

RENT

WISE

*Your Guide  
to Being a Successful Renter*

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**Renter's Workbook**

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# Introduction



*What does it mean to be a successful renter?*



A successful renter understands their rights as a renter, as well as the responsibilities they have in communicating with the property manager and neighbors to avoid misunderstandings. A successful renter manages their money to make their rent payments on time. They also care for the rental property while they are living there.

Being a successful renter impacts not only the renter, but family members living with the renter. In addition to our individual and family values, our housing preferences might be influenced by our money constraints, housing availability, as well as work or family concerns. As we make rental decisions, each of us seeks to: acquire appropriate housing, sustain our home environments and aspire to achieve future housing goals.

## Your Personal Guide

The *RentWise Renter's Workbook* can help you to be a successful renter. It is a practical resource for new and experienced renters. The workbook includes three sections with basic, easy to understand information.

### SECTION I



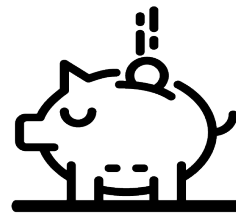
**Acquiring Your  
Rental Housing**

### SECTION II



**Sustaining Your  
Home Environment  
and Relationships**

### SECTION III



**Aspiring to  
Your Future  
Housing Goals**



The *RentWise Folder* can serve as a file to store important rental records such as the lease, rent receipts, letters to and from the property manager and other important records. The checklist on the pocket lists items that should be kept.

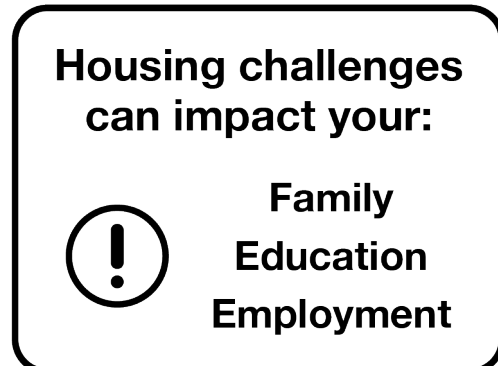
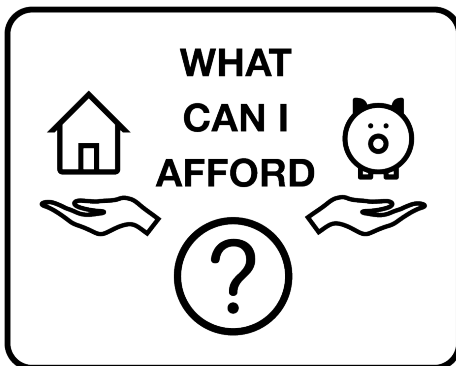


## ■ Finding a Place to Call Home

Moving is expensive and stressful. In many cities there isn't enough affordable housing to meet the demand. In many rural areas property managers hesitate to rent to people they do not know, so there may be limited rental options. In addition, limited time and lack of transportation may make the search for housing difficult. This unit provides information to help RentWise participants successfully deal with issues in searching for and securing affordable and safe places to live. Those issues are different for each situation.



For example, some future renters may rush to make housing decisions without taking time to determine their needs and wants, or without realizing what they can actually afford. It is important for individuals to carefully consider what they can afford to pay each month for rent before they begin searching for housing so they choose a place that fits their budget and they can pay rent on time every month. Housing challenges may leave families struggling with choices that lead to more frequent moves and housing instability. Housing instability can have additional impacts on family members, particularly on education and employment.



# Determining Your Housing Needs and Wants

These steps will help you determine the most important items in your search for a home.

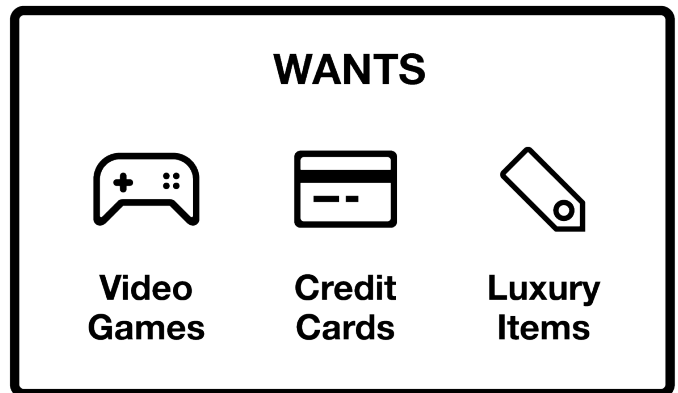
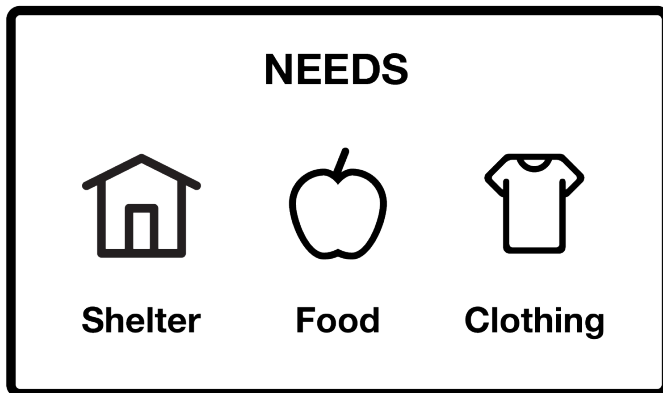
## 1. Know your needs and wants.

Understanding what you need and want in your rental unit is important to your health and well-being. Things that you must have to live safely and comfortably in housing are needs. Items that are not necessary, but nice to have and you can afford are known as wants.



**Needs:** Basic things necessary for life, such as food, water, shelter, clothing, and health care.

**Wants:** Things that a person would like to have but that may not be necessary to live.



## 2. Decide what you can afford.

It is important to know what you can afford when making decisions about your needs and wants. This is the first step in the process of finding a suitable place to live. You will want to consider all the **expenses** related to housing, including utilities, parking and other transportation costs, as well as any other costs that will vary depending on your choices. Remember that **spending** more than 30 percent of take-home pay for housing may restrict your ability to pay for other necessities, so it's important to tabulate all the costs related to housing.



**Expenses:** Bills, debts, and charges that need to be paid for in a given time period, usually a month.

**Spending:** To pay out money in exchange for goods or services.

### 3. Search for information.

There are many ways to search rental housing. Check out the following people or places for information and leads on available units:

- Family or friends.
- Newspapers (in print or online)
- Rental websites, such as [www.housinglink.org](http://www.housinglink.org), [www.rent.com](http://www.rent.com), or [www.apartmentguide.com](http://www.apartmentguide.com).
- Yellow Pages (in print or online).
- Rental magazines or pamphlets (found in grocery stores and street vendors).
- Online boards, forums, community bulletin boards (found in grocery stores and public venues).
- “For Rent” signs posted in neighborhoods.
- Non-profit housing agencies.
- Housing and redevelopment authorities (HRAs).
- Places of worship.
- Moving sales.

### 4. Develop a system to compare and evaluate rental units.

Develop a system to help you compare rental units and evaluate your priorities. You will probably look at several rental units with very different features.



***How will you decide what is right for you?***



If you know what you can afford, understand your needs and wants and can identify what is important to you, you will be able to compare features to make an informed decision.

It's especially important to evaluate the condition of the property and characteristics of the property manager and management policies at each unit. Consider these important factors about the property, property manager, and property management policies as you visit rental units.

- Does the rental unit appear to be clean and in good repair?
- Does the property manager agree to make repairs promptly?
- Does the property manager seem sincere and trustworthy?
- Does the property manager listen to you and speak respectfully to residents and neighbors?
- Does the property manager try to rush you to decide?
- Are the building policies realistic?
- How are the policies enforced?
- What does the property manager know about the neighborhood?
- Do you feel comfortable in the neighborhood at different times of the day and night?
- Does parking appear to be a problem?

## 5. Organize your information.

There are other pieces of information to consider as you search and apply for a rental unit. A sample rental application is provided in the workbook for you to complete so you may carry it with you in order to fill out an application when you find a place you like.

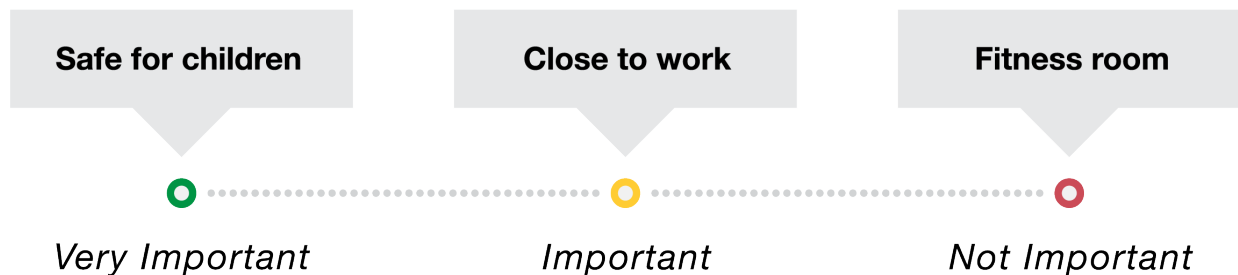
### Using a Housing Needs and Wants Checklist

Looking for rental housing is much easier if you know what's most important to you before you begin. The following checklist identifies factors that you should consider as you search for housing. Items you check as "Very Important" will most likely be your needs (must-haves), while items you check as "important" could either be needs or wants (nice-to-haves). Be sure to **prioritize** your "Very Important" and "Important" items before you start your search for rental housing. It should be fairly easy to rank "Very Important" items as needs, but (as noted), "Important" items could either be needs or wants. Remember, the "Not Important" items are things you won't need to consider. You may want to add other items that you would like to include under each category.

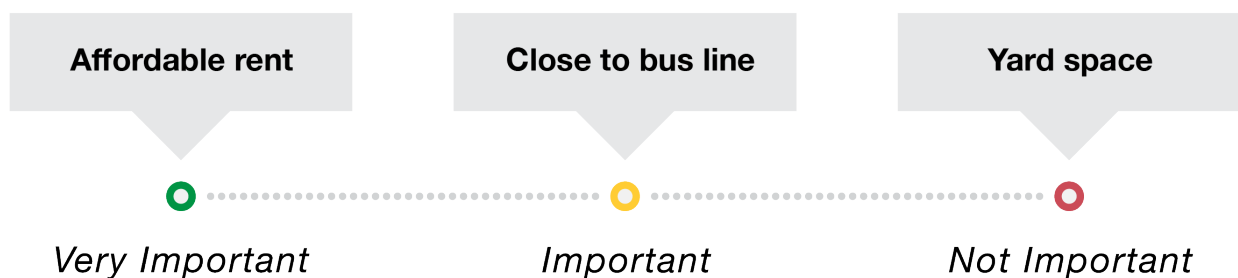


**Prioritize:** To order things according to their importance or urgency.

Here is an example of one family's prioritizing.



Here is an example of a single, young adult's prioritizing.



# Your Housing Needs and Wants Checklist



Use this checklist to prioritize different factors to consider when searching for housing.

Neighborhood	Very Important	Important	Not Important
Near bus line			
Near family			
Near work			
Near daycare			
Near stores, worship			
Safe			
Children can play			
Quiet			
Other:			
Building	Very Important	Important	Not Important
Type of unit			
Condition of building			
On-site management			
Private entrance			
Off-street parking			
Pets allowed			
Laundry facility			
Storage space			
Yard space			
Other:			
Apartment Unit	Very Important	Important	Not Important
Affordable rent			
Utilities included			
Large bedrooms			
Enough bedrooms			
Closets and storage			
Eat-in kitchen			
Appliances included			
Air-conditioned			
Window treatments incl.			
More than one			
Other:			



# Rental Survey



Once you have determined your needs and wants in housing, you will probably begin to look at housing options in your neighborhood. A rental survey will help you to compare units and make your choice.

Prospective Unit Address	1.	2.	3.

## Initial Housing Costs

Security deposit			
Application fee			
Other:			
<b>TOTAL INITIAL COSTS</b>			

## Monthly Housing Costs

Rent			
Heat			
Water and sewer			
Trash collection			
Parking/garage			
Other:			
<b>TOTAL MONTHLY COSTS</b>			

## Neighborhood

Near bus line			
Near family			
Near work			
Near daycare			
Nearby shopping, place of worship, schools			
Safe			
Nearby park or outside play area for children			
Quiet			
Other:			

<b>Building</b>			
Type of unit (family, duplex, etc.)			
Condition of building			
On-site management			
Private entrance			
Off-street parking			
Laundry facility			
Storage space			
Yard space			
Accessibility (if needed)			
<b>Rental Unit</b>			
Utilities included in rent			
Number of bedrooms			
Larger bedrooms			
Closets and storage			
Eat-in kitchen			
Appliances included			
Air conditioning			
Window treatments included			
More than 1 bathroom			
<b>Other Features</b>			
Garbage disposal			
Dishwasher			
Cable/Internet			
Other:			
<b>Rental Terms &amp; Conditions</b>			
Lease available			
Lease terms			
Pets allowed (Y/N and type)			
Sublet allowed			

## ■ Managing Your Money

Serious problems are created when you rent a home you cannot afford. You may struggle to pay rent payments, resulting in costly late fees or eviction. In order to decide what you can afford to rent, you need to know how much money you have and what you spend. Understanding needs and wants as well as developing strategies to manage spending will help you gain control of your money so the rent is paid on time.

### Tracking Spending

Tracking your spending – writing down what you spend – for at least a month will help you understand exactly where your money is going. Carry a little notebook, or enter numbers in your smartphone. The information you record will be helpful when estimating expenses or setting aside money for the coming month. Knowing exactly what you spend is key to managing your money. It may take a while for tracking your spending to become natural, but it's quite easy once you start. If tracking all your spending seems too difficult, start by selecting a few categories to follow the first month, such as food and clothing. Then, the next month expand to all categories, such as childcare, haircuts, movie rentals, or utility bills. Record all purchases whether you pay with cash, check, or debit or credit card.

### Methods for Tracking Spending

There are six main methods for tracking spending.

- **Receipts** – Keep all receipts, including copies of in-store receipts, money orders and documentation of online purchases and bills paid, in a folder or box.
- **Envelope method** – Keep cash in separate envelopes marked with the category, e.g. Food, Clothing, Etc. When cash has been spent on those expenses, place receipts and other types of payment documentation in the envelopes.
- **Checkbook register** – Use a checkbook register to record all bank transactions, including deposits and withdrawals made automatically, through ATMs, or in person; checks written; and debit card purchases.
- **Notebook** – Use a notebook to track all spending by date and item.
- **Program or computer ledger** - Use a computer ledger program or ledger book to track spending by category.
- **Calendar method** – Record all bills paid and other purchases on a calendar or a date book if more room is needed.

**Tracking spending can help you avoid these problems:**

❗ LATE FEES

❗ EVICTION

❗ LEGAL TROUBLE

## Estimating Monthly Income and Expenses

Knowing your **income** and **expenses** is vital as you make decisions about what you can afford in housing and other needs. Typically, income and expenses are calculated on a monthly basis, and from those numbers you can estimate how much money you'll have each month to pay rent and other necessary expenses.

Tracking monthly income can be confusing, especially if your income is irregular. But tracking your income for several months will help you determine your average monthly income, which will help you make a realistic **estimate** of the amount of money you'll have coming in each month. When calculating your income, look at net income, also known as take-home pay. **Net income** is the amount of a paycheck that remains after taxes and other deductions are taken out of your gross income. Remember to include amounts of financial assistance when calculating income.

Next, calculate your expenses – what you spend – each month. This will help you determine your average **monthly expenses**, which will help you make a realistic estimate of your bills and **obligations** each month. Remember to include savings and money you need to set aside each month for emergencies, retirement, future expenses, and the like.

Subtract your total expenses from your total income and assistance to obtain your “**bottom line.**” Congratulations! You just created a spending plan. Of course, you will need to make adjustments as changes in your income and expenses occur. It takes time to develop a spending plan, but it is valuable and necessary to make sound spending decisions and achieve financial stability. Include as many actual dollar amounts in your spending plan as possible, as this will make it more accurate.

**Calculate your monthly bottom line in four steps.**



**Add up your total income.**



**Add up your total expenses.**



**Subtract total expenses from total income.**



**Congratulations! This is your “bottom line.”**



**Income:** Money, cash assistance, or non-cash assistance received over a give time period.

**Expenses:** Bills, debts, and charges that need to be paid for in a given time period, usually a month.

**Estimate:** Making a “best guess” about future income or expenses, often based on past experiences.

**Net income:** Money earned after any deductions such as taxes, expenses, or benefits have been taken out. Net income is also known as “take-home pay.”

**Monthly expense:** Bills, debts, and charges that need to be paid each month.

**Obligations:** Something that must be done or paid because of legal, moral or cultural duty, such as paying monthly bills or sending money to support family members not living in the United States.

**Bottom line:** The line in a financial statement that shows net income or loss.

**Spending plan:** A summary explaining how money will be distributed or spent over a period of time.

# Estimating Monthly Income and Expenses Worksheet



Use this worksheet to record all monthly income and expenses.

## Income and Assistance

Income	Amount
Wages/Salaries	\$
Tips, commissions, and overtime	\$
Social security benefits and pensions	\$
Supplemental Security Income (SSI)	\$
Child and/or Spousal support	\$
Unemployment compensation	\$
Workers' compensation	\$
Veterans' benefits	\$
Other:	\$
Other:	\$
TOTAL INCOME	\$
Assistance	Amount
SNAP (food support) and WIC	\$
Temporary Assistance for Needy Families (MFIP)	\$
Child care assistance (paid direct to provider)	\$
Housing assistance (paid direct to property)	\$
Energy assistance	\$
Gifts	\$
Free and reduced school lunch	\$
Other:	\$
Other:	\$
TOTAL ASSISTANCE	\$
TOTAL INCOME AND ASSISTANCE	\$

## Other Resources

List any other assistance (not involving money) received in the community or from family and friends. This includes shared items, such as food, clothing, furniture, baby goods, child care, or school supplies. Note: There is a cash value to the “Other Resources” received from family, friends, and the community, but it is not used when determining the “bottom line.”

Type of Help or Assistance	
Example: Family providing child care	Example: Laundry done at family/friend’s house

## Expenses

Housing and Utilities	Amount	Food	Amount
Rent	\$	Food eaten at home/groceries	\$
Utilities (electric, gas)	\$	Food eaten out	\$
Water, sewer, garbage (if separate from rent)	\$	School meals	\$
Telephone and/or cell phone	\$	Baby formula, food	\$
Cable, satellite, and/or Internet	\$	Snacks	\$
Property/Renters insurance	\$	Non-alcoholic beverages	\$
Apartment/Home maintenance	\$	Other:	\$
Apartment/Home furnishings	\$	Other:	\$
Other:	\$	Other:	\$
Other:	\$	Other:	\$
TOTAL	\$	TOTAL	\$

## Expenses (continued)

<b>Savings and Set-Aside Funds</b>	<b>Amount</b>	<b>Health and Medical</b>	<b>Amount</b>
Emergency	\$	Doctor	\$
Income tax, FICA (self-employment)	\$	Dentist	\$
Education	\$	Eye care, glasses and/or contacts	\$
Vacation/holiday	\$	Prescriptions	\$
Retirement	\$	Hospital	\$
Savings/IDA	\$	Medical costs other than doctor	\$
Other:	\$	Health insurance	\$
Other:	\$	Life insurance	\$
Other:	\$	Other:	\$
TOTAL	\$	TOTAL	\$
<b>Personal</b>	<b>Amount</b>	<b>Personal (continued)</b>	<b>Amount</b>
Clothing and shoes	\$	Alcoholic beverages	\$
Clothing care/cleaning	\$	Gambling/Lottery	\$
Personal care products	\$	Cigarettes/Tobacco	\$
Personal care services	\$	Gifts	\$
Household supplies	\$	Donations/Contributions	\$
Child/Adult care	\$	Other:	\$
Diapers	\$	Other:	\$
School supplies	\$	Other:	\$
Child/Adult allowances	\$	TOTAL	\$

## Expenses (continued)

<b>Transportation</b>	<b>Amount</b>	<b>Recreation and Entertainment</b>	<b>Amount</b>
Gas	\$	Reading material	\$
Vehicle maintenance and repair	\$	Movies, music, games, etc.	\$
Loan payment	\$	Vacations and travel	\$
Insurance	\$	Hobbies	\$
Public transportation	\$	Events (sports, concerts, etc.)	\$
Other:	\$	Pets (food, supplies, vet, etc.)	\$
Other:	\$	Other:	\$
TOTAL	\$	Other:	\$
		TOTAL	\$
<b>Payments and Fees</b>	<b>Amount</b>	<b>Overdue Bills</b>	<b>Amount per mo.</b>
Credit card:	\$	Creditor (Total amount due: )	\$
Credit card:	\$	Creditor (Total amount due: )	\$
Loan:	\$	Creditor (Total amount due: )	\$
Loan:	\$	TOTAL	\$
School loan:	\$		
Tuition loan:	\$		
Child support payment	\$		
Spousal maintenance payment	\$		
Obligations (family, etc.)	\$		
Other:	\$		
TOTAL	\$		



## Total Monthly Expense Summary

Total the expense sources.

Expense Source	Amount
Housing and Utilities	\$
Food	\$
Savings and Set-Aside Funds	\$
Health and Medical	\$
Personal	\$
Transportation	\$
Recreation and Entertainment	\$
Payments and Fees	\$
Overdue Bills	\$
TOTAL EXPENSES	\$

## Bottom Line

Subtract “Total Expenses” from “Total Income and Assistance” and write the result next to “Bottom Line.” (Total Income and Assistance - Total Expenses = Bottom Line)

Income and Expense Summary	Amount
Total Income and Assistance	\$
Total Expenses	\$
Bottom Line (positive or negative)	\$

If “Total Expenses” are more than “Total Income and Assistance,” changes will need to be made, either by increasing income, decreasing expenses, or doing some of both. A spending plan can help balance total expenses with total income and assistance each month.

# Reducing Expenses

When paying bills or saving money is difficult, try some of the following ideas to help you spend less.

## General

- Know the difference between things that are needs and things that are wants – and spend money only on needs until your finances are in better shape.
- Reduce monthly bills, such as cable TV or phone services by eliminating any special “add-on” features, such as premium channels for cable TV or call waiting for phone services.
- Give children a regular allowance, rather than handing over money when asked (except in emergencies). As you learn to budget, so can your children.
- Hold family meetings to set saving or spending goals and to check progress toward goals.
- Avoid buying things on credit cards or credit plans. This will help you stay out of **debt** and avoid the extra **interest** charges associated with credit cards.
- Use free community resources for recreation and entertainment whenever possible, such as the library, parks, playgrounds, museums, and more.



**Debt:** Money that is owed.

**Interest:** The cost of borrowing money.

## Housing

- Live with parents, other relatives, or friends.
- Share an apartment with a roommate.
- Perform energy-saving actions, such as turning off the lights and TV when not in the room.

## Food

- Use food shelves and other government or community food support programs.
- When grocery shopping, choose less expensive store-brand or generic-labeled foods, rather than brand-name foods; buy fewer snacks and ready-made items from the bakery or deli sections.
- Limit eating out at restaurants and buying foods from convenience stores.
- Buy fresh produce in season at grocery stores; better yet, buy fresh produce at farmer’s markets in season.
- Plan menus and write a grocery list based on the menus; buy only what’s on the list when shopping.

## Child Care

- Ask relatives to help care for children or trade child care with a friend.
- Check into eligibility guidelines for child care subsidies.
- Two-parent households may work opposite shifts to reduce child care costs.

## Clothing

- Buy clothing at consignment shops and garage sales.
- As with groceries, buy store brand rather than name brand or designer-label clothing.

## Transportation

- Find a rental unit close to work to reduce or eliminate transportation costs.
- Use public transportation.

## School

- During the school year, enroll children in free and reduced breakfast and lunch programs. Do the same for summer meal programs.
- Take advantage of scholarships or subsidies for field trips and extracurricular activities. Sign up for community or organizational programs that provide back packs and school supplies.

## ■ Getting Through the Rental Process

After searching for suitable housing and deciding what you can afford, you will need to complete a rental application, go through the property manager's screening process, sign a lease agreement, and move in.

### Completing a Rental Application

Providing a neat, accurate, complete **rental application** will help convince a property manager that you're the kind of resident he or she wants as a renter. Incomplete or incorrect information on a rental application gives a **property manager** a reason to deny your application. It is legal for property managers to refuse an application that is incomplete or includes inaccurate information, and if an inaccuracy is found later, it is grounds for eviction.

Some property managers may charge an **applicant screening** fee to cover the cost of getting information about a potential renter, such as checking personal **references** and **credit reports**. Be sure to know your rights, including fees. For example, an application fee cannot be more than a property manager's actual out-of-pocket costs. The property managers must give a potential renter a receipt listing those costs plus refund any unused portion of the fee. Be sure to ask about screening criteria including income and rental history before paying a fee. Only pay an application fee if you are serious about renting a particular unit and you meet the screening criteria for renting the unit.

Remember, a rental application gives the property manager a first impression of the applicant, and first impressions are important. This means that you need to take time and pay attention to completing a rental application. If you feel rushed or pressured, you may want to complete the application at another location and return it later.



**Rental application:** A formal written request to the property manager in order to obtain housing.

**Property manager:** The administrator of a property or group of properties; this person is also known as a “landlord.”

**Applicant screening:** Refers to the process that many landlords use to check out information potential tenants provide. Screening agencies review credit reports and check references, then sell summaries to property managers.

**Reference:** A person who recommends another for the purpose of employment, housing, or character.

**Credit report:** Information provided by a credit bureau to someone with a valid business need. The report details how you have borrowed and repaid debts.

## Explaining Your Personal Barriers

If you know the property manager screening process will uncover some negative information on your credit report, it's a good idea to attach a letter to the application which explains the situation. This will help the property manager understand the situation from your perspective.

If you were at fault in a situation, explain in writing to the property manager what you have done or will do to correct the situation. For example, if you were behind on your rent at your last apartment, you may indicate that you will ask your bank to pay the rent directly to the property manager this time.

If you were not directly at fault but were involved with a problem when renting in the past, you will want to assure the property manager that you won't let the problem occur again. For example, you may have lived with someone who held loud parties. You may explain that this person will not live with you or visit you in your new apartment.

**Here is a helpful format to follow when writing a letter explaining past negative information:**

When \_\_\_\_\_ happened,

I was \_\_\_\_\_,

because I have \_\_\_\_\_.

I would like (or hope) \_\_\_\_\_.

### *Example*



When I was behind on rent in my last apartment, I was in college and only working part-time. Since then I have completed my degree and now have a full-time job. I hope you will not let my situation as a student keep you from renting to me.



Take out a piece of paper and write an explanation that you would use when searching for rental housing. Describe the situation in your own words. After you've written down your story, try practicing reading it out loud 1-2 times to a friend or family member.

# Understanding Applicant Screening and Fair Housing

Some property managers hire **screening agencies** to help them evaluate potential renters. Screening agencies review credit reports and check references, then sell summaries to property managers. Remember, property managers may charge a fee to possible renters to cover the cost of hiring a screening agency. This fee must go to the screening agency. The property manager cannot keep the fee themselves.

Property managers are not required to share the results of a screening agency report with potential renters, but they must provide the agency's name, address, and phone number if you ask.

Property managers may determine their own method of screening renters, however, they must obey laws under the federal **Fair Housing Act** and apply criteria consistently to all applicants and renters.



**Screening agencies:** A company that gathers and compiles information about tenants, usually for a fee.

**Fair Housing Act:** A law that prohibits discrimination in housing because of race, color, national origin, religion, gender, family status or disability.

Fair Housing Act applies to real estate brokers, lenders, and neighbors. The act does the following:

- Provides for equal treatment of all inquiries and applications.
- Demands that all repairs be made in the same manner for all renters.
- Requires uniform consequences for lease violations.

The act states that no one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:

- Refuse to rent, sell or negotiate for housing.
- Make housing unavailable – take off the market.
- Deny housing.
- Set different terms, conditions, or privileges for sale or rent.
- Provide different housing services or facilities.
- Falsely deny that housing is available for inspection, sale, or rent.

## Information Property Managers May Request

Property managers may request certain information about you before they agree to rent to you, however there is certain information they cannot request. Make note of this list when renting.

### MAY REQUEST:

Social Security number  
Names of all people who will live in the rental unit  
References  
Income  
Employer names  
Employment dates  
Length of time at current job

### CANNOT REQUEST:

Age  
Marital status  
Race  
Religion  
Gender  
Participation in public assistance programs  
Detailed financial information

## Resources: More Ways to Find Help

If you believe you have been treated unfairly, contact the Minnesota Department of Human Rights, your local legal aid office, or the U.S. Department of Housing and Urban Development office:

Website: [www.hud.gov](http://www.hud.gov)

Toll-Free Hotline: (800) 955-2232

## Understanding What Property Managers Look for in Credit Reports

Property managers are just like anyone else who may extend credit to you – they want to know that you are a good risk. A credit report includes information about your past and present use of credit and your payment history, including: payment of utility bills, rent, credit cards, and loans. The report also includes information on checking and saving accounts. The following items on a credit report that are likely to interest property managers:

### Record of Payments

A property manager may look at your payment history, including:

- Payment information on specific types of accounts, such as credit cards, retail accounts, **installment loans**, finance company accounts, mortgages, and so on.
- Presence of negative **public records**, such as bankruptcy, judgments, liens, wage garnishments, collection orders, and/or delinquencies (past due items).
- The number of accounts paid as agreed.

### Utility Accounts

A utility account in your name and paid on time can be a good source of credit information even if you don't have a long credit history. Property managers often look at past history of utility payment as an indicator of ability to pay promptly.

### Pattern of Unpaid Bills

A pattern of unpaid bills may tell a property manager that you may not be responsible for paying your rent on time.



**Installment loan:** A debt in which payments are made at regular intervals in order to settle the debt.

**Public records:** Court or other documents known or potentially known by all members of a community.

The following information related to unpaid bills will be of interest to a property manager:

- How long a bill is past due (60 days, 90 days, three years, etc.).
- The current status of other negative items in your credit history, including adverse public records and collection orders – whether they are recent (within the past six months) or older.
- Dollar amount due on delinquent accounts or items in collections.
- The number of past due items in your credit history.

Additional items of interest to a property manager may include:

- **Number of applications to other property managers** – A higher number of applications than usual to different property managers may indicate that you have been rejected by other rental units. Too many applications may tell a property manager, “Don’t take a risk on this person.”
- **Number of past addresses** – Several addresses over the past two years shows repeated moves that may make a property manager afraid to take a chance on you.
- **Social Security number match** – Make sure you provide the correct Social Security number on your rental application. If you provide a Social Security number that doesn’t match public records, a property manager may suspect you are using someone else’s number or trying to hide your identity.
- **Payments owed** – Payments that you are already making show whether you have enough income to take on new financial responsibilities, such as rent.



It is a good practice to get a copy of your credit report before a property manager requests it so you can check the report and correct any errors as soon as possible. If your credit report contains negative information that is accurate, be prepared to discuss these items with a potential property manager.



## Reading a Credit Report

An important step in money management is knowing how to access your credit report and understanding the parts of the report. Credit reports contain information about a person's history of borrowing and repaying loans, credit card debt and other bills. Credit bureaus issue credit reports after collecting information about your credit transactions from creditors, employers and public records. The three major credit bureaus are Equifax, Experian and Trans Union.

## Sections of a Credit Report

Each credit report includes four main sections.

- **Personal, or identifying, information** – This section reports your full name and any aliases, Social Security number, birth date, current and previous addresses and employers, and your spouse's name, if you're married.
- **Public records information** – This section contains public information about your credit worthiness and includes things such as bankruptcy filings, tax liens, foreclosures, criminal convictions, or judgments against you.
- **Account, or credit, information** – This section reports your credit history, including a list of your active and closed credit accounts, dates you opened and (if applicable) closed those accounts, minimum monthly payments required on your accounts, your credit limit or loan amount and current balance; any co-signers on a loan; and your payment history for the past two years. If you have a collection on an account, it will be reported here.
- **Inquiries** – This section contains a record of all companies and individuals who have requested your credit report within the past two years.

## Understanding a Credit Report

Use the following sample credit report to answer these questions.

1. Are there public records that may be of concern?
2. Are there accounts with negative information?
3. Are there inquiries on the account?
4. What were the purposes of the inquiries?
5. What other information is provided?

# Sample Credit Report



## Personal information

**Name:** JOE Q. CONSUMER  
**Other names:** CONSUMER, JOSEPH Q.  
**Report number:** XXXXXXXX  
**Report date:** April 4, 2015

**SSN:** XXX-XX-6789  
**Date of birth:** 04/1965  
**Telephone number(s):** 917-555-1212

## CURRENT ADDRESS:

123 MAIN ST., NEW YORK, NY 12345

## PREVIOUS ADDRESSES:

17 BROOKLYN AVE., LONG ISLAND, NY 56789

## EMPLOYMENT DATA REPORTED

**Employer name:** CREDITCARDS.COM  
**Location:** New York, NY  
**Date reported:** 06/2012  
**Employer name:** UNIVERSITY OF TEXAS  
**Location:** TX  
**Date reported:** 08/2010

**Position:** PROGRAMMER  
**Hired:** 05/2011  
**Position:**  
**Hired:** 03/2004

## Public records

**ROCKWELL MUNICIPAL** Docket#: 9B004875

5468 MLK AVE., SUITE 300,  
ROCKWELL, TX 97845

**Type:** Civil judgment  
**Court type:** Municipal  
**Date paid:** 07/2009  
**Assets:** \$1,089

**Date filed:** 12/2008  
**Responsibility:** Participant on account  
**Plaintiff:** BANK OF TEXAS  
**Plaintiff attorney:** RICHARD PERRY  
**Amount:** \$1,089

**Estimated date that this item will be removed** 06/2016

## Adverse accounts, potentially negative items

**COLLECTION RECOVERY SVC** #321568

123 CHARLES ST.  
SUITE 202  
CORONA, CA 92877-0137  
(909) 898-4424

**Balance:** \$0  
**Date verified:** 06/2008  
**Original balance:** \$243  
**Original creditor:** SEARS ROEBUCK  
**Credit limit:** \$500  
**Past due:** \$0  
**Terms:** \$72 for 23 months

**Pay status:** Payment after charge off/collection  
**Account type:** Installment account  
**Responsibility:** Individual account  
**Date opened:** 03/2005  
**Date closed:** 05/2011  
**Date paid:** 05/2011

Remarks: >Paid collection<

**DONOVAN & WILSON**

1045 MAIN ST., SUITE 105  
 RIVERSIDE, CA 92501  
 (909) 781-1248

**Balance:** \$12,745  
**Date updated:** 06/2008  
**Original balance:** \$15,243

**Pay status:** 120 days  
 past due  
**Account type:** Revolving account  
**Responsibility:** Individual account

**Estimated date that this item will be removed:** 06/2015  
**The following item is suppressed pending credit grantor update:**

**DISCOVER FINANCIAL SVC #6053000570658798**

123 SMITH AVE.  
 UNIT 55G  
 WILMINGTON, DE 19850-5316  
 Phone number not available

**Balance:** \$2,145  
**Date updated:** 08/2009  
**High balance:** \$25,463  
**Collateral:** 2003 Chevy  
 \$136  
**Terms:** \$68 for 260 months

**Pay status:** 60 days past due  
**Account type:** Installment account  
**Past due:** **Responsibility:** Individual account  
**Date opened:** 11/1999

**Loan type:** Student loan  
**Remarks:** Repossession  
 Maximum delinquency of 60 days in 07/2009 for \$400  
**Estimated date that this item will be removed:** 06/2015

**Accounts in good standing, satisfactory accounts****GMAC FINANCING #640006137129**

78901 JENKINS CIR  
 FLOOR 15  
 MIAMI, FL 33025  
 Phone number not available

**Balance:** \$1,145  
**Date updated:** 08/2014  
**High balance:** \$10,000  
**Collateral:** 2009 Dodge Ram  
**Credit limit:** \$10,000  
**Past due:** \$0  
**Terms:** \$295 for 36 months

**Pay status:** Pays as agreed  
**Account type:** Installment account  
**Responsibility:** Individual account  
**Date opened:** 11/2010  
**Date closed:** 11/2013  
**Date paid:** 11/2013

**Loan type:** Automobile  
**Remarks:** Paid by insurance  
**Estimated date that this item will be removed:** 12/2015

**Revolving accounts**

**CAPITAL ONE**

P.O. Box 30281  
Salt Lake City, UT 841300281

Account Number: 400XXXXXXXXXXXX  
Account owner: Individual account  
Type of account: Revolving  
Date opened: 08/08/2006

Pay: Pays as agreed  
High credit: \$4,304  
Credit limit: \$10,500  
Balance: \$965

**81-month payment history**

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015												
2014												
2013												
2012												
2011												
2010												
2009												
2008												

**Historical account information**

	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014
Balance	965	1095	2336	1161	1268	950
Scheduled payment amount	25	25	25	25	25	25
Actual payment amount	1095	2336	1161	1268	950	744
Date of last payment	02/2015	01/2015	12/2014	12/2014	10/2014	09/2014

Months before 10/2014 are not shown.

**Credit history requests****CALTECH EMPLOYEE FCU**

555 W. ADAMS  
SUITE 202  
LA CANADA, CA 91012  
(818) 555-1212

**Requested on:** 11/01/2014  
**Inquiry type:** Individual

**Permissible purpose:** Credit transaction

**SUNSHINE APARTMENTS via RENTPORT**

678 MARINE STREET  
SUITE 999  
LOS ANGELES, CA 90210  
(818) 555-1212

**Requested on:** 05/01/2014  
**Inquiry type:** Individual  
**Loan type:** Real estate  
**Loan amount:** \$90,000

**Permissible purpose:** Tenant screening

**CHASE CARD MEMBER SVCS**

666 W. SMITH  
PHOENIX, AZ 87853  
Phone number not available

**Requested on:** 11/01/2014  
**Inquiry type:** Individual

**Personal statement**

ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST VERIFYING THE IDENTITY OF THE APPLICANT. I CAN BE REACHED AT 917-555-1212. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 03-01-2015.

This document was reproduced by permission from CreditCard.com's *Credit report anatomy: How to read, understand reports* (2017; <http://www.creditcards.com/credit-card-news/help/interactive-sample-credit-report-6000.php>).

## Requesting Your Credit Report

Everyone may obtain one free copy of their credit report every 12 months from each of the three major credit bureaus through the Fair Credit Reporting Act (FCRA). Reports can contain errors that may affect the cost and availability of credit. Consumers are encouraged to review their credit reports annually, to correct errors and help detect fraud related to identity theft.

### What to Expect

Free credit reports may be obtained in three different ways:

1. By using this central website: [www.annualcreditreport.com](http://www.annualcreditreport.com).
2. By phone: 1-877-322-8228, or by mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
3. By printing the request form to order all three credit reports at once by visiting – <http://www.consumer.ftc.gov/>. Select “Get Your Free Credit Report” to find the form.

When completing the form, you will need to provide the following information:

- Full name (including Jr., Sr., III, etc.)
- Current address and addresses for the past two years
- Social Security number
- Date of birth

### Things to Be Aware Of

When ordering credit reports online, be aware that credit bureaus may request additional personal information to confirm your identity. Free credit reports requested online are viewable immediately upon verifying your identity. It takes approximately 15 for credit report requested by phone or mail to be processed.

Consumers are not required to make any purchases or pay a fee to obtain one free report from each credit bureau annually. However, there is a charge if a person wants to receive his or her credit score (in addition to the report).

Credit bureaus do not contact consumers by email, U.S. mail, or phone, and they do not make any offers in computer pop-up ads or other ways. Ignore any offers like this to protect against fraud. The Federal Trade Commission provides information and resources on many consumer credit issues. Learn more at <http://www.consumer.ftc.gov/>.

# Correcting Your Credit Report

After receiving your credit reports read them carefully. If you find errors, it's important to get them corrected as soon as possible. To correct errors, write a letter like the sample letter below to the credit bureau. Remember to include the current date, your legal name (not a nickname), your address, your phone number (both landline and cell phone, if applicable) and other necessary information.

## Sample Letter

December 4, 20XX *(Use current date)*

Equifax *(Name of credit bureau)*

Attention: Customer Relations

RE: Rose Renter *(Your name)*

759 Welcome Road *(Your address)*

Apartment 201

Minneapolis, MN 55455

Phone: (612) 555-5555 *(Your phone number, or include both your landline and cell phone numbers)*

SS#: 555-55-5555 *(Your Social Security number)*

DOB: 01/07/1973 *(Your date of birth)*

Please investigate the following item listed in my credit report. I believe it is not accurate and should be removed from my credit file: Uptown Furniture, 8420 Some Street, Sunrise, MN 55555. My account number with Uptown Furniture is #14345.

I negotiated an agreement with this furniture store to reschedule my payments. Under that agreement, my payments have been on time, but not properly credited, resulting in an incorrect report that the account is in default. I've enclosed copies of the cancelled checks indicating my payment history.

Please update my credit report and send a copy to me when the investigation is concluded. In addition, please send the results to the following organization, which has reviewed my credit report within the last six months: Downtown Property Management, 3215 Another Street, Sunrise, MN 55555.

Thank you for your help and prompt attention to this matter.

Rose Renter *(Your signature)*

Rose Renter *(Your name printed)*

Enclosure: Payment documentation

# The Lease Agreement

Rental agreements may be verbal or written, although written agreements are easier to enforce than verbal ones. Some rental agreements are rather informal and require no length of occupancy. Some agreements are periodic or month-to-month. Other rental agreements take the form of a formal, written lease agreement. **Lease agreements** set terms and conditions of rental and a length – often a year. Potential renters need to read and understand a lease agreement before committing to any rental terms.



**Lease agreement:** A legal contract between the landlord (property manager) and the tenant (resident) whether written or spoken, which outlines the terms of the agreement.

## Reading a Lease Agreement

Some property managers add conditions that are handwritten, typed into the lease document or attached to the standard lease agreement form. While it is legal to add conditions, they must comply with fair housing laws. This is why it's important to know your rights under the law and carefully read a property manager's additional conditions. If something does not seem right or fair, check with an attorney or one of the resources listed in the resource guide to see if that condition is allowable under the law. If it isn't, take action as necessary. You might decide not to rent from that property manager. Potential renters also should read through any building rules and policies before signing a lease agreement, especially if the agreement specifies that those rules are a binding part of the lease. Keep a copy of the rules and policies with the lease agreement in your *RentWise Folder* so you can refer to them as needed. You are encouraged to request a written lease before agreeing to any rental situation and to keep a copy of the lease in your *RentWise Folder*. A written lease agreement provides a record of the terms agreed to by both the renter and the property manager. If you experience problems, you will often find answers to questions in the lease agreement or in attachments on building rules and policies.

Here are some key things to remember.

- A written agreement is easier to enforce than an oral agreement.
- A signed lease agreement is legally binding, unless the lease itself contains provisions that allow a renter to break the lease.
- One exception is that the personal representative of a renter's estate may terminate a lease upon the death of the renter after two full months' written notice.
- Other exceptions often apply when a unit becomes unfit for occupancy through no fault of the renter or if a renter is called to military duty. In Minnesota, property managers with more than 12 units in a building are required to provide a written lease to renters.

See a *Sample Lease Agreement* on the following pages.



# Sample Lease Agreement



M.S.B.A. Real Property Form No. 41 (2000, Revised 2011)  
 Minnesota Standard Residential Lease

LEASE / PAGE 1 of 10

## MINNESOTA STANDARD RESIDENTIAL LEASE

© Copyright 2011 by Minnesota State Bar Association, Minneapolis, Minnesota. BEFORE YOU USE OR SIGN THIS LEASE, YOU SHOULD CONSULT WITH A LAWYER TO DETERMINE THAT THIS CONTRACT ADEQUATELY PROTECTS YOUR LEGAL RIGHTS. Minnesota State Bar Association disclaims any liability arising out of use of this form.

The Office of the Minnesota Attorney General certifies that this contract complies with the requirements of Minn. Stat. §325G.31 (1999). CERTIFICATION OF A CONTRACT BY THE MINNESOTA ATTORNEY GENERAL UNDER THE PLAIN LANGUAGE CONTRACT ACT IS NOT OTHERWISE AN APPROVAL OF THE CONTRACT'S LEGALITY OR LEGAL EFFECT.

1 Landlord and Tenant agree to the following terms.  
 2 **TENANTS.** (Each adult who signs this Lease is a "Tenant.") \_\_\_\_\_  
 3 \_\_\_\_\_  
 4 **OTHER OCCUPANTS.** \_\_\_\_\_  
 5 \_\_\_\_\_  
 6 **LANDLORD.** \_\_\_\_\_  
 7 The **Premises** ("Premises") includes dwelling unit number \_\_\_\_\_  
 8 at (street address) \_\_\_\_\_ (city) \_\_\_\_\_ MN (zip code) \_\_\_\_\_  
 9 and garage no. \_\_\_\_\_, storage unit no. \_\_\_\_\_, parking stall no. \_\_\_\_\_  
 10 **Term of Lease.** (Write number of months or "month-to-month.") \_\_\_\_\_  
 11 **Starting Date of Possession** \_\_\_\_\_ **Ending Date of Possession** (if known) \_\_\_\_\_  
 12 **Monthly Rent \$** \_\_\_\_\_ **Security Deposit \$** \_\_\_\_\_  
 13 **Late Fee \$** \_\_\_\_\_ (In no case may the late fee exceed 8.0% of the overdue rent payment. Minn. Stat. Section 504B.177.)  
 14 **OTHER CHARGES** (specify) \_\_\_\_\_

RECEIPT. RECEIVED FROM TENANT BY LANDLORD AT THE SIGNING OF THIS LEASE:	AMOUNT
FIRST MONTH'S RENT PAID IN ADVANCE	
FIRST MONTH'S UTILITIES PAID IN ADVANCE (See Choices 3 and 4 below.)	
LAST MONTH'S RENT PAID IN ADVANCE	
SECURITY DEPOSIT PAID IN ADVANCE	
FIRST MONTH'S RENT FOR GARAGE PAID IN ADVANCE	
FIRST MONTH'S RENT FOR STORAGE UNIT PAID IN ADVANCE	
OTHER (Specify) _____, PAID IN ADVANCE	
<b>TOTAL RECEIVED FROM TENANT:</b>	

26 **Notice.** Under Minnesota law, the landlord of a single-metered residential building is the bill payer responsible and shall be the customer of record contracting with the utility for utility services. Utilities and Services will be paid as follows.

UTILITIES:	Included in Rent		Not Included in Rent; Paid or Billed Separately	
	Choice No. 1	Choice No. 2	Choice No. 3	Choice No. 4
UTILITY OR SERVICE	LANDLORD PAYS SERVICE PROVIDER  (Utilities and services are included in rent.)	TENANT PAYS DIRECTLY TO SERVICE PROVIDER  (Tenant's Premises has a separate meter and separate billing or account in Tenant's name.)	TENANT PAYS LANDLORD (Reimbursement for separately metered utility or for service for Tenant's Premises with separate billing or account in Landlord's name.) (ADDED TO RENT.)	TENANT PAYS LANDLORD FOR A PORTION OF UTILITIES OR SERVICES (Tenant's Premises does <u>not</u> have a separate meter.) (ADDED TO RENT)
>>>>>> CHECK ONLY ONE COLUMN FOR EACH UTILITY OR SERVICE <<<<<<<				
Natural Gas				
Water & Sewer				
Electricity				
Fuel Oil				
Garbage Collection				
Telephone				
Cable Communication				
Association Fees				
Other Utility or Service (Specify)				
NOTE: If either Choice No. 3 or Choice No. 4 is checked for any utility or service, Landlord must complete Part 35 of this Lease before Tenant signs. Caution: Minneapolis and other cities might prohibit the apportioning of utilities (Choice No. 4).			← SEE NOTE IF CHOICE NO. 3 OR CHOICE NO. 4 IS CHECKED FOR ANY UTILITY OR SERVICE.	

CHECK APPLIANCES INCLUDED

- |    |                       |                                   |
|----|-----------------------|-----------------------------------|
| 56 | _____ REFRIGERATOR    | _____ CLOTHES WASHER              |
| 57 | _____ KITCHEN STOVE   | _____ CLOTHES DRYER               |
| 58 | _____ MICROWAVE       | _____ WINDOW UNIT AIR CONDITIONER |
| 59 | _____ DISHWASHER      | _____ GAS GRILL                   |
| 60 | _____ TRASH COMPACTER | _____ OTHER                       |
| 61 |                       |                                   |

62 The person authorized to manage the Premises is

63 Name \_\_\_\_\_  
64 Street Address, (not P.O. Box) \_\_\_\_\_  
65 City, State, Zip code \_\_\_\_\_ Telephone \_\_\_\_\_

66 The Landlord or agent authorized to accept service of process and receive and give receipts for notices is

67 Name \_\_\_\_\_  
68 Street Address, (not P.O. Box) \_\_\_\_\_  
69 City, State, Zip code \_\_\_\_\_ Telephone \_\_\_\_\_

70 List any additional agreements here. Attach a copy of each additional agreement to each copy of the Lease.

71 \_\_\_\_\_  
72 \_\_\_\_\_  
73 \_\_\_\_\_  
74 \_\_\_\_\_

75 **TERMS OF THIS LEASE.**

76  
77  
78 **1. OCCUPANCY AND USE.** Only the Tenants and Occupants listed above may live in the Premises, except as allowed  
79 by law. The Premises, Utilities and Services shall be used only for common residential uses.

80  
81 **2. RENT.** Tenant shall pay Rent in advance on or before the first day of every month. Tenant shall pay the Rent at  
82 \_\_\_\_\_ or other reasonable place requested by Landlord.

83  
84 **3. LATE FEE AND RETURNED CHECK FEE.** If Landlord does not receive the rent by the fifth day of the month,  
85 Tenant must pay any late fee listed above as additional rent if requested in writing by Landlord. Tenant shall also pay  
86 \$20.00 for each unpaid check returned by Tenant's bank. Rent is "paid" when Landlord receives it, not when mailed or  
87 sent by Tenant.

88  
89 **4. SECURITY DEPOSIT.** Landlord may use the security deposit  
90 A. To cover Tenant's failure to pay rent or other money due Landlord.  
91 B. To return the Premises to its condition at the start of the tenancy except for ordinary wear and tear.

92  
93 Within 21 days after the tenancy ends and Tenant gives Landlord a forwarding address, Landlord shall return the full  
94 security deposit with interest or send a letter explaining what was withheld and why.

95  
96 **5. EACH TENANT RESPONSIBLE.** Each Tenant is responsible for all money due to Landlord under this Lease, not  
97 just a proportionate share.

98  
99 **6. TENANT PAYS FOR DAMAGE.** Tenant shall pay for all loss, cost, or damage (including plumbing trouble)  
100 caused by the willful or irresponsible conduct of Tenant or by a person under Tenant's direction or control.

101  
102 **7. LANDLORD'S NON-WAIVER.** Payments other than rent are due when Landlord demands them from Tenant.  
103 Landlord's failure or delay in demanding payments is not a waiver. Landlord may demand payments before or after  
104 Tenant vacates the Premises.

105  
106 **8. ATTORNEY'S FEES.** The court may award reasonable attorney's fees and costs to the party who prevails in a  
107 lawsuit about the tenancy.

108  
109 **9. PREMISES INSPECTION.** Landlord and Tenant inspected the Premises together and signed an inspection sheet  
110 before signing this Lease. A copy is attached. When the Lease ends, Landlord and Tenant shall inspect again and  
111 complete a second inspection sheet.

112  
113 **10. LANDLORD'S PROMISES.**  
114 A. The Premises and all common areas are fit for the use intended by Landlord and Tenant.  
115 B. Landlord shall make necessary repairs. Landlord need not repair damage caused by the willful or irresponsible  
116 conduct of Tenant, Tenant's guests, or a person under Tenant's direction or control.  
117 C. Landlord shall keep the Premises up to code unless a violation of the codes has been caused by the willful or  
118 irresponsible conduct of Tenant, Tenant's guests, or a person under Tenant's direction or control.

119  
120 **11. TENANT'S PROMISES.**  
121 A. Tenant shall not allow damage to the Premises.  
122 B. Tenant shall not allow waste of the Utilities or Services provided by Landlord.  
123 C. Tenant shall make no alterations or additions.  
124 D. Tenant shall remove no fixtures.  
125 E. Tenant shall not paint the Premises without Landlord's written consent.  
126 F. Tenant shall keep the Premises clean and tidy.  
127 G. Tenant shall not unreasonably disturb the peace and quiet of others.  
128 H. Tenant shall not interfere with the management of the property and shall not allow Tenant's guests to do so.  
129 I. Tenant shall use the Premises only as a private residence.

- 130 J. Tenant shall not use the Premises in any way that is unlawful, illegal, or dangerous.  
131 K. Tenant shall not use the Premises in any way that would cause a cancellation, restriction or increase in premium in  
132 Landlord's insurance.  
133 L. Tenant shall not use or store in or near the Premises any inflammable or explosive substances in an unsafe manner.  
134 M. Tenant shall notify Landlord in writing of any repairs to be made.  
135 N. Tenant shall recycle or dispose of trash in the outside containers provided for those purposes.  
136
- 137 **12. TENANT'S TELEPHONE.** Tenant shall give Landlord the Tenant's home phone number within 2 days after  
138 service is started or the phone number is changed.  
139
- 140 **13. RESTRICTIONS.**  
141 A. **WATERBEDS.** Tenant shall not have water beds or other water-filled furniture on the Premises.  
142 B. **PETS.** Tenant shall not have animals or pets on the Premises without Landlord's prior written approval.  
143 C. **LOCKS.** Tenant shall not add or change locks. At Tenant's request, Landlord will change the locks or have the  
144 lock cylinders re-keyed at Tenant's expense. If the locks do not meet current municipal codes or regulations,  
145 Landlord shall change the locks at Landlord's expense.  
146 D. **VEHICLES.** Tenant shall have no motor home, camper, trailer, boat, recreational vehicle, unlicensed vehicle,  
147 inoperable vehicle, vehicle on blocks, or commercial truck on the Premises or on the common area or curtilage of  
148 the Premises, except in a garage. ["Curtilage" means the grounds surrounding the building in which the Premises  
149 is located.] A commercial truck is any truck in commercial service or larger than a pickup truck. Permitted vehicles  
150 shall be parked in designated areas only. Three days after giving notice to Tenant, Landlord may remove and store  
151 the offending vehicles. Tenant shall pay reasonable removal and storage expenses as additional Rent.  
152
- 153 **14. LANDLORD'S RIGHT TO ENTER.** Landlord may enter the Premises for a reasonable business purpose.  
154 Landlord must first make a good faith effort to give Tenant reasonable notice of the intent to enter. Landlord may enter  
155 the Premises in an emergency. Landlord must disclose the date, time and purpose of the emergency entry in writing.  
156 The writing must be left in a conspicuous place in the Premises.  
157
- 158 **15. DAMAGE OR INJURY TO TENANT OR TENANT'S PROPERTY.** Landlord is not responsible for any  
159 injury or damage that was not caused by a willful or negligent act or failure to act of Landlord. Tenant may obtain  
160 Renter's Insurance  
161
- 162 **16. NOTICE OF DANGEROUS CONDITIONS.** Tenant shall promptly notify Landlord of any conditions that  
163 might cause damage to the Premises or waste Utilities or Services provided by Landlord. The notice may be oral or in  
164 writing.  
165
- 166 **17. SUBLETTING.** Tenant shall not sublet part or all of the Premises without Landlord's written consent. Tenant  
167 shall not assign this Lease without Landlord's written consent. The consent shall not be unreasonably withheld or  
168 delayed.  
169
- 170 **18. MOVING OUT OR HOLDING OVER.** Tenant must move out not later than 11:59 p.m. on the Ending Date.  
171 If Tenant occupies the Premises after the Ending Date with Landlord's permission and this Lease has not been renewed  
172 nor a new Lease made, this Lease becomes a month-to-month lease under its original terms.  
173
- 174 **19. NOTICE IF LEASE BECOMES MONTH-TO-MONTH** If this Lease is or becomes month-to-month, written  
175 notice is required by Landlord or Tenant to end the Lease. The notice must end the lease on the last day of a month and  
176 must be received before the first day of that month. For example, to end a month-to-month lease on April 30, the notice  
177 must be received on March 31 or earlier.  
178
- 179 **20. VACATING.** When moving out, Tenant must:  
180 A. Leave the Premises in the same condition as at the start of the Lease, except for ordinary wear and tear and fire or  
181 casualty loss.  
182 B. Completely vacate the Premises, including storage units, garage and parking stalls.  
183 C. Give Landlord a forwarding address.  
184 D. Give Landlord all keys and personal property issued to Tenant for Tenant's use such as garage door openers, and  
185 tools. If Tenant does not return all keys within 24 hours of vacating, Landlord may change the locks and charge  
186 reasonable costs to Tenant.  
187
- 188 **21. PREMISES DESTROYED, UNINHABITABLE OR UNFIT FOR OCCUPANCY.**  
189 A. If the Premises is destroyed or becomes totally uninhabitable or completely unfit for occupancy through no fault  
190 or neglect of Tenant or a person under Tenant's direction or control, either Landlord or Tenant may end this Lease.  
191 To end the lease, Tenant or Landlord shall give prompt written notice to the other. Rent shall be prorated as of the  
192 date the Premises became unfit for occupancy.  
193 B. If the Premises is destroyed or becomes totally uninhabitable or completely unfit for occupancy through the fault  
194 or neglect of Tenant or a person under Tenant's direction or control, Landlord may end this Lease. Landlord shall  
195 give prompt written notice to Tenant.  
196
- 197 **22. BREACH OF LEASE [RE-ENTRY CLAUSE].** If Tenant materially breaches this lease, Landlord may do these  
198 things.  
199 A. Demand in writing that Tenant immediately give up possession of the Premises. If Tenant does not give up  
200 possession, Landlord may bring an eviction action (unlawful detainer action).  
201 B. Demand in writing that Tenant give up possession of the Premises to Landlord at a certain date in the future. If  
202 Tenant does not give up possession on that date, Landlord may bring an eviction action (unlawful detainer action).  
203 Landlord may accept rent for the period up to the date possession is to be transferred without giving up Landlord's  
204 right to evict.  
205 C. Bring an eviction action immediately (unlawful detainer action).  
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**23. DUTY TO PAY RENT AFTER EVICTION OR SURRENDER.** Rent is due under this Lease even if Tenant surrenders the Premises or is evicted by Landlord. Landlord shall make good faith efforts to mitigate damages.

**24. SUBORDINATION.** This lease is subordinate to any mortgage against the Premises. No new owner or lender shall disturb Tenant's occupancy, but shall have Landlord's remedies if Tenant defaults. Tenant shall sign documents reasonably requested by Landlord. Tenant appoints Landlord as attorney-in-fact to sign such documents for any mortgagee.

**25. EXERCISE OF RIGHTS AND REMEDIES.** Either party may use any or all of its legal rights and remedies. The use of one or more rights or remedies is not an election of remedies.

**26. SUBROGATION.** Tenant and Landlord give up all rights of subrogation against the other for loss or damage covered by insurance.

**27. TERMS.** Where appropriate, singular terms include the plural and plural terms include the singular.

**28. MISREPRESENTATIONS.** Any materially false statement made by either Landlord or Tenant to the other that induces the signing of this Lease is a breach of this Lease.

**29. ATTACHMENTS ARE PART OF LEASE. NO ORAL AGREEMENTS.** Attachments to this Lease, such as Landlord's building rules, if any, are a part of this Lease. No oral agreements have been made. This Lease with its attachments is the entire agreement between Landlord and Tenant.

**30. NOTICES.** A notice or demand mailed to or handed to any one of the Tenants named above is notice to all Tenants.

**31. NOTICE OF PROHIBITION AGAINST UNLAWFUL ACTIVITIES.**

**A.** Landlord and Tenant shall not unlawfully allow controlled substances in the Premises or in the common area or curtilage of the Premises. The Premises will not be used by Tenant or persons under Tenant's control to manufacture, sell, give away, barter, deliver, exchange, distribute or possess with the intent to sell, give away, barter, deliver, exchange, or distribute a controlled substance in violation of any local, state or federal law.

**B.** Landlord and Tenant shall not allow prostitution or prostitution-related activity as defined in MINN. STAT. §617.80, Subdivision 4, to occur on the Premises or in the common area and curtilage of the Premises.

**C.** Landlord and Tenant shall not allow the unlawful use or possession of a firearm in violation of MINN. STAT. §609.66, Subdivision 1a, §609.67, or §624.713 on the property, its lands, or common area.

The following notice is required by MINN. STAT. §504B.305. A seizure under §609.5317, Subd. 1, for which there is not a defense under §609.5317, Subd. 3, constitutes unlawful detention by Tenant.

**32. LEAD PAINT WARNING AND DISCLOSURE. HOUSING BUILT PRIOR TO 1978.**

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before renting pre-1978 housing, lessors must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Lessees must also receive a federally-approved pamphlet on lead poisoning prevention.

**A. Hazards Disclosed.** Landlord knows of the following lead-based paint or lead-based paint hazards on the Premises (If none, state "none.") \_\_\_\_\_

**B. Reports Disclosed.** Landlord has provided Tenant with the following, which are all records and reports available to Landlord pertaining to lead-based paint or lead-based paint hazards on the Premises. (If no such records or reports are available to Landlord, state "none.") \_\_\_\_\_

**C. Tenant's Acknowledgment.** Tenant has received the records or reports noted in paragraph B., above and a copy of the pamphlet, *Protect Your Family from Lead in Your Home*, EPA publication EPA747-K-94-001.

Tenants' initials \_\_\_\_\_

**D. Agent's Acknowledgment.** Agent has informed Landlord of Landlord's obligations under 42 U.S.C. 4852(d) and is aware of agent's responsibility to ensure compliance.

Agent's initials \_\_\_\_\_

By signing below, Landlord, Tenant and Agent certify the accuracy of the statements in the above paragraph.

\_\_\_\_\_  
Landlord                      Date              Tenant                      Date              Agent                      Date

**33. CHANGES TO LEASE.** Landlord and Tenant may change the terms of this Lease in writing.

**34. SMOKING.** (check one)  Tenant may allow smoking on the Premises.  
 Tenant shall not allow smoking on the Premises.

**35. UTILITIES SERVICE NOTICE.** If any of the utilities or services on Page 1 of this Lease is rebilled to Tenant

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(Choice No. 3) or apportioned by Landlord and billed to Tenant (Choice No. 4), then this Part 35 becomes part of the Lease and must be completed by Landlord.

**A. REBILLED UTILITIES (Under Choice No. 3).** For each utility or service rebilled to Tenant under a meter or account that provides service exclusively to Tenant's Premises, Landlord shall provide a copy to Tenant of each billing statement from the utility provider.

**B. APPORTIONED UTILITIES UNDER A SINGLE-METERED SERVICE (Under Choice No. 4).**

(1) Landlord is the customer of record under contract with the utility or service provider and shall pay the provider directly.

(2) Landlord may apportion the utility or service bill among the tenants of the building. The apportionment shall be by following this equitable method or formula [state the formula precisely here, including the frequency of billing for each apportioned utility or service]: \_\_\_\_\_

(3) Upon request, Landlord shall provide Tenant with a copy of each actual utility or service bill for the building along with each apportioned services bill.

(4) Landlord must provide the following information for each apportioned utility billed to Tenant. For the most recent calendar year [state year here: \_\_\_\_\_], the actual utility bills in each month were:

MONTH	GAS	ELECTRIC	WATER/SEWER	FUEL OIL	GARBAGE	OTHER
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Column Total						
Monthly Average*						

\*NOTE: If this Lease is for one year or more, then Landlord and Tenant may agree to use a monthly average as the good faith estimate of the monthly utilities bill as an annualized budget plan providing for level monthly payments. If Landlord and Tenant agree to a budget plan using monthly averages for payment of these utilities, initial here:

Landlord \_\_\_\_\_ Tenant \_\_\_\_\_ Tenant \_\_\_\_\_ Tenant \_\_\_\_\_ Tenant \_\_\_\_\_

In subsequent lease years, Landlord shall give Tenant updated information on apportioned utilities before changing Tenant's budget plan amount.

Instead of filling out the table above, Landlord may attach copies of the 12 monthly bills for each apportioned utility.

(5) Upon Tenant's request, Landlord shall provide Tenant with copies of the actual utility or service bills for any apportioned utility or service for the past two years. However, if Landlord acquired the building less than two years ago, Landlord shall provide copies of bills back to the date that Landlord bought the building.

(6) If the gas, fuel oil, or electric charge is apportioned, Landlord shall notify Tenant by September 30 of each year that energy assistance (financial help from the government) may be available to pay for the gas, fuel oil, or electric bill. This notice shall include the toll-free telephone number of the agency which administers the energy assistance program.

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**36. ADDITIONAL TERMS.**

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**Landlord and Tenant agree to the terms of this Lease.**

LANDLORD

TENANTS

\_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_ Date \_\_\_\_\_

**RECEIPT BY TENANT(S)**

I have received a signed original or copy of this Lease.

TENANTS:

\_\_\_\_\_ Date: \_\_\_\_\_  
\_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_  
\_\_\_\_\_ Date: \_\_\_\_\_

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# Lease Agreement Scavenger Hunt



## Find all of These Items to Uncover Your Lease Terms!

Search the *Sample Lease Agreement*, including terms of the lease. Try to find out where on the document you could find the answers to the questions below. Describe the section of the lease where you found the information in the space provided.

Note: Not all answers are in the sample lease agreement. Some answers might be found in documentation about building rules and policies. Other answers might be found in the **Landlords and Tenants: Rights and Responsibilities** handbook found on the Office of the Minnesota Attorney General website. You will only need this workbook for this activity. You are not expected to search the attorney general publication or website for any answers. If you can't find answers to the questions in the lease and you think it might be on the attorney general publication or other documents, write that location in the space provided.

1. When does this lease end?
2. Who is responsible for the rent?
3. How long are visitors allowed to stay in a rental unit? What if they stay longer?
4. How much is the monthly rent?
5. When is the rent due each month?
6. Where do you pay the rent? To whom do you pay your rent?
7. What utilities does the renter have to pay? (Which ones are not included in the rent?)
8. Is there a penalty for **late payment**? What is it?

9. Are there payments that must be made in addition to rent (**security deposit**, parking) prior to moving in?
10. When can the rent be increased?
11. What happens when a renter moves out? Is subletting allowed?
12. How should the rental unit look when a renter moves out?
13. Are pets permitted?
14. Who is responsible for maintenance and repairs?
15. To whom should a renter report problems?
16. When can the property manager enter the rental unit?
17. How does a renter become eligible for a tax credit?



**Landlord:** The administrator of a property or group of properties; this is also known as a “property manager.”

**Tenant:** One who lives in a property; also known as a “resident.”

**Late payment:** A payment made after the due date, which may incur additional penalties.

**Security deposit:** Money paid by the tenant and held by the landlord to pay for any damage beyond ordinary wear-and-tear; also known as a “damage deposit.”



## Using a Rental Condition Checklist

Most property managers require payment of a security deposit before a renter may move into a unit. Payment of a security deposit ensures that money is available to pay for any damages that occur while a renter is living in the unit. Obviously, you should try to prevent any damages while you're living in a rental unit, as well as thoroughly clean the unit, in order to get your security deposit back when you move out. However, the property manager has responsibilities, too. He or she must thoroughly clean the rental unit and guarantee that everything is in working order before you move in. The best way to make sure that a rental unit is clean and in good condition before you move in is to do a detailed **inspection** with the property manager. Use a **rental condition** checklist to conduct this inspection.



**Inspection:** An examination of the rental property conducted by the prospective resident and the property manager prior to occupancy to determine condition of the unit and appliances.

**Rental condition:** The state of repair of a housing unit and its contents.



It is strongly recommended that each renter on a lease and the property manager sign and date a rental condition checklist before moving in. Use of the checklist alerts the property manager to anything that needs to be cleaned, fixed or changed before moving in. Once everything is done, both the renter and the property manager should sign the checklist. This record is important for determining whether any deductions must be made from the security deposit at move out.

### Helpful tips when evaluating a rental unit:

- Take pictures of the rental unit before moving in to it.
- Write a date on the photos and include them with the completed and signed checklist.
- Keep copies of the photos and checklist in the *RentWise Folder*. If any parts of the property are not in 'mint' condition, this will help you prove that is not your fault – and so help you get all or most of your security deposit back on move out.

For more information, see *Landlords and Tenants: Rights and Responsibilities*, available from the Minnesota Attorney General's Office: [www.ag.state.mn.us/brochures/publandlordtenants.pdf](http://www.ag.state.mn.us/brochures/publandlordtenants.pdf).

# Rental Condition Checklist



Use this checklist to review and record your rental condition.

Item	Move-In Condition		Move-Out Condition	
	OK?	Condition Comments	OK?	Condition Comments
<b>Living Room/Dining Room</b>	<b>OK?</b>	<b>Condition Comments</b>	<b>OK?</b>	<b>Condition Comments</b>
Walls and ceiling				
Doors and locks				
Woodwork				
Windows and screens				
Curtains and blinds				
Closets				
Light fixtures				
Electrical outlets and switches				
Other:				
<b>Kitchen</b>	<b>OK?</b>	<b>Condition Comments</b>	<b>OK?</b>	<b>Condition Comments</b>
Walls and ceiling				
Doors and locks				
Woodwork				
Windows and screens				
Curtains and blinds				
Closets				
Light fixtures				
Electrical outlets and switches				
Range hood				
Oven				
Refrigerator				
Counter tops				
Cabinets				
Garbage disposal				
Faucets and drains				
Other:				

Item	Move-In Condition		Move-Out Condition	
	OK?	Condition Comments	OK?	Condition Comments
<b>Bedroom 1</b>	<b>OK?</b>	<b>Condition Comments</b>	<b>OK?</b>	<b>Condition Comments</b>
Walls and ceiling				
Doors and locks				
Woodwork				
Windows and screens				
Curtains and blinds				
Closets				
Light fixtures				
Electrical outlets and switches				
Other:				
<b>Bedroom 2</b>	<b>OK?</b>	<b>Condition Comments</b>	<b>OK?</b>	<b>Condition Comments</b>
Walls and ceiling				
Doors and locks				
Woodwork				
Windows and screens				
Curtains and blinds				
Closets				
Light fixtures				
Electrical outlets and switches				
Other:				
<b>Bedroom 3</b>	<b>OK</b>	<b>Condition Comments</b>	<b>OK</b>	<b>Condition Comments</b>
Walls and ceiling				
Doors and locks				
Woodwork				
Windows and screens				
Curtains and blinds				
Closets				

Item	Move-In Condition		Move-Out Condition	
	OK?	Condition Comments	OK?	Condition Comments
<b>Bedroom 3 (continued)</b>	<b>OK?</b>	<b>Condition Comments</b>	<b>OK?</b>	<b>Condition Comments</b>
Light fixtures				
Electrical outlets and switches				
Other:				
<b>Other Interior Areas (Halls, Stairs, etc.)</b>	<b>OK?</b>	<b>Condition Comments</b>	<b>OK?</b>	<b>Condition Comments</b>
Walls and ceilings				
Doors and locks				
Woodwork				
Windows and screens				
Curtains and blinds				
Closets				
Light fixtures				
Electrical outlets and switches				
Other:				
<b>Bathroom</b>	<b>OK</b>	<b>Condition Comments</b>	<b>OK</b>	<b>Condition Comments</b>
Walls and ceiling				
Doors and locks				
Woodwork				
Windows and screens				
Curtains and blinds				
Closets				
Light fixtures				
Electrical outlets and switches				
Vanity or sink				
Mirror				
Toilet and seat				
Tub or shower				

Item	Move-In Condition		Move-Out Condition	
	OK	Condition Comments	OK	Condition comments
<b>Bathroom (continued)</b>	<b>OK</b>	<b>Condition Comments</b>	<b>OK</b>	<b>Condition comments</b>
Faucets				
Drains				
Towel racks				
Medicine cabinet				
Other:				
<b>Exterior Areas – Tenant</b>	<b>OK</b>	<b>Condition Comments</b>	<b>OK</b>	<b>Condition Comments</b>
Yard				
Fences				
Garage				
Walkways				
Driveways				
Other:				
<b>Miscellaneous</b>	<b>OK</b>	<b>Condition Comments</b>	<b>OK</b>	<b>Condition Comments</b>
Outside door locks and keys				
Mailbox and keys				
Thermostat				
Intercom				
Water heater				
Furnace				
Other:				
Other:				
Other:				

Renter signature: \_\_\_\_\_ Date: \_\_\_\_\_

Property manager signature: \_\_\_\_\_ Date: \_\_\_\_\_



## Successful Communication



Effective **communication** plays an important role in a successful renting experience. Without good communication skills, you will not be able to maintain a positive relationship with your property manager or neighbors. These positive relationships make renting and living close to each other more enjoyable. If you get along with your property manager, you may have a good reference to call on in your future.

Differences in communication styles due to personality, gender, or culture can be a source of misunderstanding. A lack of shared information and understanding can cause arguments, hurt feelings, and misunderstandings.

Whatever the cause, many problems between residents and property managers and/or neighbors result from poor communication. This section provides a discussion of effective communication including resolving conflict, writing letters to the property manager and understanding strategies to build positive relationships whether with neighbors, property managers, or others.

## Property Manager or Neighbor: Who Should I Talk to?

When problems come up, it may be hard to know who to talk to. Some problems, such as a leaky sink or a broken security door should be reported to your property manager. Problems such as noise, residents parking in the wrong parking space or kids running in the hallway may be discussed with your neighbor. Residents can try to resolve neighbor problems between themselves. If you do not feel safe around a neighbor, ask someone you trust to help you talk with him/her. Involve the property manager as a last resort. Property managers do not appreciate being asked to get involved in neighbor problems.

## Active Listening



Listening can be an important part of communicating with your property manager and your neighbors. Listening does not mean sitting still without speaking. In order to fully understand the meaning of what is being said, an active listener may ask questions and provide feedback. **Active listening** is when the listener shares in their own words what they think they have heard and clarifies misunderstandings.

When stressed, individuals are often so busy being angry or worried that they don't listen to what is being said. In many cases assumptions are made as to what the other person is going to say or individuals are busy thinking about their response rather than listening to what is actually being said.



**Communication:** The process of sharing thoughts, opinions or information between two or more people.

**Active listening:** When the listener shares in their own words what they think they have heard and clarifies misunderstandings.

# How To Communicate Effectively

Follow these tips for communicating effectively.

- Give the speaker undivided attention
- Look at the speaker directly if appropriate.
- Put aside distracting thoughts.
- Avoid being distracted by environmental factors.
- “Listen” to the speaker’s body language.
- Use body language and gestures to convey attention, such as nodding and smiling.
- Encourage the speaker to continue with small verbal comments like – “yes”, and “uh huh”.
- Provide feedback.
- Reflect what has been said by paraphrasing. “What I’m hearing is...” and “Sounds like you are saying...”
- Ask questions to clarify certain points. “What do you mean when you say...?” “Is this what you mean?”
- Summarize the speaker’s comments periodically.
- Defer judgment.
- Allow the speaker to finish and don’t interrupt.
- Respond appropriately.

## Positive I-Messages

Positive **I-messages** go a long way to solving communication problems. Just as emotions can get in the way of listening, similarly, emotions can also get in the way of clearly expressing feelings. Accusing or blaming often becomes part of the communication, rather than clearly stating feelings.



**I-Messages:** A method of communicating to someone in which the individual refers to himself or herself stating their own feelings generally expressed as a sentence beginning with the word “I.”

The following guidelines can help you to communicate your messages in a positive way.

- Speak for yourself-say what you feel and need.
- Do not tell the other person what he/she is feeling, doing, or going to do.
- Own the message. Use “I”, not “you” or “they.”
- Discuss one issue at a time. Don’t use the “laundry list” approach.
- Describe the facts of the situation
- Don’t call the other person names or make accusations.

### **I-Messages should have these parts:**

1. Feelings of the speaker: “I feel...”
2. Action of the listener: “...when you...”
3. Consequences of the behavior: “...because...”
4. Request for changes: “I’d like...”

## ■ Taking Care of a Home

Keeping your rental unit clean is part of your lease agreement. If a resident doesn't keep their unit clean, the property manager may deduct money from the security deposit when they move out. If the unit is excessively dirty, the resident can be evicted. Eviction results in a poor rental history which makes it more difficult to find another unit.

### Understanding the Difference Between Normal Wear and Tear and Deductible Damages

There are a number of actions that tenants can take while moving in to avoid disputes over security deposits when moving out. The difference between “**normal wear and tear**” and “**deductible damages**” becomes important when a tenant moves out of a rental unit. A property manager has the right to withhold part or all of a tenant's security deposit to compensate for damages sustained to the unit beyond normal wear and tear. As a tenant, understanding what normal wear and tear is and how to prevent deductible damages will help you maintain your rental unit and potentially help you to get the security deposit back when you decide to move.



**Normal wear and tear:** Ordinary wear and tear is deterioration that occurs without negligence, carelessness or abuse of the premises, equipment, furnishings or appliances by the tenant, a member of the household or other persons on the premises with his/her consent.

**Deductible damages:** Damages that occur due to carelessness, negligence or accidents or excessive wear on your part.

**Mold:** A fungus that grows in wet or damp places often smelling musty; some molds may be toxic and coming into contact with large amounts of mold may cause health problems.

### Keeping Your Home Clean and Safe

Most people spend at least half of their lives inside their homes. Many preventable accidents happen every year in homes. One-third of home fires occur during the winter and cooking is the number one cause if these tragedies between December and February.



***Did you know your home might have hidden dangers that may be harmful to your children's health?***



Knowing the potential dangers in your home will help you to reduce and prevent problems that can occur, whether they are areas where falls could occur, excessive **mold** and moisture, lead paint, gas leaks or faulty electrical wiring. Once you recognize potential problems, act to eliminate them in order to keep your family safe. This activity will help us identify ways to keep ourselves and our families safe at home.



## Keeping it clean means:

- Less chance of illness and injuries.
- Less wear and tear to your home and possessions.
- Fewer deductions from your security deposit.
- Less work required for move-out.
- Less problems with pests (rodents and insects)
- Less fire hazard.
- Less time spent looking for things.
- Less chance of involvement of child protection service because your home is not clean.



### *What can I do about pests?*



Pests contaminate food, damage wiring, and contribute to allergies. It is easier to keep pests out than to get rid of them once they are in your home. Household pests can be much more than a nuisance. They can become a threat to your property and potentially your health. In fact, one household mouse can contaminate ten times more food than it eats. That's why pest control is so important around your home.

## Here are some tips to prevent pest problems.

- Try to use new boxes or clean, plastic totes when moving.
- Don't feed pests. Keep food in airtight containers. Wash dirty dishes immediately.
- Take garbage out daily. Fix leaky faucets and pipes.
- Get rid of pests. Use pest traps to determine where they are living. Apply insecticides near where pests are living. Be careful to keep it away from pets, children, dishes, and food. After using insecticide, plug leaks in walls, windows, and around pipes. Follow prevention guidelines so pests do not reappear.

## Basic Cleaning Supplies and How to Use Them

### Cleaners

- Liquid hand dishwashing soap – Useful for many cleaning tasks. Needs rinsing.
- Chlorine bleach – Useful for disinfecting surfaces and removing mold and mildew from hard surfaces. Note: Do not combine with ammonia.
- Baking soda – Mild abrasive useful for cleaning counter tops and sinks.
- Sudsy ammonia – Grease cutter and oven cleaner. Note: Do not mix with chlorine bleach.
- All-purpose, multi-surface cleaner – Dilute with water and use on most surfaces.

### Other Supplies

Broom, dustpan, rags, scrub brush or nylon scrubbing pad, bucket, vacuum (with beater bar if you have carpeting, toilet brush, and plunger.

# Cleaning Task Manager



Cleaning Frequency



	ALWAYS	DAILY	WEEKLY	MONTHLY
<b>Kitchen Cleaning Tasks</b>	<ul style="list-style-type: none"> <li>Rinse dishes after use and stack in dishpan or dishwasher.</li> <li>Wash or soak utensils used for cooking.</li> <li>Wipe up spills on counters or floors.</li> </ul>	<ul style="list-style-type: none"> <li>Wash dishes, sink, and counter-tops.</li> <li>Disinfect counters and cutting boards using disinfectant kitchen spray.</li> <li>Sweep the floor.</li> <li>Clean stove-top after every use to prevent baked on food.</li> <li>Pick up trash and empty trash can.</li> </ul>	<ul style="list-style-type: none"> <li>Mop floors.</li> </ul>	<ul style="list-style-type: none"> <li>Clean filters from range hood.</li> <li>Clean oven.</li> <li>Clean and defrost refrigerator if needed.</li> </ul>
<b>Bathroom Cleaning Tasks</b>	<ul style="list-style-type: none"> <li>Run exhaust fans after showers or baths - 20 minutes minimum.</li> <li>Rinse out sink and tub after use.</li> <li>Wipe up spills on floor.</li> </ul>		<ul style="list-style-type: none"> <li>Wipe down sink and tub surroundings with all-purpose cleaner.</li> <li>Clean toilet bowl; wipe seat and bowl with all-purpose cleaner.</li> <li>Wash floor with all-purpose cleaner.</li> <li>Clean tub and shower with low abrasion cleaner.</li> </ul>	<ul style="list-style-type: none"> <li>When mold appears on grout or wall surfaces, make a solution of 3/4 cup of bleach per gallon of warm water and scrub surfaces. (Make sure there is adequate ventilation when using bleach solutions.)</li> </ul>
<b>Carpet Cleaning Tasks</b>	<ul style="list-style-type: none"> <li>Use door mats near outside doors.</li> </ul>		<ul style="list-style-type: none"> <li>Vacuum carpeting, especially in high traffic areas.</li> </ul>	

# Seven Healthy Homes Principles

Follow the seven healthy homes principles.

## 1. Keep your home dry.

Damp houses provide a nurturing environment for mites, roaches, rodents, and molds, all of which are associated with asthma.

## 2. Keep your home clean.

Clean homes help reduce pest **infestations** and exposure to contaminants.

## 3. Keep your home pest-free.

Recent studies show a causal relationship between exposure to mice and cockroaches and asthma episodes in children; yet inappropriate treatment for pest infestations can exacerbate health problems, since pesticide residues in homes pose risks for neurological damage and cancer.

## 4. Keep your home safe.

The majority of injuries among children occur in the home. Falls are the most frequent cause of residential injuries to children, followed by injuries from objects in the home, burns, and poisonings.

## 5. Keep your home contaminant-free.

Chemical exposures include lead, radon, **pesticides**, volatile organic compounds, and environmental tobacco smoke. Exposures to asbestos particles, radon gas, carbon monoxide, and second-hand tobacco smoke are far higher indoors than outside.

## 6. Keep your home ventilated.

Studies show that increasing the fresh air supply in a home improves respiratory health.

## 7. Keep your home maintained.

Poorly-maintained homes are at risk for moisture and pest problems. Deteriorated lead-based paint in older housing is the primary cause of **lead poisoning**, which affects some 240,000 U.S. children.



**Pesticides:** Chemicals used to kill pests such as bug spray, flea powder, rat poison, etc. Because they are a hazardous waste, they may be harmful to you and your family.

**Lead poisoning:** A serious health problem for young children, causing problems with learning, growth, and behavior development caused when a person comes in contact with lead through their mouth or respiratory system.

Learn more about Healthy Homes at: <http://www.hud.gov/offices/lead/library/hhi/HealthyHomes7Steps.pdf>

## Requesting Rental Repairs

Tenants are fully responsible to maintain and repair some items at their own expense. Common maintenance/repairs tenants are responsible for include air conditioning filters and drain line clogs, washer/dryer connections, pest extermination, lawn and shrubbery, microwave, water conditioners, blocked sewage lines, smoke detectors, locks, window locks, and glass breakage.

If the maintenance/repair is your property manager's responsibility, request repair or service providing the following information:

- Your name.
- Address (unit number).
- Date of request.
- Nature of problem (be specific and explain what needs repair and why).
- The make and model of the appliance (if repair involves an appliance).
- Your contact information (if you would like to be contacted about the repair date and time).

### Letter Template for Requesting Rental Repairs

Use this letter template to follow-up with your property manager about promised repairs. Make a copy of the letter for your records and mail the original to the property manager by registered mail, which will give proof as to whether or not the letter was received.

Current date

Name of your property manager

Property manager's address (listed on your lease agreement)

Dear property manager's name,

Begin the letter by explaining any previous contacts you have made related to the repairs needed, including who was contacted, dates contacted, and what you were told would be done.

Explain what the current situation is and what repairs need to be carried out.

Thank the property manager for his or her attention and say that you trust that the repairs will be done within a reasonable time.

Explain how you can be contacted – listing a telephone number, etc. – so the property manager can arrange a suitable time for the repairs to be carried out.

Sincerely,

Your name

Your address

## Energy Actions to Save Money

All tenants pay for utilities either through the rent payment or a separate utility payment. Many property managers raise rents to cover increased utility costs. As renters remember that the energy usage of each unit varies in an apartment complex. Ask about the utility rates for specific units and if possible compare within the complex. There are simple ways to save money, such as turning off lights when not in use.



*Do I need any special tools or skills to save money on my utilities?*



Nope! Anyone can use these simple steps to reduce energy use in their home and lower their utility bills. Energy use to heat and cool your home may yield more significant savings.

### **Follow these helpful tips to start saving money today.**

- On sunny winter days, open blinds, shades, and curtains, especially if the windows face south. At night, close the blinds, shades, and curtains.
- Set thermostats no higher than 72° F when people are home. You save about 3% on your heating bill for every 1° lower the thermostat. For example, if you keep the thermostat at 75° F, lowering it to 72° F, will save about 9% or 9 cents for every dollar you spend on heating costs.
- Lower the thermostat when sleeping. Lowering the thermostat from 72° F to 65° F at night saves 7 cents of every heating dollar. Consider adding blankets and lowering the thermostat to 60° or 55°.
- Never use the stove for additional heat – it is dangerous. Besides causing a fire hazard, there is danger of carbon monoxide poisoning.
- Close radiator valves in the rooms that are too warm.
- Contact the property manager immediately if the heating system is not keeping you warm or it is too hot.
- Keep window shades or blinds down and closed on warm summer days. In the evening and early morning, open windows.
- Lower air conditioning cost by setting the thermostat at higher temperatures when no one is home.

For more ideas of ways to save energy, visit <http://energy.gov/energysaver/energy-saver>.



## ■ Planning for Changes

What are your hopes for housing? Do you wish for a newer unit, a more desirable neighborhood, a single family rental, or to purchase a home? Aspirations in housing may include hoping, wishing or wanting new and different opportunities. Planning and taking steps to turn those aspirations into realities takes preparation.

Once you have successfully cared for your rental housing and feel secure in your ability to maintain your current situation, you may consider other issues in renting. These include:

- Obtaining renter's insurance
- Receiving potential tax incentives and refunds
- Exploring lease requirements necessary for a move
- Communicating your plans to the property manager effectively

All of these possibilities require the ability to plan for the desired situation, positively communicating your intentions to the property manager and taking steps to put the plan into action.

## Planning for Changes in Money Matters

Many changes may occur while you are in rental housing. These may include changes to income and/or expenses, as well as planning for changes in your housing arrangements. Flexibility in managing money to meet these changes can help you to be successful in meeting challenges that accompany change.



*How do I plan for my future financial goals while I'm living day-to-day?*



You can begin turning your **goals** into reality by taking the first step today – practice! Practicing your key money management skills a little each day will help you build the habits you need to succeed. Successfully managing money means you feel a sense of control over your money and less stress in day-to-day financial decision making.



**Goals:** Something a person wants to do, achieve, or create in the future.

# Money Managing Skills

Here are six factors to consider when money changes occur.



## 1. Organizing information and keeping records

- Open and sort mail the day it comes; put bills to be paid in a special place.
- Use a filing system for financial paperwork.



## 2. Saving money

- Save money on a regular basis.
- Save money for unexpected expenses.
- Save money for retirement.



## 3. Paying bills

- Pay all bills on time.
- Pay more than the minimum amount owed on each credit account bill.



## 4. Spending wisely

- Make a spending plan to manage money.
- Use credit only for emergencies.
- Explore ways to make the best use of money that is available to spend.



## 5. Setting goals

- Explore ways to increase income.
- Set goals to insure there is money for the most important things (priorities.)



## 6. Helping other family members

- Help them set personal limits for their spending.
- Talk as a family about choice for important money decisions and teach money skills.

## Renter's Insurance

Individuals and families often do not realize the value of their personal belongings and the cost to replace these items. Insurance is a common method of risk management. Insured individuals transfer risks associated with large losses to an insurance company by buying insurance coverage. Renter's insurance protects a renter's personal property from disasters, theft, and vandalism. It also provides liability protection in case a visitor is injured. Renter's insurance also provides coverage for living expenses if the unit is deemed unlivable.

When considering renter's insurance, shop around and ask questions:

- Does the insurance policy cover the costs of replacing personal belongings or does it cover their actual cash value? Replacement value has a higher insurance premium. However, if many of your personal belongings have little cash value, but would still need to be replaced, replacement value may be the better option.
- Ask for discounts, such as a non-smoker discount; a discount for a security system, smoke detectors, sprinklers, and/or dead bolt locks in the unit; and multiple policy discounts, such as having auto and renter's policies.
- Get estimates from several insurance agents and companies to compare policy coverage and costs.

The cost of renter's insurance is relatively inexpensive and is less expensive if purchased with another type of insurance such as car insurance. The cost can also be less if a high deductible policy is purchased.



### Inventory your Personal Belongings

Write down the following items to create record of your possessions in case of loss.

- List everything you own, the dates of purchase and cost. As new household items and personal belongings are purchased, add this information to the inventory list.
- Take photos or a video of your possessions.
- Determine the value of the items you want to insure.
- Carefully review the policy and call the insurance agent or company with any questions.
- File the policy in your *RentWise Folder* with other important rental papers.
- File a copy of the list of personal belongings with photos or video in a safe place other than your home



# Renter's Insurance Quiz



Take this quiz on renter's insurance. Circle the correct answer for each question.

1. What is renter's insurance?
  - A. A one-time fee paid with the application to speed up the process.
  - B. How renters transfer risk.
  - C. The assurance of the landlord that everything in the unit is properly working.
  - D. Insurance offered free of charge to those who live in a cooperative.
  
2. How can you prove to a claims adjuster that the items cited in a claim actually existed?
  - A. By taking pictures of your personal belongings.
  - B. Having a detailed inventory list with replacement costs.
  - C. Having a note from your mother stating that she saw these items in your unit.
  - D. Both A and B.
  
3. What is the deductible?
  - A. The amount of money deducted from your rent if you damage the unit.
  - B. The out-of-pocket costs deducted from the insurance settlement.
  - C. The amount of money the landlord charges each month until you obtain renters insurance.
  - D. The money left with the property manager to use the game room for your family holiday celebration.
  
4. What happens if you and your roommate are the victims of a burglary?
  - A. Don't worry; your roommate has renter's insurance to covers both of your belongings.
  - B. Your roommate's insurance will only cover her or his personal items.
  - C. Both you and your roommate should have individual renter's insurance.
  - D. Both B and C.
  
5. You have invited several guests to a holiday celebration, one of them slips and falls in the kitchen and breaks a leg.
  - A. The landlord is likely to be sued by your guest.
  - B. The person standing closest to the guest is likely to be sued by your guest.
  - C. You should be covered by the liability clause in your renter's insurance policy.
  - D. All of the above.
  
6. You are moving out. The landlord claims that you have damaged the apartment and is keeping part of your security deposit. Don't worry; your renter's insurance covers this loss.

True or False

Quiz Answer Key:  
1. B, 2. D, 3. B, 4. D, 5. C, 6. False

## Obtaining a Certificate of Rent Paid

The **Certificate of Rent Paid** (CRP) is a document that provides proof of rent paid by a renter to a property manager. Eligibility for a property tax refund is based on household income and the property taxes paid on a principle place of residence. A portion of the rent paid by the renter covers a portion of the taxes on the property.

To make sure that you receive a Certificate of Rent Paid, ask the property manager to send a copy. If you do not receive the CRP, you should contact the MN Department of Revenue and ask them to contact the property manager. If you do not receive the CRP from the property manager following your request, you should also request a **Rent Paid Affidavit** from the MN Department of Revenue to complete instead of a CRP. Renter's will need to show proof by providing copies of rent paid receipts and documents showing the renter lived at the address and paid rent. Keep your receipts to prove residency and rent paid on the unit.



**Certificate of Rent Paid:** A certificate supplied by the landlord (property manager) to the resident (tenant) of the property to document rent paid.

**Rent Paid Affidavit:** A form that can be requested if the landlord (property manager) fails to provide a certificate of rent paid.

## Understanding Security Deposits

Disputes over security deposits are a common problem between property managers and residents. There are a number of actions that renters can take while moving in to avoid disputes over security deposits when moving out. The difference between “normal wear and tear” and “deductible damages” becomes important when a renter moves out of a rental unit. A property manager has the right to withhold part or all of a renter’s security deposit to compensate for damages sustained to the unit beyond normal wear and tear. Those damages are called deductible damages. Renters must be able to distinguish between these two in order to insure the former property manager returns the proper amount of a security deposit due under the law. You may want to review the “Understanding the Difference Between Normal Wear and Tear and Deductible Damages” section to be sure you understand the differences. A property manager has 21 days to return a security deposit or provide an explanation of why part or all of the deposit has not been returned. The renter should be sure to provide a forwarding address so the remaining deposit may be returned.



*Can I use my security deposit to pay my last month's rent?*



Residents cannot use the security deposit to cover the last month’s rent. If the renter attempts to do so, they may be sued. The amount may be twice the amount the property manager would be entitled to take from the security deposit. A discussion of problems with security deposits can become heated and detailed. If this is the case, contact Legal Aid in Minnesota or Homeline regarding your dispute.

## Providing an End of Tenancy Notice

When a renter decides to move out it is important to write a letter to inform the property manager that you will be leaving. This is known as an **end-of-tenancy notice**. Renters must abide by both the lease and state law. If there is no condition in the lease stating how much advance notice must be given to end the tenancy, follow Minnesota law. This requires a renter to provide written notice to a property manager at least one full rental period (usually one month) before the last day of tenancy. The last day of tenancy is defined as the day before the last rent payment is due. Giving notice in a timely manner will help make sure that deposits are returned.



**End of tenancy notice:** A notice provided to the landlord (property manager) indicating that the resident (tenant) intends to leave the property. This written notice must be received by the landlord at least one day before the last rent payment is due, unless otherwise noted in the lease.

## Avoiding Eviction

Renters do not always know everything about the laws that protect renters. However, most property managers do know the laws and some may take advantage of renters who do not. Landlord-tenant law is specific to each state. It is important for renters to know as much as possible about the law especially the facts about eviction.

An eviction is a long-term public record that can be seen on credit reports, and by renter screening services and employment background screeners. Eviction is not dependent on the weather. In Minnesota, the **Cold Weather Rule** has conditions in place to protect residents from having the heat disconnected between October 15 and April 15. This rule does not apply to evictions.

In addition to being evicted, a renter's personal property is removed and stored. The renter may have to pay reasonable costs for removal, transport and storage. After 28 days the property manager may sell the property. In general, if a renter does not pay rent on or before the day it is due, the property manager may immediately bring an **eviction action** (sometimes called **unlawful detainer**) unless the lease states otherwise.



**Cold Weather Rule:** A rule that protects Minnesota tenants from having their heat source permanently disconnected in the winter (October 15 - April 15) if they are unable to pay their utility bills. The Cold Weather Rule does not prohibit landlords from evicting tenants.

**Eviction action:** A legal proceeding conducted in district court, brought forth by the landlord or property manager, for a legitimate reason according to state law to begin the process of evicting a tenant. Previously the term Unlawful Detainer was used in the court system.

**Unlawful detainer:** A legal proceeding conducted in district court, brought forth by the landlord or property manager, for a legitimate reason according to state law to begin the process of evicting a tenant. Eviction action replaces this term in court proceedings currently.

# Moving Checklist

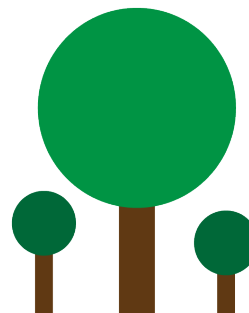
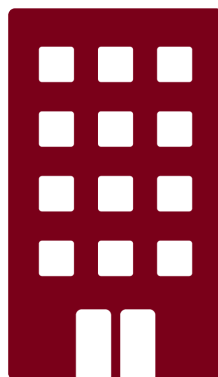


Once you have provided notice to end your tenancy, you can begin preparing for the move. This moving checklist can help you prepare for a move. Check off items as they are completed.

## Tasks to Complete:

## Status:

1. Write an end of tenancy letter to the property manager.
2. Make a list of those who need to know of your address change including property manager, relatives and friends, employer, bank, insurance agent, service providers, creditors, and subscription providers.
3. As soon as a moving date is set, send out change of address notices to contacts and complete a change of address form at the post office.
4. Complete any repairs to the rental unit or home for which you are responsible.
5. Collect boxes and containers to pack belongings for the move – remember don't take pests with you!
6. Talk to the property manager and utility companies about disconnecting or discontinuing service; connect services for the new unit. If applicable, ask about refunds or return of deposits.
7. Thoroughly clean the unit including the refrigerator, freezer, and oven. Be sure to defrost freezer.
8. Give the unit a final cleaning the day of departure.
9. Walk through the unit with the property manager, assessing normal wear and tear or deductible damages. Drop off items for the property manager, including keys or other items that will stay with the rental unit.



# Notes




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# Design

Field + Forge Creative Workshop

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***Congratulations!***

You've just completed the *RentWise Renter's Workbook* and now you're on your way to being a successful renter.



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