



April 20, 2018

Common causes of an HQS Inspection failure – City of Lowell

- A. Chipping or peeling paint anywhere on the property including garages – even if it is latex.
- B. Broken railings and or stairs and broken windows.
- C. Asbestos on basement pipes – unless a written agreement is in place that the seller will correct at their expense with a licensed Environmental contractor and have an air quality standards test.
- D. Water heater – If it is 10 years old it must be replaced
- E. Roof – Less than 5 years of life
- F. Heating systems – less than 3 years of Life
- G. Oil Tanks that are old and compromised or in danger of compromise and leakage. Old abandoned Oil Tanks left in basement.
- H. Any major mechanical or structural problem that is not going to be fixed by the seller prior to closing.

These are the most common types of problems that could arise. Please keep in mind that in working with the City of Lowell Down Payment program there have been 9 fails in 10 -1/2 years. In a couple of those cases the home owner was able to get things rectified so that the transaction was still completed.

Ideally, these issues can be addressed at the time of the offer. Some things might not come up until the home inspection is completed and should be addressed prior to signing a Purchase and Sale agreement. Then when an inspection for The City of Lowell Down Payment Assistance is set up everything has been taken care of and the inspection goes smoothly.

We ask that the buyers provide us (Ed Alcantara at MVHP) with an electronic copy of the inspection immediately after they receive it so it can be reviewed by the inspector (City of Lowell -Down Payment Assistance) prior to signing a P & S so anything that is in doubt can be addressed. Hopefully, this will alleviate some fears or concerns. It is our goal to help every homebuyer that wants or needs to get the funding and The City of Lowell wants to help the process. Please feel free to call if you have any questions at any time.

Respectfully,

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