Selling a house in Massachusetts

Certificate and inspection checklist. Office, fee, phone and lead time for each item.

Town: _____ **Closing date:** _____ **Attorney:** _____

ITEM AND WHEN	OFFICE AND PHONE	FEE	HOW TO ORDER	TYPICAL TIME
☐ **Municipal lien certificate** **Order when the P&S is signed**	Town treasurer / collector	Set by town	Written request	10 days, excluding Saturdays, Sundays and holidays
☐ **Smoke and CO certificate** **Book first. Valid 60 days**	Town fire department	State cap $50 one-family, $100 two-family	Call or portal	Varies; book at signing
☐ **Final water and sewer reading** **Request once closing date is firm**	Town water department	Set by town	Form or call	Varies; often 7-10 business days
☐ **Title 5 septic inspection** **Before listing, if not on sewer**	Licensed inspector; board of health	Inspector sets price	Book an inspector	Inspect within 2 years before transfer
☐ **Lead paint notice (built before 1978)** **Give buyer before the P&S**	You, to the buyer	None	State notification form	Buyer then has a 10-day right to inspect for lead

State rules every seller should know

Lien certificate: the collector must issue it within 10 days of your written application, excluding Saturdays, Sundays and holidays (MGL c.60 s.23).

Smoke/CO certificate: expires 60 days after issue, so do not book it more than 60 days before closing (state form FP-007C, MGL c.148 s.26F).

Title 5: inspect at or within 2 years before transfer (3 years with yearly pumping records); bad weather allows up to 6 months after, with written notice to the buyer (310 CMR 15.301).

Lead: the buyer gets a 10-day period, unless both agree otherwise in writing, to inspect for lead paint before being bound (40 CFR 745.110).

Dates and notes

Checked 2026-11-06. Pick your town for office, fee and phone: homeoptionsma.com/selling-certificates/. Not legal advice: ask your closing attorney how this fits your sale.