



# HUD / FHA MORTGAGE TESTING

January 2024

Prices subject to change.

**STATE OF MONTANA ENVIRONMENTAL LABORATORY**

P.O. Box 4369, Helena, MT 59604  
(406) 444-3444, Toll-Free (800) 821-7284

<https://dphhs.mt.gov/publichealth/LaboratoryServices/EnvironmentalLaboratory>

**KEEP SAMPLE COOL AFTER COLLECTION**

Test information and collection instructions are provided on the back of this form. **Samples must be paid for in advance**; please include a check for the correct amount payable to DPHHS, or call with credit card information.

The U.S. Department of Housing and Urban Development requires water testing prior to approving a house with a private well for FHA mortgage insurance. HUD/FHA limits are based on the Environmental Protection Agency's (EPA's) drinking water Maximum Contaminant Levels (MCLs). Here is a list of required tests, along with MCL values.

Contaminant	HUD Limit/ EPA MCL	Cost	Test Code
Lead (First Draw)	0.015 mg/L	\$27	<b>HUDTesting</b>
Nitrate (as Nitrogen)	10 mg/L	\$28	
Nitrite (as Nitrogen)	1 mg/L		
Total Nitrate + Nitrite	10 mg/L		
Coliform Bacteria Count	< 10 per 100 mL	\$42	
E.coli Bacteria	zero		
<b>Total Cost:</b>		<b>\$90</b>	\$7 savings

**Sample Information**

Sample ID (kitchen tap, bathroom sink, address, etc.): \_\_\_\_\_

Collection Date: \_\_\_\_\_ Collection Time: \_\_\_\_\_ AM / PM

Collected By: \_\_\_\_\_ Phone#: \_\_\_\_\_

**Account Information:** (where test results will be sent)

Send Report Via:  Email  Mail

Account # (G #): \_\_\_\_\_ Phone #: \_\_\_\_\_

Name of Payee: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Email Results To: \_\_\_\_\_

**Send Additional Copy of Results to:** (optional)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Results To: \_\_\_\_\_ Fax: \_\_\_\_\_

**FOR LABORATORY USE ONLY**

Payment Received

Amount: \_\_\_\_\_

Check #: \_\_\_\_\_

Check Date: \_\_\_\_\_

Payer: \_\_\_\_\_

Received By: \_\_\_\_\_

Date /Time Received: \_\_\_\_\_ @ \_\_\_\_\_

Received By: \_\_\_\_\_

Reviewed By: \_\_\_\_\_

Login Review: \_\_\_\_\_

Lab #

Delivery:  Walk in  Courier  USPS  UPS  FedEx

	Bacteria	Nitrate/Nitrite	Lead
Number of Bottles Received:			

50 mL Split: \_\_\_\_\_ Preservation \_\_\_\_\_

Metals      Lead    L    F      HNO<sub>3</sub>    pH <2?    Y    N    Date: \_\_\_\_\_

Nutrients    Nitrate    L    F      H<sub>2</sub>SO<sub>4</sub>

Holding times observed?	Y	N
- Under 48 hours for IC?	Y	N
Sample containers in acceptable condition?	Y	N
Sufficient volume for all tests?	Y	N
Chain of custody level:	1	2    3
- Chain of custody intact?	Y	N

## DEFINITIONS

**mg/L** is milligrams per liter; one mg/L is equal to 1 part per million (ppm)

< is less than

**Maximum Contaminant Level (MCL)** is the highest level of a contaminant that is allowed in drinking water.

**Lead** is a naturally occurring metal which has been used for numerous household purposes until recent years. It has been used in paints and in solders for plumbing. It may enter drinking water through corrosion of household plumbing systems or erosion of natural deposits in the earth.

**Nitrate and Nitrite** contamination may come from runoff from fertilizer use, leaching from septic tanks or livestock corrals or feedlots, or erosion of natural deposits. Infants below the age of six months who drink water that contains nitrate in excess of the MCL could become seriously ill and if untreated could die. Symptoms include shortness of breath and blue-baby syndrome.

**Total Coliforms** are bacteria that are naturally present in the environment and are used as an indicator that other potentially harmful bacteria may be present. Total coliform bacteria are usually not harmful, but because they co-exist with bacteria that can cause serious health problems, their presence can indicate that the water is susceptible to contamination from disease-causing bacteria. A household water supply which contains any coliform bacteria should be disinfected before being used for drinking or cooking.

**Escherichia coli** (usually abbreviated to *E. coli*) is one of the main species of bacteria that live in the lower intestines of warm-blooded animals (including birds and mammals) and are necessary for the proper digestion of food. Its presence in groundwater is a common indicator of fecal contamination.

For more information about drinking water, contact the EPA's Safe Drinking Water Hotline at 800-426-4791.

## SAMPLE COLLECTION INSTRUCTIONS

### Lead and Nitrate / Nitrite (collect this sample first)

1. Allow the water to stand in the plumbing overnight, or for at least 6 hours.
2. Without allowing water to run down the drain, fill the liter bottle with water up to the neck (this is called the first draw). Cap tightly and write your name on the bottle.
3. Fill out sampling information on the reverse side and submit form and sample to the laboratory. Nitrite sample must be analyzed **within 48 hours of collection**, so the lab must receive the sample on a regular business day (Mon-Fri).

### Total Coliform/ E.coli Bacteria (collect this sample second)

1. A special sterile bottle is required for this test. Bottles from the DPHHS laboratory may have an adhesive strip across the cap; remove the strip completely before using the bottle.
2. Remove screen from cold water water faucet. Clean inside and outside of faucet with a solution of bleach and water. Allow water to run 3-4 minutes. If you have a water softener, use a cold water faucet not on the softener.
3. Fill bottle to neck--without touching inside (this leaves 1/2 inch air space). Do not rinse out bottle; the white powder/tablet must be present.

4. Fill out sampling information on the reverse side and submit form and sample to arrive at lab **within 30 hours of collection**. Sample information items must be filled in. Incomplete forms may delay or invalidate processing.

## GETTING THE SAMPLES TO THE LAB

- Any carrier (Postal Service priority mail, UPS, Federal Express, or bus)
- Laboratory Courier Service (pick-up Monday through Friday, see our website for more information: <http://dphhs.mt.gov/publichealth/LaboratoryServices/CourierRoutesSampleDelivery>). Please call the lab if you plan on using the courier service so we can inform them where they will need to pick up water samples.
- Hand delivery to to the Laboratory's Main Office, Room B206 in the Cogswell Building, 1400 E. Broadway, Helena.