



COMMONLY ASKED QUESTIONS:

WHAT IS A DISCLOSURE REPORT?

This disclosure report is an overview of the building components and fixtures. It is to inform prospective buyers of the observed condition of a dwelling at the time of the evaluation. The disclosure report is intended to provide basic information to the home buyer and the seller prior to the time of sale; it is not necessarily detailed information. Prospective buyers may also seek additional opinions from various experts in the home inspection field prior to purchase.

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

A Truth-in-Sale of Housing report is “disclosure only”, EXCEPT that the Fire Marshal’s office will require the installation of at least one hard-wired smoke detector if there is none in the dwelling at the time of the Truth-in-Sale of Housing inspection. The Code Compliance report for vacant buildings and the Certificate of Occupancy issued by the Fire Marshal require some degree of code compliance and enforcement. The V.A., FHA, or some other mortgage or finance company may demand certain codes or standards be met before a mortgage is approved; they have their own standards and while they may be similar, they may not be the same as those noted on the Truth-in-Sale of Housing disclosure report.

ARE ALL DWELLINGS INCLUDED?

One and two-family dwellings, town homes, condominiums and co-ops require a Truth-in-Sale of Housing disclosure report **whenever there is an intended change of ownership**. A Truth-in-Sale of Housing disclosure report must be done for Contract-For-Deed sales.

There are some exceptions to the requirement for a Truth-in-Sale of Housing disclosure report. They are:

1. Any newly constructed dwelling when title is transferred to the first owner.
2. The conveyance of title of the dwelling to a public body.
3. A dwelling with a valid Certificate of Code Compliance, or the orders from a Certificate of Code Compliance inspection, as set forth in Section 33 of the Saint Paul Legislative Code which shall be dated no earlier than one (1) year prior to its usage.
4. The sale or conveyance of any dwelling by a public or court officer in the performance of their official duties. This does not apply to the sale of a dwelling by a personal representative or guardian appointed by a probate court or a sale ordered by a probate court.
5. Any dwelling or dwelling unit covered by a current Certificate of Occupancy issued by the city fire department’s fire prevention certificate of occupancy program.
6. The sale of a dwelling to a member of the current owner's immediate family: narrowly defined as one of the linear relationships between a parent, child, sibling and/or grandparent.
7. The building is going to be demolished within 365 days/1 year.

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.

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. It is the responsibility of the owner or the owner's agent and/or agent's broker to comply with these requirements.

Call 952-707-1111 for quality service