



INSPECTION REQUIRED

Before the buyer can close on the home, the property must be inspected to assure that it is free of health and safety defects, including lead paint. FirstHOME assisted properties must meet applicable local and state codes. New construction requires compliance with the Model Energy Code. If there are chipped, peeling or otherwise deteriorating painted surfaces, you must contact Ramsey County immediately as there may be lead-based paint that must be remediated in a safe manner.

At a minimum, existing properties must [Section 8 Housing Quality Standards](#) (HQS). Mortgages on properties that are FHA insured, VA guaranteed, or Fannie Mae approved conventional will typically meet these qualifications. A summary of Section 8 HQS is attached as a guide.

A copy of the inspection form (attached) should be forwarded to Ramsey County at the time FirstHOME funds are requested. The FirstHOME Program cannot provide funds for the purchase until the home has passed the housing quality inspection. The inspector is conducting the evaluation on behalf of the Dakota County HOME Consortium, of which Ramsey County is a member, and must sign the inspection form.

A copy of the appraisal establishing the value of the property must also be provided before funds may be released.

The simple two-page inspection form must be used, and submitted along with a copy of the inspector's certificate of completing the HUD visual assessment for lead hazard training.

<http://www.hud.gov/offices/lead/training/visualassessment/h00101.htm>

Inspectors must be one of the following:

- A licensed appraiser
- Approved FHA inspector
- Licensed Truth in Sale of Housing Inspector for Cities of St. Paul, Maplewood, or Minneapolis
- Qualified Residential Property Inspector
- Minnesota Housing Home Help Inspector

The cost for the inspection is a part of the closing costs, and the inspector will be paid at closing.

This does not replace a buyer's inspection or the Truth-In-Housing Inspection required by the City of Maplewood. Buyers of older homes are encouraged to get their own inspection to determine the structural and mechanical condition of the property they are planning to purchase.



Housing Quality Standards Analysis

PROPERTY ADDRESS:

The inspector will evaluate a house’s compliance with local housing quality standards. If there are no local standards, then the contractor will evaluate the house’s compliance with HUD’s HQS standards (24 CFR 982.401). In either case, a visual assessment for deteriorated paint is required if the house was built before 1978.

Name of lending institution ordering this inspection: _____

Name and phone number of loan officer: _____

Name and phone number of Inspector: _____

		Yes	No	Comments
1.	Sanitary Facilities			
	a. Properly operating flush toilet in a private room?	_____	_____	
	b. Properly operating fixed basin with hot and cold running water?	_____	_____	
	c. Properly operating tub or shower with hot and cold running water?	_____	_____	
	d. Is house free from vermin or rodent infestation?	_____	_____	
2.	Food Preparation			
	a. Properly operating kitchen sink with hot and cold running water?	_____	_____	
	b. Does sink drain into an acceptable public or private sewer or septic system?	_____	_____	
	c. Is there adequate space for storage and preparation of food?	_____	_____	
3.	Structure and Materials			
	a. Are ceilings, walls or floors free from any serious defects such as severe bulging, leaning or sagging, large holes, or other serious defects?	_____	_____	
	b. Is the roof weather tight?	_____	_____	
	c. Are exterior walls free from any serious defects such as severe bulging or leaning, large cracks or holes, or loose or missing	_____	_____	



Housing Quality Standards Analysis

	Yes	No	Comments
siding?			
d. Are stairways, halls, porches, etc., safe for walking?	_____	_____	
e. Are all windows free from breakage or major cracks?	_____	_____	
f. Is there a sound foundation that adequately supports the structure?	_____	_____	
g. Is the chimney in a safe and operational condition with no severe leaning or missing bricks?	_____	_____	
4. Heating			
a. Is there a safe heating system which is in proper operating condition:	_____	_____	
5. Electrical System			
a. Is the panel or fuse box sufficient for the house?	_____	_____	
b. Is the wiring in satisfactory condition?	_____	_____	
c. Are there at least two operable electric outlets (one of which may be an overhead light) in the living area, kitchen, and each bedroom?	_____	_____	
6. Light and Ventilation			
a. Does the living room and all sleeping rooms have at least one window?	_____	_____	
b. Do the bathroom and the kitchen each have an operable overhead or wall-type light fixture?	_____	_____	
c. Is air circulation adequate throughout the house?	_____	_____	
7. Security and Safety			
a. Are all outside doors and any accessible windows lockable?	_____	_____	
b. Would there be a safe way to exit all bedrooms (such as through openable windows) in the event of fire?	_____	_____	
8. Lead Paint Hazards			
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Housing Quality Standards Analysis

LEAD BASED PAINT INSPECTION

Complete only for properties that were built before 1978.

A. Will required repairs require disturbing painted surfaces?

- Yes No repairs required.
 No

B. Paint condition.

No deteriorated paint was found.

- Deteriorated paint was found in de minimis levels, as defined in 24 CFR 35.1350(d).
 Deteriorated paint was found in amounts exceeding de minimis levels.

C. The estimated area of painted surfaces that will be disturbed by paint stabilization and / or other required repairs: (check one)

- Does not exceed de minimis levels, as defined in 24 CFR 35.1350(d).
 Does exceed de minimis levels.

I hereby certify that I have conducted this Housing Quality Inspection on behalf of Ramsey County as part of the Dakota County HOME Consortium (DCHC). All items, except those otherwise noted, comply with Section 8 Housing Quality Standards (HQS). I am certified to perform visual assessments for defective paint and have attached my certificate. I understand that DCHC staff may assess inspections through periodic monitoring.

SIGNATURE OF INSPECTOR:

_____ Date: _____

Licensed by _____

Attach copy of Certificate of Completion of the HUD visual assessment for lead hazard training.