

City of Minneapolis Truth-in-Sale-of-Housing Construction Code Services Division



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www.minneapolismn.gov/ccs/TIH-home.asp

Licensing Requirements for City of Minneapolis Truth-in-Sale of Housing (TISH) Evaluators

See also www.minneapolismn.gov/ccs/Evaluatorinfo.asp

Eligibility Requirements

Applicants must:

- Be at least 18 years of age.
- Have taken 45 hours of housing-related education, or one (1) year of related housing inspection experience, or a combination.
- Have one or more of the following certifications: *NOTE: You are not required to join any association in order to meet this requirement. You must provide proof that you have taken and passed an inspector exam. A certificate is usually issued to verify this. That certificate should be enclosed with your application. If no certificate is available, then official results must be submitted.*
 - Minnesota State Building Official
 - Minnesota State Building Official-Limited
 - IRC Residential Combination Inspector
 - IRC Residential Building Inspector
 - IRC Property Maintenance and Housing Inspector
 - NAHI-CRI (<http://www.nahi.org/public/202.cfm>)
 - ASHI –National Home Inspector (www.homeinspectionexam.org/)

Evaluators are encouraged to maintain their certification and can receive continuing education credit for doing so.

NOTE: City of Minneapolis employees are not eligible for licensing as Minneapolis Truth-In-Sale of Housing Evaluators.

Required Insurance

After passing the written exam, but before applying for the TISH License, an applicant must obtain the following required insurance:

- General liability insurance with a minimum limit of liability of \$250,000.00 per occurrence and \$500,000.00 per year general aggregate.
- Professional (Errors and Omissions) liability insurance with a minimum limit of liability of \$250,000.00 per occurrence and \$500,000.00 per year aggregate.

Such insurance may include a deductible not exceeding \$5,000.00 and must list the City of Minneapolis as an additional insured. Both general liability and professional liability insurance must be “occurrence” based. Neither can be “claims made” based.

- See bottom of page 2 for more complete information.

Truth-in-Housing License

After passing the exam and obtaining the required insurance, the applicant must:

- Sign the City of Minneapolis Code of Ethics for Licensed TISH Evaluators.
- Pay the required licensing fee.

The TISH Evaluator License is valid for one year, from January 1 through December 31, and must be renewed annually. If you are licensing in late fall, your initial license will be valid through December 31. After that, you will need to meet the annual renewal requirements in effect for each year.

Minneapolis TISH Evaluator Licensing Fees (fees are not pro-rated):

Initial Licensing fee is \$100.00 (for new Evaluators)

Renewal Licensing fee is \$100.00 (for existing Evaluators)

Required Educational Training for New Evaluators

- Attend required new-evaluator training and seminars given by the Minneapolis TISH office. Initial training is held approximately one week after the exam. The training will be for 4 hours.
- Attend Spring or Fall Test house during your first year of being licensed.

Maintain Your Truth-In-Housing License

In order to renew a TISH License, Evaluators must:

- Obtain at least eighteen (18) hours of approved continuing education per year.
- Attend required Minneapolis TISH seminars.
- File education hours with the Minneapolis TISH office within 30 days of taking the training in order to receive credit from Minneapolis TISH.
- Follow all program requirements and guidelines.
- Maintaining or obtaining Certification is encouraged.
- Maintain proper insurance continuously in force.

Filing Fees for Disclosure Reports

Evaluators are required to file Minneapolis TISH Disclosure Reports with the City of Minneapolis with a filing fee of \$25.00 per Disclosure Report. Additional fees may apply for late or amended reports. Fees subject to change.

Minneapolis Code of Ordinances Chapter 248.210. Insurance

- a) Each evaluator must provide the city with a certificate of insurance showing proof of the following insurance coverage before receiving a license:
- (1) General liability insurance with a minimum limit of liability of two hundred fifty thousand dollars (\$250,000.00) per occurrence and five hundred thousand dollars (\$500,000.00) per year general aggregate.
 - (2) Professional errors and omissions insurance with a minimum limit of liability of two hundred fifty thousand dollars (\$250,000.00) per occurrence and five hundred thousand dollars (\$500,000.00) per year general aggregate.
 - (3) Such insurance may include a deductible not exceeding five thousand dollars (\$5,000.00).
 - (4) The evaluator shall maintain insurance continuously in force thereafter and no license shall be deemed to be in effect when such insurance is not in effect.
 - (5) The insurance shall list the city as an additional insured and shall cover any and all liability from the performance of the duties as a licensed truth-in-sale of housing evaluator. (98-Or-057, § 1, 6-26-98)

Additional requirements:

- The insurance certificate must either be on a City of Minneapolis Truth-in-Sale of Housing Evaluator insurance form or an Accord Form.
- Policies must be occurrence-based for both General Liability and Professional Liability insurance.
- Claims-made policies are not acceptable.
- The name of the insured is the individual evaluator, not the company.
- There should be only one evaluator per insurance certificate.
- Policy number(s) for both Professional & General insurance policies are required to be on the insurance certificate.
- The insurance agent's name and signature must be on the insurance certificate.
- Surplus insurance is not acceptable (such as): "This insurance is issued pursuant to the Minnesota Surplus Insurance Act. The insurer is an eligible surplus lines insurer, but is not otherwise licensed by the State of Minnesota. In case of insolvency, payment of claims is not guaranteed."