supply. Federal and state governments do not regulate privately-owned wells in Oklahoma; therefore, you alone are responsible for assuring your water is safe and of adequate quality for your needs. For this reason, routine testing for a few of the most common contaminants is highly recommended.

While DEQ does not regulate private water wells, many mortgage lending companies require homes using private well water to undergo some level of testing prior to final loan closing. The most common requests are for total coliform/E. coli (bacteriological), lead, and nitrate/nitrite testing.

Results should be compared against the current EPA maximum contaminant levels (MCLs) for the contaminant tested. These MCLs are health-based standards used for regulating public water supplies. Test results should meet EPA’s established MCL. DEQ’s State Environmental Laboratory (SEL) can test your water and provide results for requested tests; however, we cannot certify that the well sample meets all safe drinking water standard requirements.

Testing takes 2 days to 2 weeks depending on the test requested. Final reports cannot be issued until all testing is complete. Some loan companies require testing to be done no more than 30 days prior to closing; therefore, to avoid delays at loan closing, it is critical to confirm with your lending agent which tests are required and when the results are needed. Early communication and planning with the SEL will increase the likelihood that all testing requirements and results are in order in time for closing. If total coliform is detected in the well, there must be adequate time allowed to disinfect the well and retest. This process alone can take several weeks.

The SEL offers a discounted price list with specialized sample report language for real estate customers and can also provide sampling bottles, instructions, mailing labels and forms. Contact the SEL at (405) 702-1000 or (866) 412-3057 to discuss your needs, testing options available, and to schedule your real estate sample testing.

If you have concerns about other contaminants, please contact SEL ahead of time to ensure timelines can be met.
Sample Collection

If you are collecting lead samples, collect the lead sample first before collecting the nitrate or bacteria samples. All samples accompanied by a total coliform collection must be received within 28 hours of collection.

Lead
1. One liter of water in a DEQ-approved sampling bottle is required for this analysis.
2. This sample should be collected as a first draw. First draw samples are collected from water that has been standing in the supply pipes for a minimum of six hours, preferably taken from the cold water kitchen tap first thing in the morning or after returning home in the evening. Do not flush the water prior to filling the bottle. Deliver the sample to the lab as soon as possible at room temperature.
3. This test takes 2-3 weeks to complete.

Total Coliform/E. coli testing (Bacteriological)
1. The sample must be collected in a DEQ-approved sampling bottle appropriate for this test.
2. Deliver the sample to the lab as soon as possible.
3. Sample results are typically available within 72 hours after the sample is received at the laboratory.
4. If additional testing was requested all test results will be delivered upon completion of all requested testing.
5. Refer to collection instructions provided by SEL and/or contact the lab for further clarification.

Nitrite and Nitrate or Nitrite/Nitrate Combination
1. Confirm if an individual test result for nitrite and a second result for nitrate is needed, or if a combined test, nitrite/nitrate, will meet requirements as this determines the type of collection kit. Individual results are usually required.
2. About 8 ounces of water is needed for this test and the sample must be received in a DEQ-approved sampling bottle.
3. Deliver the sample to the lab as soon as possible. The sample should be transported on ice but not frozen.
4. This test takes up to one week to complete.
5. Refer to collection instructions provided by SEL and/or contact the lab for further clarification.

Sample Delivery

SEL prefers samples to be hand-delivered to the Sample and Data Management Section, 1st floor, during normal business hours, 8:00 am to 4:30 pm, Monday – Friday, except national holidays. If the samples cannot be hand-delivered to SEL within 28 hours of collection, ship the samples early the same day they were collected using overnight shipping.

If possible, use a courier service (UPS, FedEx, etc.) to ship samples, as the courier will deliver directly to the DEQ building. Alternatively, US Postal Service can be used, but be aware that the samples will be delivered to the local Post Office before being picked up and brought to the SEL. This delay may result in a sample being received at DEQ past the time allowed after collection and could result in the sample being cancelled.
If using a courier (UPS, FedEx, etc.) send samples to:

Oklahoma Department of Environmental Quality
State Environmental Laboratory
707 N. Robinson
Oklahoma City, OK 73102

If using the US Postal Service, send samples to:

Oklahoma Department of Environmental Quality
State Environmental Laboratory
P O Box 1677
Oklahoma City, OK 73101

Final test results will be provided to the customer who delivered the sample to the SEL following completion of quality assurance activities. Customers may contact the SEL at (405) 702-1000, (866) 412-3057, or selsd@deq.ok.gov to check the status of a test.

**Additional Information**

Visit our webpage at [https://www.deq.ok.gov/divisions/sels/](https://www.deq.ok.gov/divisions/sels/) for additional information.

Our fact sheet, [Home Water Testing](https://go.usa.gov/xz8jf), has additional information about private wells, well testing, recommended tests, and private water treatment options.

The State Environmental Laboratory Analytical Fee Schedule contains current pricing for analytical services and is available on our website at [https://go.usa.gov/xz8g4](https://go.usa.gov/xz8g4).