



## TRUTH-IN-SALE OF HOUSING PROGRAM (TISH)

### TISH Summary and FAQs

**Truth-in-Sale of Housing Evaluation:** An evaluation of a Dwelling or Dwelling Unit, performed by a Licensed Evaluator, to determine the condition of the structural, electrical and mechanical systems as they relate to [Chapter 34, minimum housing standards](#) for Dwellings or Dwelling Units of the City of St. Paul and the [Evaluator Guidelines](#) adopted by the [Truth-in-Sale of Housing Board](#) and documented in the TISH Disclosure Report to determine the condition of the structural, electrical and mechanical systems as they relate to building and maintenance codes adopted by the city.

[Chapter 189](#) of the Saint Paul Legislative Code **requires all single family homes for sale** including and limited to duplex, condo, townhouse and co-op, in the city, to have a Truth-in-Sale of Housing disclosure report prepared within 3 business days, made available to prospective conspicuously displayed at the premises. (3+ units are not considered single family)

Failure to obtain a required Truth-in-Sale of Housing disclosure report as under [Ordinance 189 or failure](#) to make that disclosure report available to prospective buyers, is a violation of law and is punishable as a misdemeanor carrying up to 90 days in jail and/or a \$1,000.00 fine.

***Rental properties are not exempt from the disclosure requirements under 189!*** “At all times following the completion of the Disclosure Report a Dwelling or Dwelling Unit that is for sale shall have a valid Disclosure Report, or Alternatively Accepted City Inspection Report, conspicuously displayed at the premises. The owner or agent of an owner shall make available for viewing a copy of the valid Disclosure Report, or an Alternatively Accepted City Inspection Report, to all potential buyers.”

The City of Saint Paul requires only one inspection (report) to be done and available on residential properties for sale as disclosure. A letter of [Code Compliance](#) from the Department of Safety and Inspections, Vacant Buildings Inspector can be used or on a rental property a with a recent [Certificate of Occupancy valid inspection report](#) can be allowed if used as a disclosure properly.

This alternative disclosure is not limited to [obtaining the C of O issuance certificate](#). It is the actual Inspection report “Letter of Corrections” from the Department of Safety and Inspections Fire Inspection Division, with the inspection dated of record by the city and city inspection identified deficiencies noted under the [validity of rental housing disclosure report](#). This proper use of the inspection report with disclosure is an “Alternatively Accepted Report”. This disclosure report can be used in lieu of the Truth-in-Sale of Housing disclosure report.

This C of O inspection “report” can be located on the [public look](#) up by address. Call 651-266-8989, but if it is not located at the bottom of the page after selecting the primary address; likely it **does not exist** or **one year limitation** passed. Issuance of the Certificate of Occupancy (C of O) may indicate remedies and inspection process was followed. However, having a C of O is not disclosure under 189. The one year limit would start from the inspection, not the date of issuance for the approved C of O cert.

Either of these Alternatively Accepted reports must be less than one year old and meet the definition of an Alternatively Accepted City Inspection Report in the ordinance, [Chapter 189.01](#).

For more information please refer back to our website: <https://www.stpaul.gov/departments/safety-inspections/truth-sale-housing>

This Truth-in-Sale of Housing disclosure report ([sample report](#)) must be conspicuously displayed at the premises for all prospective buyers to see. A valid disclosure report, or an Alternatively Accepted report, issued under the ordinance shall be provided to the buyer before or at the time of sale of the dwelling. Disclosure reports shall be prepared and signed only by an independent evaluator who has been certified as a Truth-in-Sale of Housing evaluator under the ordinance.

### **WHAT IS TISH DISCLOSURE?**

This disclosure report is an overview of the building components and fixtures only listed on the form and only those items identified at the time of the evaluation or certified city inspection. It is to inform prospective buyers of the observed condition of a dwelling at the time of the evaluation. This TISH report is based on the current Truth-in-Sale of Housing Evaluator [Guidelines](#) and [Code of Ethics](#). The disclosure report is intended to provide basic information to the home seller and buyer prior to the time of sale; it may not be an exhaustive report like a private home inspection under [ASHI SOP](#). Prospective buyers may also seek additional opinions from various experts in the home inspection field prior to purchase. And is often recommended when major home component should be determined for function by a licensed contractor of that trade.

If an “H” hazards are indicated on the disclosure reports, best to seek an industry specific licensed contractor for an estimate to identify the potential cost to repair or replace prior to your offer.

Due your researcher, due diligence is the best practice when making your biggest purchase.

#### **1. Look Up City of St Paul Information:**

- a. [Property by Address & open Permits](#)
- b. [TISH disclosure / C of O inspection report](#)

#### **2. Look Up Ramsey County Information:**

- a. [Property Tax and Value Lookup](#)

### **DISCLOSURE REPORT FORM (189.05):**

The disclosure report form, applicable to Dwelling and Dwelling Units, shall include sections necessary to note:

1. Major structural defects; or
2. Immediate hazards to health and safety; or
3. Deviations from standards defined in the Evaluator Guidelines.)
4. Current status according to city records maintained by the Department of Safety and Inspections of the Dwelling or Dwelling Unit, if it
  - a. Is designated as an individual Heritage Preservation Site, or located within a city-designated Heritage Preservation District; and/or
  - b. If is a registered vacant building as defined and regulated in Chapter 43 of this code: and/or
  - c. Has open permits at the property address; and/or
  - d. Is a duplex dwelling, whether the use of the building as a duplex is verified legal
  - e. Other notices or information maintained by the City that have been determined by the Truth-in-Sale of Housing examining board to be relevant to the safe occupancy and usage of the residential dwelling.

Nothing in the Disclosure Report shall indicate, or shall be deemed to indicate, that such Dwellings or Dwelling Units meet all minimum housing and building standards. The approved disclosure report form shall only be used for Truth-in-Sale of Housing Evaluations of Dwellings and Dwelling Units in the City of St. Paul by Licensed Evaluators as defined in this chapter.

**Validity of Disclosure Report:**

- A Disclosure Report is valid for three hundred sixty-five (365) consecutive days from the date of its issuance. The Disclosure Report is valid only for the owner who is listed on the Disclosure Report.
- The Disclosure Report must be completed and signed by a Licensed Evaluator as defined in this chapter. The only Licensed Evaluator who may sign the Disclosure Report is the Licensed Evaluator who performed the Truth-in-Sale of Housing Evaluation and also wrote the Disclosure Report for the particular address.
- The Disclosure Report is valid for only one sale during its three hundred sixty-five (365) consecutive day lifetime.
- An Alternatively Accepted City Inspection Report as defined in this section shall have the same period of validity as a Disclosure Report.

**IS THE CITY GOING TO USE THE REPORT FOR CODE ENFORCEMENT?**

A Truth-in-Sale of Housing report is “disclosure”, EXCEPT that proper installation and function of at least one hard-wired smoke alarm (HWSA) under [electrical permit process](#), nearest sleeping rooms in accordance to manufacturer instructions. If there is not one functioning in the dwelling at the time of the Truth-in-Sale of Housing inspection, then a corrective action letter will be sent and follow up on until the [HWSA Permit](#) has been “finaled” with the city.

For more information refer to [Chapter 58](#) for Hard-Wired Smoke Detector, review the [installation of hard-wired smoke alarm](#) in accordance with [Chapter 33](#) – Building Code and inspections. When ready for the [electrical inspection](#) contact the Inspection Division at 651-266-8989.

If your lender requires hazard be repaired prior to closing and new TISH report may be requested, and amendments will not be allowed for repairs.

**WHAT DOES “H” HAZARDOUS MEAN ON THE REPORT?**

This report WILL NOT be used to enforce the repairs however, this evaluation form will be used to determine if there is compliance with the current building standards and requirements for life safety items such as a hardwired smoke alarm function, check for potential immediate structural failure, and comment on items deemed hazardous. For example: automatic garage doors should reverse upon striking an object. If it does not reverse, it poses a serious hazard and should be repaired or replaced immediately. Refer to ["Chapter 34"](#) for Minimum Housing Standards.

**ARE ALL DWELLINGS INCLUDED?**

One and two-family dwellings, town homes, condominiums and co-ops require a Truth-in-Sale of Housing disclosure report, or an Alternatively Accepted\* report, whenever there is an intended change of ownership. Rentals for Sale and Contract-For-Deed sales required proper disclosure under 189- Truth-in-Sale of Housing.

**HOW LONG IS THE DISCLOSURE REPORT VALID?**

The report is valid for one (1) year from the date on the report and is valid only for the owner named on the report, and for only one sale. An Alternatively Accepted\* report has the same period of validity.

**WHEN SHOULD THE EVALUATION BE DONE?**

The ordinance requires an evaluation be done no later than three (3) calendar days after a dwelling is offered, listed or posted for sale, or other action intended to start the marketing process. It is the responsibility of the owner or the owner's agent and/or agent's broker to comply with requirements.

**HOW DO I CONTACT AN EVALUATOR AND WHAT WILL BE THE COST?**

Evaluators are private contractors, not employees of the City. The City maintains a list of [licensed Evaluators](#) and provides this list (which includes telephone numbers for each evaluator) upon request. You may hire an Evaluator through a Realtor or agent as long as the evaluator you hire is licensed by the City of Saint Paul. The City will not recommend an Evaluator. You may request a list of licensed Evaluators by calling (651) 266-8989. You may print out a list of Evaluators from the City of Saint Paul Truth-in-Sale of Housing [Website](#).

**WHERE CAN I FIND THE TISH REPORT?**

A valid Truth- in- Sale of Housing disclosure report must be conspicuously displayed at the premises for all prospective buyers. TISH disclosure reports are also available online:  
<https://online.stpaul.gov/web/portal/public-search>

**WHAT IS NOT COVERED?**

The TISH report is not warranted, by the City of Saint Paul nor by the evaluator for the condition of the building components. The Evaluator is not required to operate the heating plant (except during the heating season), use a ladder to observe the condition of the roofing, disassemble items or evaluate inaccessible areas. Neither the City of Saint Paul nor the Evaluator is responsible for the determination of the presence of airborne particles such as asbestos, noxious gases such as radon, or other conditions of air quality that may be present, nor the conditions which may cause the above.

**MORE QUESTIONS?**

If this building is used for any purpose other than a single family dwelling, it may be illegally zoned. To help you determine legal uses under the zoning ordinance, contact the Zoning Administrator at (651)-266-9008.

Rain leaders connected to the sanitary sewer system must be disconnected. For more information call Public Works, Sewer Utility, (651)266-6234.

A house built before 1950 may have lead paint on/in it. If children ingest lead paint, they can be poisoned. For more information call Ramsey County Public Health, (651)292-6525.

Questions regarding a TISH report should be directed to the evaluator or email:  
[TruthInHousing@ci.stpaul.mn.us](mailto:TruthInHousing@ci.stpaul.mn.us)

If your lender requires a new report after repairs are made, please contact an evaluator. A new inspection and report is required to be file with the City of Saint Paul.

[Complaints](#) regarding a TISH report should be directed to Department of Safety and Inspections, Truth- in- Sale of Housing Program, Phone 651-266-8989. Or if you'd like to provide feedback [click here](#)

**C of O inspection report (Report Letter of Corrections) can and should be located online just like TISH for [public look up](#).** If it is not online call 651-266-8989, but that may indicate it is too old, doesn't exist or TISH is required.

**Sec. 189.19. - Failure to Comply.**

The failure of any owner or agent of an owner or agent of a buyer to comply with the provisions of this chapter shall be a misdemeanor.

[Sec. 189.03. - Required Acts.](#)

[Sec. 189.04. - Exceptions.](#)

[Sec. 189.05. - Disclosure Report Form.](#)

[Sec. 189.19. - Failure to Comply.](#)

<https://www.stpaul.gov/departments/safety-inspections/truth-sale-housing>