



# Lender Notice

## Water Test Overlay Update

**August 14, 2024**

### **Introduction**

This Lender Notice relates to NH Housing's water test overlay for private water sources.

### **Summary**

NH Housing's current mortgage program overlay requires a water test if the subject property has a private/individual water source (well). Testing must include E.coli, Total Coliform, Lead, Nitrate and Nitrite. All primary parameters tested must pass. NH Housing is updating its overlay to include additional testing for **arsenic and copper**, for any loan reserved starting today.

Additionally, we are announcing the new "**New Hampshire Housing Water Wellness Course!**" With this new course, we are allowing homebuyers to waive the water testing requirement if they complete the course **on the day of or prior to** the execution of the Purchase and Sales Agreement for the property being acquired.

The Selling Guide will be updated with this change shortly, and a subsequent lender notice will outline the details.

### **Effective Date: August 14th, 2024**

Effective for all reservations received on or after August 14<sup>th</sup>, 2024. If you have any questions, please email [underwriters@nhhfa.org](mailto:underwriters@nhhfa.org).

Sincerely,

Homeownership Team New Hampshire Housing  
[ownershipinfo@nhhfa.org](mailto:ownershipinfo@nhhfa.org)  
[GoNewHampshireHousing.com/Lenders](https://GoNewHampshireHousing.com/Lenders)

---

**About New Hampshire Housing's Homeownership Division:** As a self-supporting public corporation, New Hampshire Housing promotes, finances, and supports housing solutions for the people of New Hampshire. Our special mortgage programs have helped more than 55,000 families purchase their own homes. The Homeownership Division works with a network of lenders and real estate professionals to offer a variety of mortgage programs that enable homebuyers – especially first-time homebuyers – to purchase or refinance a home in New Hampshire. [NHHomeownership.org](https://NHHomeownership.org)

New Hampshire Housing, P.O. Box 5087, Manchester, NH 03108, 603-472-8623 |

NHHomeownership.org

Unsubscribe

