



Tenant Hotline

Phone: 612-728-5767

Online: [homelinemn.org/email](mailto:homelinemn.org@email)

Moving Into a New Rental Home

2025 CLE Training

June 18, 2025

1:30pm - 3:00pm

What is HOME Line?

HOME Line Tenant Hotline:

612-728-5767

Toll-free: 866-866-3546

- Para Español, llame al 612-255-8870
- Af- Soomaali wac 612-255-8860
- Hais lus Hmoob, Hu 612-255-7104
- Online: *homelinemn.org/email*



Housekeeping

- This session is being recorded and will be available on HOME Line's website in a few days
- Please ask questions through the Q&A function located at the bottom of the Zoom window
- CLE credits will be applied for after this session



Agenda

Part I – Finding a Home

- Types of Tenancies
- Looking for a Home
- Rental Scams
- Budgeting
- Roommates
- Documents needed to apply
- Applications and Fees
- Moving In

Part II – Security Deposits

- Security Deposit Basics
- City Specific Rules
- Getting Your Deposit Back
- Security Deposit Penalties



Introduction

Finding a New Home

Types of Tenancies

- Tenancy at will
 - No set end date
- Periodic Tenancy
 - Tenancy set to end after a certain time period or date
 - May become a tenancy at will after end date, but not always

Looking for a place

- What to look for
 - Price
 - What's included
 - Number of bedrooms
 - Pets
- Where to look
 - Near work - family - community resources
 - Transit - bus, light rail

Signs of a rental scam

- Listing is vague
 - Landlord won't meet with you in person
 - Won't show you the unit for rent
 - Cash payments only
 - No written lease
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Do some homework

- Google - bad landlords get a reputation
 - Check court records - Conciliation Court, evictions, rent escrow
 - Community resources for housing searches
 - Housing Link
 - Volunteers of America/Amicus
 - Catholic Charities
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Rent & budgeting

- How much can you afford to spend on rent?
- What else is included?
 - Utilities
 - Fees - must be disclosed upfront

Roommates

- Roommates are often necessary for financial reasons
- Each roommate is responsible for:
 - All of the rent and
 - The actions of the other person

What you need to apply

- Identification
 - SSN or ITIN (Individual Taxpayer Identification Number)
 - Income verification
 - Letters of reference
 - Statement explaining what landlord will find in background check
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Application Fees

- If the landlord requires an application fee, they have to:
 - Give you the criteria you have to meet in order to qualify
 - Give you the name and contact information of the tenant screening service they use
 - Return the fee if you are denied for non-criteria reason

Don't lie on applications

- Serious penalties for lying on an application - \$500 penalty + damages
 - May be a crime to lie on application
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What do landlords look at

- Income
- Criminal background
 - Property crimes vs. people crimes
 - How old

What do landlords look at

- Rental history
 - Evictions
 - Gaps in history
- Credit history
 - Low credit score
 - No credit history

Leases

- Can be written or oral
 - Average length is 30+ pages
 - May be electronic
 - State law protects tenants on many topics
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Looking at the lease

How long is it for?

Who are the parties and who can live there?

How much does it cost?

How do you pay the rent?

Is a pet allowed?

What are your responsibilities?



Late fees

- Must be spelled out in lease
 - No more than 8% per rental period
 - Is limited to the amount of rent that is owed for that month
 - Rent can be late before there is a late fee
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Moving in

- Landlord must offer to do a move-in inspection with you
 - Take photos of the property during the inspection, especially of anything that's wrong– this could help you get your security deposit back
 - Bring someone with you as a witness
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Security Deposits

Security Deposit Basics

- Landlords will typically require a payment of a security deposit prior to moving in
 - Purpose – to reimburse the landlord after moveout for damages caused by tenant during the tenancy. Cannot be used as last month's rent
 - Generally no statewide limit on the security amount, some cities have limits
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Examples

Minneapolis				
Monthly Rent	\$1,000	\$1,000	\$1,000	\$1,000
Pre-Paid Rent	\$0	\$0	\$2,000	\$2,000
Security Deposit	\$1,000	\$1,100	\$500	\$1,000
Allowed?	Yes	No	Yes	No

Examples

Saint Paul				
Monthly Rent	\$1,000	\$1,000	\$1,000	\$1,000
Pre-Paid Rent	\$0	\$0	\$2,000	\$2,000
Security Deposit	\$1,000	\$1,100	\$500	\$1,000
Allowed?	Yes	No	Yes	Yes

Security Deposit – At Move Out

- Landlords must pay 1% annual non-compounding interest on your deposit
 - If ownership changes mid-lease the new owner must either (1) return your deposit to you or (2) be transferred to the new owner
 - Tenants cannot force landlords to use the security deposit as last month's rent
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Security Deposit – Deductions

- Landlords can only deduct for
 - Damage beyond “fair wear and tear”
 - Carpet becoming worn from being walked on, paint fading with age, etc.
 - Debts still owed by the tenant
- Contrary lease terms are unenforceable
 - Ex – automatic carpet cleaning fees

Returning Your Deposit

- Within 21 days of the lease ending and the tenant providing a forwarding address the landlord must
 - Return your deposit to you with interest
 - Keep your deposit and explain why they are keeping it
 - OR
 - Return some and explain why they are keeping the rest
- If deposit is returned by mail the 21 day window is based on the postmark date

Security Deposit Penalties

- What if the landlord doesn't return the deposit within 21 days?
- Two significant penalties
 - Penalty equal to your original deposit + interest
 - Up to \$500 for bad faith retention
- Does not stop your landlord from making damage claims against your deposit

Sample Deposit Penalty

Base Deposit	-----	\$1,000
Interest (1 Year)	-----	\$10
Double Deposit Penalty	--	\$1,010
Bad Faith Retention	-----	\$500
Total	-----	\$2,520



Questions?